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MASTER THESIS CS

THE EFFECTS OF BRAND EXPOSURE AND WRITING STYLE IN CORPORATE BLOGGING ON BRAND EQUITY FOR SERVICES

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ABSTRACT

Blog marketing has become a common used instrument in the marketing mix. Yet, little is known about the impact of corporate blogging on the value of a brand. Therefore, this study focuses on the impact of brand exposure and writing style in corporate blogging on brand equity. Brand equity is one of the main instruments to measure a firm's competitive position in terms of awareness and image of the brand. This research discusses the results of an online survey study where a 3 (no, average and high level of brand exposure) x 2 (jargon and plain language writing style) between-subjects experiment was conducted. For this study, a fictitious retirement consultant agency was used. This type of service has a high level of credence attributes, in which the quality can toughly be assessed and expectations are purely based on the provided information.

The results of 303 respondents indicate that the use of plain language results in a more favorable brand image than jargon in terms of credibility, expertise, trustworthiness, accuracy and bias, and attitude, especially among people who are not employed in the financial service sector. The identification of the brand at the end of the blog (used as an average level of brand exposure) showed to be the best level to enhance the brand image and brand equity. However, a high level of brand exposure resulted in the highest awareness of the brand. Furthermore, a significant interaction between the two independent variables on brand image and brand equity showed that the effect of writing style is dependent on the level of brand exposure in which the ones that read plain language were more sensitive for the exposure of the brand. This interaction was only significant for people who are lowly involved with the service, i.e. the ones that lack ability or motivation to read the content and therefore rely more on peripheral cues like the brand. Here, the exposure of the brand may positively affect brand image, but overexposure reverses this effect.

The main implication of this study is that service providers who want to engage in corporate blogging need to find congruence in the writing style and the presented level of brand exposure, with respect to the level of involvement of their target audience.

KEYWORDS: Corporate blogging, brand exposure, writing style, brand equity, service environment

SAMENVATTING

Blog marketing is tegenwoordig een veelgebruikt instrument in de marketing mix. Maar er is nog weinig bekend over het effect van corporate blogs op de waarde van een merk. Daarom bestudeert dit onderzoek het effect van de merkzichtbaarheid en de schrijfstijl in een corporate blog op brand equity. Brand equity is een van de belangrijkste meetinstrumenten om de sterkte van een merk te bepalen op het gebied van bekendheid en imago van het merk ten aanzien van de concurrentie. Dit onderzoek bespreekt de resultaten van een online enquete waarbij gebruik gemaakt is van een 3 (geen, gemiddeld en hoge mate van merkzichtbaarheid) x 2 (jargon en eenvoudig taalgebruik) experimenteel onderzoeksmodel. Hiervoor is een fictieve pensioenadviseur gebruikt omdat deze vorm van dienstverlening zeer ontastbaar en voor consumenten moeilijk op waarde te schatten is.

De resultaten van de 303 respondenten geven aan dat eenvoudig taalgebruik een beter effect heeft op het merkimago in termen van geloofwaardigheid, deskundigheid, betrouwbaarheid, nauwkeurigheid en houding, ten opzichte van jargon. In het bijzonder bij mensen die niet werkzaam zijn in een gerelateerde sector. Het opvoeren van de merknaam aan het einde van de blog (gebruikt als gemiddeld niveau van merkzichtbaarheid) bleek de beste mate van zichtbaarheid te zijn om het imago van het merk te versterken. Echter blijkt het merkbewustzijn het hoogst als de blog herhaaldelijk de merknaam bevat. Daarnaast vertonen beide onafhankelijke variabelen een interactie op het imago van het merk en de brand equity, waarbij het effect van de schrijfstijl sterk afhangt van de mate waarin het merknaam getoond wordt. Hierbij zijn de lezers van eenvoudig taalgebruik zeer gevoelig voor het zien van het merk. Deze interactie is alleen significant voor mensen met een lage betrokkenheid met de dienst, oftewel de mensen die niet gemotiveerd zijn of de kennis missen om de blog te lezen. Het tonen van het merk kan positief uitpakken voor de merkwaarde, maar een te hoge mate van zichtbaarheid werkt averechts.

De belangrijkste implicatie van dit onderzoek is dat dienstverleners die willen starten met corporate blogging congruentie moeten vinden tussen de schrijfstijl en de mate waarin het merk getoond wordt, in lijn met de mate van betrokkenheid van de doelgroep.

PREFACE

February 2014, I will remember this as a tumultuous month. I started a new position as account executive for YEAZ®, content creation, a new brand of Mackaay Communicatie Groep in Lochem. Meanwhile, I started my graduate program for the Master Communication Studies at the University of Twente, the last phase in my whole student career. For me, it was a great opportunity to integrate the master thesis project into my daily work. Therefore, the subject of the graduation program became content marketing. In close collaboration with both Mackaay Communicatie Groep and the supervisors of the University, the research was developed. In the beginning, I had some difficulties with the creation of the research design which costs me some time. But when the design was finalized it gave me a strict guideline for a structured research. It helped me to effectively search literature, set up the questionnaire, gather data and draw conclusions.

In this preface I would like to thank some people who supported me during this period of graduation. First, I would thank Mirjam Galetzka and Joyce Karreman for giving their opinion and vision on Marketing Communication, accompanying me in this study and motivating me to finish my study. They helped me to become a more competent researcher in Marketing Communication.

Secondly, I would like to thank all my colleagues of Mackaay Communicatie Groep, especially Arjan Mackaay. He gave me the opportunity to make the combination between my research and my daily work. Additionally, I would like to thank Wilfried Horck from De Regt Adviesgroep, he provided me with input to write a professional, in-depth blog about retirements.

Last but not least, I would like to thank my parents, who always supported me during my study period, my boyfriend Gerben and of course my friends, especially Marleen and Marly who were there to support and motivate me the last few months.

Enschede,
Rita van Tilbeurgh

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1. INTRODUCTION

Nowadays, the world of marketing communication is shifting from traditional media to online media, which can be categorized as computer-mediated communication (Schivinsky & Dabrowski, 2014). Platforms like corporate websites and social networking sites are the new way for corporations to spread their message to their target audience. According to Kaplan and Haenlein (2010), 75% of all internet users are reading blogs and using social networking sites. These users are not only the younger generations, but also Generation X (now aging from 44-58 years) engages in social media. Both are actively using the internet to find information. Therefore, the online communication channel cannot be undermined among companies (Kaplan & Haenlein, 2010). Besides, the type of communication that is used is shifting as well. The traditional types of advertisements and commercial expressions fade into the background and are replaced by more informative types of marketing. In this way, a more engaging way of communication arises where customers are able to interact with a company with use of content marketing (Wright, 2006). “Content marketing is a marketing technique of creating and distributing valuable, relevant and consistent content to attract and acquire a clearly defined audience with the objective of driving profitable customer action” (Content Marketing Institute, 2014). Pulizzi (2012) states that content marketing is already used for many years, but due to fading technological barriers and the rise of online possibilities like social media, the use of this type of marketing has increased tremendously. A major way to spread content is via blogs. Blogs are an interactive, cost-efficient, practical and easy way to share knowledge (Wood, Behling & Haugen, 2006). This study focuses on corporate blogging, where firms use blogs to spread their content and relevant messages, i.e. firm-created content.

One of the key marketing assets is brand equity (Schivinsky & Dabrowski, 2014) since it renders the strength of a brand and creates insight into the performance of a brand with respect to their competing brands (Franzen, 2007). Brand equity can be defined as “the added value endowed by the brand to the product or service" (Farquhar 1989, p. 47), i.e. the competitive advantage that can be ascribed to the brand that is constituted by brand awareness and brand image (Keller, 1993).

Both blog marketing and brand equity are well discussed in the literature but the relation between these two constructs is lacking. Therefore, it is fruitful to study how characteristics of a corporate blog may affect brand equity. The characteristics that will be studied here are brand exposure, i.e. the frequency of naming the brand in a blog and writing style, either branch-specific or plain language. These two characteristics may influence brand equity directly but also indirectly via brand awareness and brand image. The more a brand is exposed, the more aware one might be of the brand but the level of brand exposure may also influence the image one ascribes to the brand. Additionally, the style in which the content is written also affects the way a brand is evaluated since the type of language may either encourage or disrupt a connection with the target audience. Thus, both brand exposure and writing style may have an effect on the awareness and image of a brand and hence the brand equity. Moreover, the exposure of the brand and the writing style can interact with each other in the effect on brand image and brand equity. To illustrate, when the writing style is aligned with the target audience, i.e. when they are knowledgeable to read, the audience will be capable to comprehend the message. However, this positive effect may be distorted when there are negative cues provided like for example a high level of brand exposure. In other words, the effect of writing style may be diminished by the level of brand exposure. To study the effects of brand exposure and writing style as characteristics of a corporate blog, the main research question to address is:

To what extent can brand exposure and writing style in corporate blogging enhance brand equity in a service environment?

A service environment is used for this study since services are intangible, nonstandard and inseparable (Zeithaml, 1981). Most services have to deal with experience attributes, which can only be determined after the purchase. For some services even credence attributes apply in which it is afterwards still difficult to estimate the quality of the service (Davis, Golicic & Marquadt, 2007). Every interaction between a service provider and a customer serves as an experience for the customer that contributes to the creation of brand equity (Davis et al., 2007). Therefore, the information that is presented by a service provider in a corporate blog serves as direct input for the evaluation of the brand and as an estimator for quality. Branding is the cornerstone of service marketing, in which positive brand equity provides a competitive advantage and visualizes the brand for readers (Berry, 2000). In this research, the case study of a retirement consultant will be used because this type of service has a high level of intangibility and credence attributes. Buying decisions for these kinds of services are mostly performed in professional contexts. Professional buying processes have to deal with high risks and include more elaborated decision-making processes. For this study, professionals' responses towards a corporate blog are investigated in which professionals can be defined as employees that are educated or trained to perform a role within a corporation. According to Bendixen, Bukasa and Abratt (2004), professional buyers are influenced by brand images. Intangible elements of quality, information provision, reliability, reputation and trustworthiness play an important role in professional buying and in 16% of all cases, purchase decisions are purely based on the brand. Therefore, and with respect to the increasing trend in blog marketing, it is valuable to study how brand equity among professionals can be enhanced with use of corporate blogs in an environment where intangibility is key.

This research report is organized as follows. The next chapter reviews existing literature on the main concepts of this study, supporting the conceptual framework and hypotheses. The third chapter consists of the methodology for this study, participants, stimulus materials and measurements. Subsequently, the results of the study will be presented, followed by the conclusion and discussion where the main results will be discussed and limitations and possible implications will be provided.

2. THEORETICAL FRAMEWORK

In this study, the impact of brand exposure and writing style on brand equity in a corporate blog is investigated. This chapter discusses the two main concepts of this research; corporate blogging and brand equity. Thereafter, the impact of brand exposure, writing style and the moderating roles of involvement and employment in a similar branch on brand equity will be debated and hypothesized.

2.1 CORPORATE BLOGGING

According to Kaplan & Haenlein (2010), blogs are one specific category within a wide range of social media. They identified six types of social media, based on the level of social presence/media richness and self-presentation/self-disclosure (see table 1). The category Blogs is the one with the lowest level of media richness and the highest level of self-presentation. The low level of media richness is due to the fact that only visual and textual content can be provided in a blog. On the other hand, the possibilities to present the firm are interminable, explaining the high level of self-presentation. Kaplan & Haenlein (2010) state that text-based blogs are the most commonly used type of blogs. Most blogs are created with the aim of informing existing and potential customers and thus improving the transparency of the business (Kaplan & Haenlein, 2010). The subject-focused nature of blogs, in which one specific topic can be discussed per blog, enhances the opportunity to spread the content more targeted (Hsu & Tsou, 2011).

Table 1: Classification of Social Media by social presence/media richness and self-presentation/ self-disclosure (Kaplan & Haenlein, 2010)

		SOCIAL PRESENCE / MEDIA RICHNESS		
		LOW	MEDIUM	HIGH
SELF PRESENCE/ SELF DISCLOSURE	HIGH	Blogs	Social networking sites (e.g. Facebook)	Virtual social worlds (e.g. Second Life)
	LOW	Collaborative projects (e.g. Wikipedia)	Content communities (e.g. Youtube)	Virtual game world (e.g. World of Warcraft)

In a service environment, the information in the pre-purchase phase is crucial for customers since they have to base their expectations purely on the provided information. Therefore, the information presented in blogs can help to reduce the customer's perception of risk (Ha, 2006). To reduce these risks, customers are acquiring initial information about the service from organizational sources itself to derive a detailed view of the estimated performance (Hsu & Tsou, 2011). Furthermore, the use of a corporate blog creates a human face for organizations (Silvestru et al., 2012) and enhances the opportunity for a firm to profile themselves as experts by offering sufficient information about their expertise (Silvestru et al, 2012). This can be beneficial especially for services since customers have to base their experience on intangible aspects. Nowadays, the presented information in blogs is reviewed as more credible than any other traditional communication channel (Hsu & Tsou, 2011; Johnson et al., 2008). People use blogs to find additional information that is lacking in traditional media where only one viewpoint is considered. Besides, a blog is reviewed as a source of information where a detailed, in-depth examination of issues is provided and it allows for a more personal and interactive venue to acquire information (Johnson et al., 2008).

2.2 BRAND EQUITY

A brand can be defined as "a name, term, sign, symbol or design or a combination of them which is intended to identify the goods and services of one seller or group of sellers and to differentiate them from those of the competitors" (Kotler, 2006, p. 485). In services, brands are reviewed as a whole and therefore, many organizations engage in corporate branding, i.e. branding the service with the name of the company (Davis et al., 2007). Wright (2006) states that a brand is more than only a logo or trademark, he defines it as the impression that a firm leaves in the mind of a customer. Especially in a service environment, brands are essential since it can create familiarity (Krishnan & Hartline, 2001) and may serve as an indicator of quality (Berry, 2000; Davis et al., 2007), which in turn can reduce the risk that is apparent in a professional buying context.

Brand equity is the main assessor for the relative strength of a brand compared to the competition. Keller (1993) accentuates customer-based brand equity, which can be defined as "the differential effect of brand knowledge on customer reactions towards the exposure to the brand" (p. 80). Brand knowledge consists of two main variables: brand awareness and brand image. Brand awareness is the brand node or trace in memory, i.e. the customer's ability to identify the brand among different circumstances, determined by recognition and recall of the brand (Keller, 1993). Recognition is the ability to confirm former exposure when the brand is given as a cue. Recall induces the retrieval of the brand when only a category, need or other probe is given. The better a customer is able to recall or recognize a brand, i.e. the higher the awareness, the more competitive advantage a brand will have, or the other way around, when there is a low level of awareness, the level of brand equity declines. For these reasons, it is hypothesized that:

Hypothesis 1a: Brand awareness is a positive predictor for brand equity.

Brand image, or brand meaning are the associations or informal nodes that customers have in mind of a brand which represents the meaning customers ascribe to a brand. Since services in a professional buying context are confronted with high risks and credence attributes, Bendixen and colleagues (2004) state that perceived quality is the first generating variable for brand image. Gunther (1992), as cited by Hsu & Tsou (2011), characterizes quality not as an objective property of the source, but rather as the perception of the receiver which can be determined by four components: credibility, expertise, trustworthiness, and accuracy and bias. Credibility is the degree to which people rely on the provided information. Expertise addresses the perceived professionalism of the knowledge and trustworthiness represents the degree to which the provided content is worth of being trusted. Accuracy and bias both refer to the correctness of the information and has to do with the perceived prejudice and can thus be merged into one subscale for brand image (Hsu & Tsou, 2011). By assessing these four concepts together with the general attitude towards the brand, a good view on the image of the brand can be gathered. Accordingly, as stated by Schivinski and Dabrowski (2014), it is hypothesized that a positive evaluation of the brand in terms of perceived quality will have a positive influence on brand equity.

Hypothesis 1b: Brand image is a positive predictor for brand equity.

Berry (2000) elaborates that when service providers are able to offer a service that customers truly value, they may transcend the competition. He emphasizes on the fact that positive brand equity arises from a synergy of awareness and image. Accordingly, positive evaluated brands are able to communicate their story that creates awareness, stimulate trials and will possibly reinforce positive customer evaluations (Berry, 2000). Although the impact of brand awareness and brand image on brand equity is already confirmed in numerous scientific studies, hypotheses 1a and 1b will test the predictive value once more to complete the research model. Besides, it is fruitful to study if the predictive value also applies for services with a high level of credence attributes.

2.3 BRAND EXPOSURE

Naming the brand, i.e. brand exposure, serves as the originator of meaning and helps a reader to anchor the provided information into a certain context (Das & Pavlickova, 2014). Yoo, Donthu and Lee (2000) state that the exposure of a brand has a positive impact on brand equity when the content creates a satisfactory customer reaction. Especially in service environments, where credence attributes predominate, customers heavily rely on extrinsic cues like the name of the brand, according to Kirshnan and Hartline (2001). They state that the presence of the brand can help to optimize the cognitive processing of the provided content and may reduce the perceived risk. In addition, Fitzsimons, Chartrand and Fitzsimons (2008) argue that there exists a positive relation between brand exposure and the tendency to prefer that brand. Plus the fact that a brand can serve as an anchor for quality (Krishnan & Hartline, 2001), notably for services, naming the brand explicitly in a blog can enhance the meaning people ascribe to the brand.

On the other hand, Hussain and Skillicorn (2011) highlight that service providers should not explicitly focus on the brand or naming it in their blog because customers rather rely on the quality of the information that is provided than on a brand name. Furthermore, Huang and colleagues (2010) outlined that when a message is biased or commercialized, it would prevent customers from reading the content attentively and they may create a reluctant attitude towards the provider of the information. In other words, over-advertising or too much promotional language in blogs, which may occur when the brand is overexposed, will destruct the perceived credibility of the content and may thus harm the brand image (Freeman & Spyridakis, 2004). Moreover, Keller (1993) emphasizes that neither a high presence nor absence of the brand makes sense, but that delaying the identification of the brand until the end of the message increases the attention among readers and this may result in a more positive customer outcome. Therefore, this study consists of three levels of brand exposure: no brand exposure, brand only identified at the end of the blog (average brand exposure), derived from Keller (1993) and a permanently visible brand where the brand is named in every paragraph.

The literature showed that either no exposure or overexposure of the brand might negatively influence the image of a brand. Therefore, the hypothesis states that naming the brand at the end of the blog (average level of brand exposure) is the most favorable way to strengthen the brand image.

Hypothesis 2a: The brand image will be most positive with an average level of brand exposure.

Besides brand image, also brand awareness influences brand equity. Brand exposure can be of great influence on the awareness of a brand. According to Hu and colleagues (2011), any visibility of a brand via blogging is a valuable addition to the customer's memory of that brand. Furthermore, the acknowledgement of the brand name positively influences the perceptions of the recipient, which may enhance one's awareness of the brand (Berry, 2000; Dabrowski & Schivinsky, 2014). Based on this information, the hypothesis states that the higher the level of the brand exposure, the more aware people are of the brand:

Hypothesis 2b: Brand exposure is positively related to brand awareness.

2.4 WRITING STYLE

Wright (2006) identifies the main downside of textual content as presented in corporate blogs, namely the fact that there are no non-verbal aspects or other cues available to express oneself. Therefore, it is important to present the content in a way that readers will not misjudge the quality. According to Ha (2006), the perceived quality of information can function as a critical factor in evaluating the content. The writing style in which the content is presented is an important aspect that influences the perceived quality. Services have to deal with intangible aspects and therefore, people derive the quality from the written information and probably even more from how it is written. Therefore, it is fruitful to see if readers prefer either a plain, understandable language or a more branch specific language that can function as an indicator for a firm's expertise. Therefore, this research focuses on the difference between jargon and plain language. Jargon can be defined as any word or phrase that is equivocal to individuals that lack knowledge about the subject (Broyles, 2011). According to the Plain writing Act of 2010, plain language is "writing that is clear, concise, well-organized and follows other best practices appropriate to the intended audience". This means that plain language needs to be clear and effective in a way that readers are able to understand (Greer, 2012) and contains a minimum level of jargon (Matausch et al., 2014).

In general, jargon is evaluated as unfavorable in textual content because it reduces the level of comprehensibility among readers (Byrne, 2008; Broyles, 2011; Greer, 2012 & Matausch et al., 2014). Although jargon has the ability to exchange information concise and effectively among knowledgeable parties, Broyles (2011) states that the use of jargon excludes the possibility for less-knowledgeable people to understand the message. Greer (2012) advocates that it is better to use plain language since it enhances the effectiveness and accountability of the message and increases the understandability of the content. Moreover, plain language is preferred among readers since it simplifies the search for information and they are more easily able to allocate the information into a context (Byrne, 2008). Van Weert and colleagues (2011) studied the use of language complexity and concluded that the comprehensibility of a message contributes to the opportunity to process the information, which in turn may affect the cognitive responses like the recall of information and the level of satisfaction. Accordingly, Matausch and colleagues

(2014) argue that when there is a gap between the provided information and what people are able to process, the usefulness of the information reduces. This study includes a service with credence attributes, i.e. retirement consultancy, of which the majority of the target audience is expected to be little knowledgeable. Therefore, the arguments in favor of the comprehensibility of plain language outweigh the arguments of using jargon, in which it hypothesized that:

Hypothesis 3: The use of plain language (vs. jargon) has a positive impact on the brand image.

Both the writing style and the extent to which a brand is exposed are proposed to influence the brand image and in turn brand equity, but these variables may also interact in their effect on the image of a brand and brand equity. As argued before, a service brand name can function as an indicator of quality and so can the used type of language (Hsu & Tsou, 2011; Krishnan & Hartline, 2001). Accordingly, a specific combination of the applied writing style and level of brand exposure may result in different customer evaluations as when only one variable is considered. The effect of writing style may be reliant on the extent to which the brand is exposed. To illustrate, when plain language is used, peripheral cues like the name of the brand might distract people from reading the original message attentively. On the other hand, when the content is provided in jargon, an association with the brand (i.e. a higher level of brand exposure) may increase the perceived quality since the brand can function as an anchor for quality. Plain language is proposed to be noncommercial in nature and therefore, people will be more sensitive towards commercial expressions like naming the brand. Thus, it is proposed that the brand name only functions as a quality cue when jargon is used and for plain language, the brand name will distract from the provided information.

Hypothesis 4: There exists an interaction effect between brand exposure and writing style on brand image and brand equity, where the level of brand exposure negatively affects the positive effect of plain language, whereas this negative effect of brand exposure is less for jargon.

2.5 MODERATING EFFECTS OF INVOLVEMENT & BRANCHE

Poiesz and Cees (1995), as cited by Huang et al. (2010), maintain that involvement is one of the main moderating and explanatory variables in relationships between constructs. Furthermore, they state that the variation in the level of involvement is an important point of consideration to encourage the impact of the content when blogs are used as a marketing tool. Involvement can be defined as “a person’s perceived relevance of the object based on inherent needs, values and interest” (Zaichkowsky, 1985, p. 342). According to Solomon, Bamossy, Askegaard and Hogg (2013), there are three levels of involvement in marketing communication: involvement with advertisements, involvement with products/services and involvement with purchase decision. With respect to this research, involvement with services is most relevant and therefore this type will be taken into account.

The moderating effect of involvement with a service can best be explained with use of the Elaboration Likelihood Model (ELM) of Petty and Cacioppo (1986) where there are two ways in which people can process information: the central route and the peripheral route. When one processes via the central route, the information is evaluated very thoroughly and one is focused very explicitly on the presented arguments. In contrast, when people follow the peripheral route, they are not focused on the in-depth arguments but they will process the information with use of the available peripheral cues. The route that is chosen is determined by one’s relevance of the subject, i.e. the level of involvement, constituting of two variables: motivation and ability. Motivation is a person’s innate desire or willingness to do, or in this case read, something (Colman, 2008). Ability refers to the skills and proficiencies of readers to interpret the information (MacInnis et al, 1991), i.e. to what extent people are able to understand the content. Thus, the level of involvement influences the way people process the information and the meaning that one ascribes to the brand, i.e. the brand equity.

When both motivation and ability are high, one will process the information thoroughly, i.e. via the central route (Petty & Cacioppo, 1986; Suri, Long & Monroe, 2003). In this case, people evaluate, elaborate and integrate the relevant content and posit their attitude judgment. According to Shao and colleagues (2004), highly involved people value the quality of the information more than the (peripheral) cues of the source. However, one can be motivated to process information systematically but when the ability to do so is lacking, the level of processing will be limited (MacInnis et al., 1991). Hence, people will rely on heuristics (Chung & Szymanski, 1997; Suri et al., 2003), which will be likewise when the level of motivation is low. Moreover, Huang et al. (2010) state that the level of involvement has a positive impact on the information retrieval among readers, i.e. the higher the level of involvement, the more one is able to remember the content and the more easily they form favorable brand impressions. According to Zaichkowski (1985), the positive impact of involvement can be explained by the fact that people who are highly involved consider the blog as an important source of information and process the content more intensively. Readers may review the brand name in a text as a peripheral cue from which they can derive the quality of the service. In other words, involvement enhances the heuristic effect of a brand (Fitzsimons et al., 2008), in which people with a low level of involvement can easily determine the quality of a service by seeing the brand.

Regardless of the ELM-model, Kaplan & Haenlein (2010) advice companies to avoid overly professional content offerings in their blogs since the readers want to read understandable, informal messages about a brand. However, some highly involved target audiences may perform the need for branch-specific language to better connect with the content (Greer, 2012). In addition, people do not prefer content with a high level of advertising, i.e. offerings where they get the feeling that the source wants to sell something. Thus, different types of readers, depending on the level of involvement, are looking for different types of information (Sujan, 1985). Therefore, it is hypothesized that people with different levels of involvement will evaluate a combination of writing style and brand exposure differently:

Hypothesis 5: The extent to which brand exposure and writing style interact on brand equity is moderated by the level of involvement in which lowly involved people are more susceptible to peripheral cues.

According to Zaichkowski (1985), involvement is influenced by three main factors; personal interests, physical characteristics of the service and situational aspects. Therefore, the context in which one operates might influence the impact of a corporate blog as well. Broyles (2011) identifies discourse groups where one can be an insider or outsider based on the familiarity and interest into the subject. Insiders are the ones that are knowledgeable to read the specific language of the discourse group and outsiders are those who are not able to understand this type of language. In other words, insiders are proposed to have a higher level of involvement and for them, jargon serves as evidence that a party has expertise about the subject. Wuyts, Verhoef and Prins (2009) state that when information is presented as less objective or less professional, insiders may have difficulties to connect with the content. Many scholars underscore the need to show the firm’s expertise by providing the information in high qualitative language among insiders (Bendixen et al., 2004; Davis et al., 2007; Hsu & Tsou, 2011). Therefore, it is hypothesized that when a service provider presents the content in branch-specific language, a more positive brand image among the ones that are employed in the same branch will arise.

Hypothesis 6: The use of jargon has a positive impact on brand image among insiders.

All aforementioned hypotheses are mapped in the hypothesized path model, as presented in figure 1.

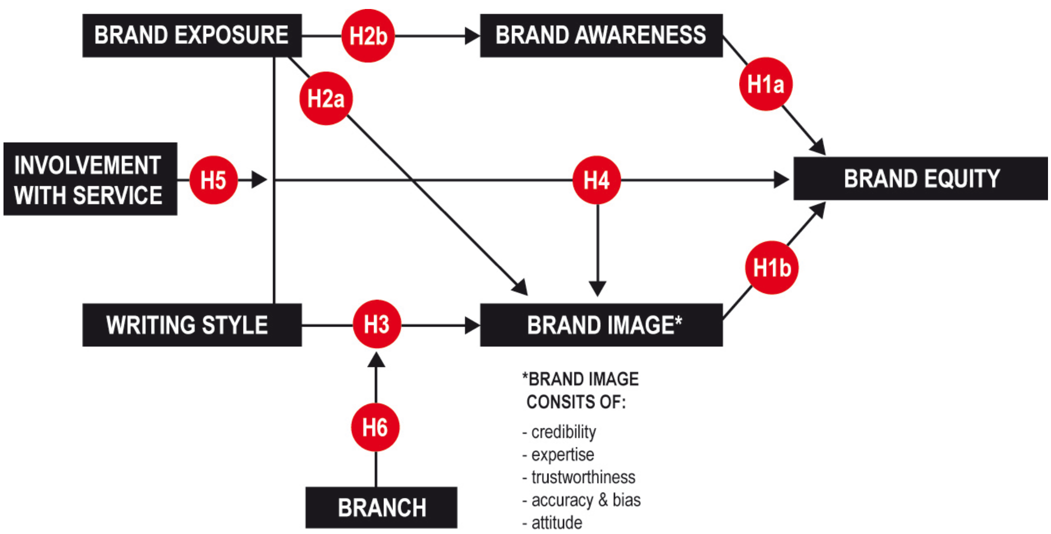


Figure 1: Hypothesized path model for the current study.

3. METHODOLOGY

In this study, a 3 (brand exposure; no vs. average vs. high) x 2 (writing style; jargon vs. plain language) between subjects experiment was conducted to measure the impact of brand exposure and writing style as characteristics of a corporate blog on brand equity (brand awareness and brand image) in a service environment where credence attributes predominate.

3.1 PROCEDURE

Respondents were recruited via different ways. Statuses were updated on diverse social networking sites as Facebook, LinkedIn, and Twitter. Additionally, direct-mail invitations were sent and some appeals were spread via relevant forums like science forums, forums with a focus on financial services and other forums where people from the labor force participate in the discussions. When one participated in the study, he or she was randomly assigned to one of the six experimental conditions after they have revealed some demographic characteristics. The participants were exposed to the experimental stimuli in terms of a corporate blog with a combination of the two independent variables, i.e. a level of brand exposure in combination with one of the writing styles (see §3.3 for an elaborated description of the stimulus materials). After reading the corporate blog, the respondents were asked to fill in the questionnaire. First, they were exposed to two control questions: "What kind of service was presented in the blog?" and "What was the call-to-action in the blog?" to test if they have really read the blog. Next, the dependent and mediating variables were measured divided into four categories: involvement (motivation and ability), brand equity, brand awareness (brand recognition and -recall) and brand image (credibility, expertise, trustworthiness, accuracy and bias, and attitude). At the end of the questionnaire, items on a semantic differential scale were presented as a manipulation check in which the respondents had to indicate the perceived level of brand exposure, writing style and the comprehensibility, conciseness and clarity of the content. Finally, a reality check was submitted to see if the respondents evaluate the presentation of the blog as a realistic reflection of a blog on a website. After completing the questionnaire, respondents were thanked and the contact details of the researcher were provided.

3.2 PARTICIPANTS

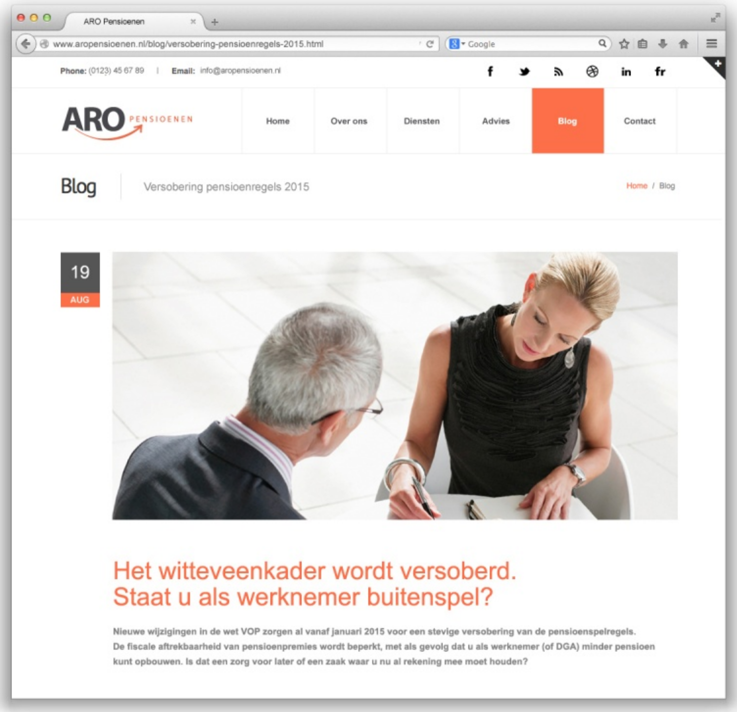
In total, 485 individuals started the online questionnaire. 146 surveys were not included in this study since these questionnaires were not finalized. From the remaining 339 questionnaires, 36 were not useful because either one or both of the control questions were answered wrong (see § 3.1 for the control questions). This resulted in a total dataset of 303 respondents (48% male and 52% female) that included respondents aging from 19 to 68 years old (M=37, SD=12). All of the respondents were employed, 38,3% had a MBO-education, 32,3% a HBO-grade, 7,5% a bachelor and 16,5% had a master degree. The other respondents started working after they had finished high school. The industries where the respondents were employed were very diverse. The branches health- and welfare, financial services and retail were indicated most frequently among the respondents. These demographic characteristics were approximately similar spread among all six conditions.

3.3 STIMULUS MATERIALS

With use of an unknown, fictitious brand name, people do not have former experiences or associations that could influence the awareness or image of the brand (Davis, Golicic & Marquadt, 2007). Therefore, a fictitious brand name was used in this study to make sure that evaluations will be purely based on the information as provided in the blog. In the literature, it is stated that a brand name needs to be simple, familiar but also distinctive (Keller, 1993), in which it is good to either refer to the service category or emphasize on the important attributes. The brand name ‘ARO pensioenen’ was chosen, in which ARO means Amsterdam Retirement Office. The abbreviation creates simplicity and naming the service category enhances the associations with the correct service.

To examine the impact of the independent variables, a corporate blog was written on a recent topic in the retirement sector. The input for this blog was provided by one of the leading Dutch retirement consultants of De Regt Adviesgroep. With this input, a certified copywriter wrote the standard blog that was adapted per condition, resulting in six different stimuli varying in a combination between the levels of brand exposure and writing style. In the questionnaire, the blog was exposed as a screenshot of the corporate website to encourage the feeling of an online blog (see figure 2). The six blogs are included in Appendix A.

Figure 2: Presentation of stimulus material, condition jargon & no brand exposure



3.3.1 BRAND EXPOSURE MANIPULATION

The independent variable brand exposure consists of three categories; no brand exposure, average brand exposure and a high level of brand exposure. These three levels were chosen to see if there is a difference between no exposure of the brand and a highly visible brand. The third category 'average brand exposure' was added since the literature showed that identifying the brand only at the end is most favorable to increase the attention of readers (Keller, 1993), which in turn may enhance the brand equity. The brand exposure variable was manipulated in a way that for the no brand exposure condition the brand was not named in the text, the brand was only visible in the logo on the webpage, as shown in figure 2. In the average condition the brand was only presented in the text at the end of the blog, i.e.

in the last paragraph like “We as ARO pensioenen like to assist you, contact us for more information”. The high level of brand exposure was implemented by naming the brand in every paragraph in a subtle manner like “We as ARO pensioenen think that…” or “From experience, ARO knows that...” resulting in six impressions of the brand name in the high brand exposure text.

3.3.2 WRITING STYLE MANIPULATION

The writing style variable was manipulated with use of two types of blogs, one that is written in plain language and one written in jargon, i.e. branch-specific language. The blogs that included plain language were written in a way that most people are able to understand the information. Jargon was implemented in terms of abbreviations, phrases and notions that are only used in the financial service sector. Furthermore, some of the laws and arrests regarding the subject were named. To illustrate, in the plain language condition the term ‘pensioenregeling’ was used while the jargon condition wrote about ‘Witteveenkader’. Furthermore, the ‘Halliburton arrest’ was only mentioned by name in the jargon condition whereas the plain language blogs discussed the content of this arrest and did not mention the name of the arrest.

3.4 PRETEST ON STIMULUS MATERIAL

To make sure that the differences between the six stimuli materials were adequate, a brainstorm session with three retirement professionals was performed. The six draft versions of the experimental conditions were presented to these professionals and they were asked to identify the differences. All professionals were able to determine the differences in a correct way, or as one of the professionals indicated “Three blogs are written in a very easy language, even schoolchildren will probably understand it. The other blogs are written with use of very specific language that is used in our industry. I am able to understand this but I can imagine that others are not”. To make the distinctions even more persistent, the professionals came up with some extra laws/regulations, for example the Halliburton arrest.

After implementing these specifications, a second focus group with seven people of the labor force, who were the target audience of the blog, was held in which they were exposed to the six blogs and had to identify the differences. All participants indicated the differences in a way as one of the respondents stated: “Two blogs include many times the brand name, which hindered me in easily reading the blog”. Another participant explained the difference between jargon and plain language: “When I read the second version it became clear to me what the blog was about, but the one with all the difficult terms was like abracadabra for me”. Finally, it was questioned if the participants could identify the two variables on which the distinctions between the blogs were made. All seven respondents named one variable based on the visibility of the brand and one based on how the content is written. “On the one hand, the blogs varied in the way the issue was explained and on the other hand, the level of presenting the brand differed”, indicated one of the group members as the two main variables.

3.5 MEASURES

A questionnaire was used to investigate the constructs of the conceptual model as proposed in figure 1. Measurements were derived from former studies and adapted towards the context of this study, concerning a professional, service environment. The questionnaire consists of seven sections: demographics, work environment, involvement, brand awareness, brand image, brand equity and a manipulation/reality check. All statements were measured on a Likert five-point scale in which a one indicates that the respondent totally disagrees and a five that one totally agrees, i.e. the higher the value of the item, the more positive one is in terms of that construct. The questionnaire with all items is attached in Appendix B.

Demographics. The demographic variables gender, age and education were included in this study. Gender and education were measured via multiple-choice items. The question “What is your highest education?” was used to measure one's education where High school, MBO, HBO, Bachelor and Master were the answering options. Age was measured via the open question where respondents have to fill in their age.

Work environment. The background of the respondents was measured in terms of industry and position. The industry was questioned via a multiple choice item with 20 branches, regarding the classification of Qompas (2014), see appendix B for all 20 options. The respondents had to identify their position by indicating their work department within the organization out of 10 options like management/board, facility, sales, research & development, production etc.

Involvement with service. The level of involvement was measured on the basis of the level of motivation and ability. Motivation was tested with use of seven items (α= 0.92), two statements that measure the interest in the subject and the concern about making a wrong decision on retirements, derived from the study of Huang et al. (2010). Besides, five items on a semantic differential scale were presented, like “relevant vs. irrelevant”, where the respondents had to indicate what applies the most to them in terms of retirements (Zaichkowski, 1985). Ability was estimated with use of the self-reflective method of MacInnis, Moorman & Jaworski (1991), where respondents had to rate their knowledge on retirements in three statements (α=0.89) such as “I have more knowledge on retirements than an average person”. Afterwards, the scores on ability and motivation were summed to estimate the level of involvement, resulting in a minimum score of 10 and a maximum of 50. These scores were divided into three levels of involvement: low, indicating a score between 10 and 25 (n=95), medium, representing the scores from 26 to 35 (n=126) and high, the scores higher than 35 (n=82).

Brand Awareness. Walshburn and Plank (2002) state that one’s awareness of a brand can be measured via brand recall and brand recognition. Recall was tested via a free recall question “Name the service provider that was presented in the blog” and was coded afterwards on a 5-point scale in which a one indicates a wrong recall and a five a perfect recall. When a respondent answered with a brand name that was completely dissimilar to the name ARO pensioenen or filled in nothing, it was valued as a one. When one answered exactly with ‘ARO pensioenen’, the response was coded with the value five. If one answered with something that was quite similar to ‘ARO pensioenen’, it was valued with a four and the less it looked like ARO, the lower it was valued in terms of brand recall. To illustrate, if someone answered with ‘ROA pensioenen’, it was coded with a three. Correct recognition was tested via a multiple-choice item where the brand ‘ARO pensioenen’ was provided among two other non-existing brands ‘ROA pensioenen’ and ‘Godebrie Pensioenen’. The respondents had to indicate which one of these brands that they recognized or that none of the brands were familiar to them. Two additional statements like “I can remember ARO pensioenen”, derived from Walshburn and Plank (2002), were used to measure the recall and recognition. The reliability statistic of the four items that measure brand awareness is α=0.87.

Brand Image. According to Bendixen et al. (2004), perceived quality is the main generating variable for brand image. Therefore, the quality of the service provider was used to estimate the brand image via the subscales of perceived credibility (α=0.97), expertise (α=0.87), trustworthiness (α=0.97), accuracy and bias (α=0.77), as presented by Hsu and Tsou (2011). The level of credibility was estimated by using four statements that indicate the perceived quality among the respondents such as “I believe every word from ARO pensioenen in this blog”. Expertise included four items like “ARO pensioenen is not competent” and “ARO pensioenen is an expert in the field of retirements”. The nine items that measured trustworthiness were subdivided into the three main attributes of customer trust: competence, benevolence and integrity (McKnight & Chervany, 2002) with statements as “ARO pensioenen does everything in favor of their customers”. “The provided information gives a distorted view on reality” was one of the three items that measured the subscale accuracy/bias. Additionally, the general attitude towards the brand was measured with eight items regarding the expectations and attractiveness of the brand in terms of blog characteristics, such as “I am willing to share this blog via my personal social networking site” (α=0.94).

Brand Equity. According to Aaker (1996), brand equity is the competitive advantage of the brand. For this reason, brand equity was assessed with use of seven statements regarding the preference of the brand with respect to the competition (α=0.95), such as “It is worthwhile to engage with ARO pensioenen in comparison with other retirement consultants”.

Manipulation/ reality check. The manipulation check was included to measure if the respondents evaluated the manipulated content as intended. Two semantic differential items were included in which the respondents had to identify the level of brand exposure and the extent to which the content was provided in branch-specific language on a five point scale (1=branch specific, 5= not branch specific). Furthermore, four items regarding the text rating were included, e.g. succinctly vs. complicated and obvious vs. obscure, to identify the comprehensibility of the message, according to Kamoen, Holleman and vd. Berg (2007). At last, the respondents had to identify on a five-point scale (1= totally realistic, 5=totally unrealistic) to what extent the blog was realistic. Herewith, the reliability of the measurement instrument was assessed.

4. RESULTS

This chapter presents the results of the in-depth analyses on the acquired data from the online experiment. Firstly, the manipulation and reality check will be described. Next, the statistical analyses in favor of the hypotheses in terms of brand awareness, brand image and brand equity and finally the moderating impact of involvement and employment in similar branches will be discussed.

4.1 MANIPULATION/REALITY CHECK

Firstly, the reality check was performed to test whether the respondents perceived the presentation of the blog as realistic. Via a one-sample t-test it was shown that the average score ($M=2.23$, $SD=1.06$) was significantly lower than a value of 3, which is the exact middle on a 5 point scale and thus a score below this value indicates a realistic presentation of the blog, ($t(302)=-12.619$, $p<.001$).

Next, the manipulation test was executed to ensure that the manipulations of the independent variables were perceived as intended. An independent sample t-test revealed a significant difference in the evaluation of writing style (t(301)=19,51, p<.001), confirming that the respondents who were exposed to the blogs in jargon (M=1.56, SD=.87) indicated the writing style as more branch-specific than the ones that were exposed to a blog in plain language (M=3.97, SD=1.25). To test the difference in brand exposure, a one-way analysis of variance (ANOVA) was used, analyzing the three brand exposure conditions: no brand exposure, average brand exposure and a high level of brand exposure. The differences between these three groups were significant (F (2,300) = 305.95, p<.001) in which the condition with a high level of brand exposure had the highest score (M=4.49, SD=.87) in terms of the visibility of the brand. Besides, the average brand exposure condition (M=2.76, SD=.69) was valued higher than the condition where no brand was exposed (M=1.57, SD=.98).

Since both the manipulation- and reality check confirmed that the blogs were classified in the intended way, the differences in terms of the brand equity, i.e. brand awareness and brand image were analyzed. Means and standard deviations for each of the dependent/mediator variables in every experimental condition are depicted in table 2.

Table 2: Means (M's) and standard deviations (SD's) of dependent variables by writing style and brand exposure

	JARGON (n=151)				**PLAIN LANGUAGE** (n=152)			
	NO BRAND EXPOSURE (n=52)	AVERAGE BRAND EXPOSURE (n=50)	HIGH BRAND EXPOSURE (n=49)	TOTAL	NO BRAND EXPOSURE (n=47)	AVERAGE BRAND EXPOSURE (n=59)	HIGH BRAND EXPOSURE (n=46)	TOTAL
	M (SD)	M (SD)	M (SD)	M (SD)	M (SD)	M (SD)	M (SD)	M (SD)
BRAND AWARENESS	1.26 (0.65)	2.36 (0.75)	3.40 (0.88)	2.32 (1.16)	1.20 (0.66)	2.41 (0.84)	3.64 (0.87)	2.41 (1.24)
BRAND IMAGE	2.38 (0.77)	2.67 (0.75)	2.23 (0.87)	2.43 (0.81)	3.74 (0.60)	4.05 (0.77)	2.56 (0.53)	3.50 (0.91)
BRAND EQUITY	1.95 (0.78)	2.48 (0.81)	1.91 (0.81)	2.12 (0.83)	3.40 (0.87)	3.99 (1.15)	2.63 (0.67)	3.40 (1.09)

4.2 BRAND AWARENESS

A two-way factorial between groups analysis of variance (ANOVA) was conducted that examined the effect of brand exposure and writing style on brand awareness. There was a significant main effect for brand exposure, $F(2,297)=208.75$, p<.001, partial $\eta^2=.584$, in which the respondents that were exposed to a blog with a high level of brand exposure proved to be the most aware of the brand (M=3.52, SD=.88). The respondents in the condition where no brand was visible had a lower level of awareness (M=1.23, SD=.65) than the ones in the average brand exposure condition (M=2.39, SD=.80). This confirms the hypothesis that brand exposure has a positive relation with brand awareness (H2b). Furthermore, there was no significant main effect of writing style, $F(1,297)=.82$, p=.37, partial $\eta^2=.003$, and no interaction between brand exposure and writing style, $F(2,297)=.87$, p=.42, partial $\eta^2=.006$, on the awareness of the brand.

4.3 BRAND IMAGE

The impact of brand exposure and writing style on overall brand image was investigated via a two way analysis of variance (ANOVA), showing a significant main effect for brand exposure, $F(2,297)=46.06$, $p<.001$, partial $\eta^2=.237$. A post hoc analysis revealed that the ones who were exposed to a blog with an average level of brand exposure evaluated the brand image significantly more positive (M=3.42, SD=1.02) than the ones that were exposed to a high level of brand exposure (M=2.39, SD=0.74) and no brand exposure (M=3.02, SD=.97) at a 0.05 level. Thus, when the brand is exposed once at the end of the blog (average brand exposure), the image of the brand will be most positively evaluated, supporting hypothesis 2a. The analysis also revealed a significant main effect of writing style, $F(1,297)=148.21$, $p<.001$, partial $\eta^2=.333$, where the plain language blogs resulted in a more positive image about the brand (M=3.50, SD=.91) than the ones that read a blog in jargon (M=2.43, SD=.81), confirming the hypothesis that the brand image is most positively reviewed when there is an average level of brand exposure (H3). Furthermore, a significant interaction effect between brand exposure and writing style was revealed $F(2,297)= 16.82$, $p<.001$, partial $\eta^2=.102$, where the effect of writing style is strongly dependent on the level of brand exposure, especially for the plain language condition (see figure 3).

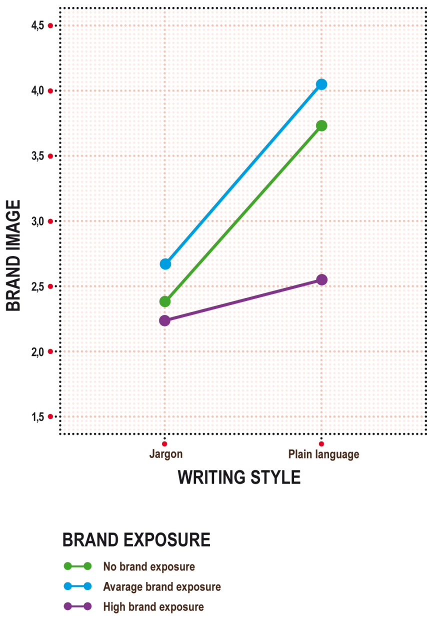


Figure 3: Interaction effect of brand exposure and writing style on brand image.

The effects of brand exposure and writing style on brand image were reviewed more thoroughly with use of the subscales credibility, expertise, trustworthiness, accuracy and bias, and attitude. For all five subscales, a 2 (writing style) x 3 (brand exposure) analysis of variance was performed, showing a main effect for brand exposure on all five subscales: credibility (F(2,297)=29.47, p<.001), expertise (F(2,297)=19.58, p<.001), trustworthiness (F(2,297)=53.20, p<.001), accuracy and bias (F(2,297)=19.41, p<.001), and attitude (F(2,297)=48.52, p=.001). In all cases the average brand exposure condition was evaluated as most positive, followed by the no brand exposure condition. A high level of brand exposure was most negatively classified. Likewise, the analysis showed a significant main effect of writing style for all subscales in which plain language is evaluated as more positive than jargon in terms of: credibility (F(1,297)=101.66, p<.001), expertise (F(1,297)= 72.62, p<.001), trustworthiness (F(1,297)=135.87, p<.001), accuracy and bias (F(1,297)=188.47, p<.001), and attitude (F(1,297)= 142.75, p<.001). Additionally, a significant interaction effect for all five subscales at a 0.05 level induced that the effect of writing style is affected by the level of brand exposure. These interactions for all subscales were similar to the interaction effect on brand image (see figure 3). It was shown that the largest effect size of writing style arose for the accuracy/bias subscale (partial η^2=.388). The effect size for both brand exposure (partial η^2=.264) and the interaction between writing style and brand exposure (partial η^2=.136) were the largest on the trustworthiness subscale.

Figure 4: Interaction effect of brand exposure and writing style on brand equity.

4.4 BRAND EQUITY

Besides the impact of brand exposure and writing style on brand awareness and brand image (see § 4.2 and § 4.3), a two-way ANOVA was conducted to measure the direct impact of these variables on brand equity. This analysis showed both a main effect for brand exposure, F(2,297)=31.03, p<.001, partial η^2=.173, and writing style, F(1,297)=148.11, p<.001), partial η^2=.333. Furthermore, a statistically significant interaction indicated that the effect of writing style on brand equity is dependent on the extent to which a brand is exposed, F(2,297)=6.340, p=.002, partial η^2=.041 (see figure 4). This significant interaction effect on brand equity, together with the significant interaction on brand image (see §4.3) provides support for the fourth hypothesis. A post hoc analysis on this interaction effect indicated that for the plain language condition all levels of brand exposure were significantly different at a 0.05 level. Confirming that brand exposure negatively affects (η^2=.17) the positive effect of plain language. For the jargon condition, there was no significant difference between high and no brand exposure (t(99)=-.20, p=.853), indicating that the negative impact of brand exposure is lower (η^2=.04) when the content is provided in jargon. For both writing styles, the interaction effect showed that a high level of brand exposure is evaluated as most negative in terms of brand equity, i.e. an overexposure effect.

At last, the predictive value of brand awareness and brand image on brand equity was tested with use of a regression analysis. It was illustrated that brand awareness itself is not a significant predictor for brand equity, *t*(301)=.38, p=.708. On the contrary, brand image revealed to have a significant positive predictive value on brand equity (t(301)=34.81, p<.001) and therefore, hypothesis 1b is confirmed. When performing a multiple regression analysis, brand awareness (t(301)=6.84, p<.001) showed to have, in combination with brand image (t(301)=37.97, P<.001), a significant positive predictive value on brand equity. The explanatory value of brand awareness here can be explained with use of forward regression, where variables are hierarchically entered into the model based on the largest semi-partial correlation with the dependent variable, i.e. brand equity. In total, the squared correlation of the model, or the proportion explained variance of both brand awareness and brand image on brand equity is 0.828. The forward regression showed that brand image is the first predictor in this model (R^2=.801) followed by brand awareness (R^2=.027). This means that brand image contributes more to the value of brand equity than brand awareness, but both are statistical significant predictors. In this case, hypothesis 1a that states that brand awareness is a positive predictor for brand equity can only be partly confirmed.

4.5 MODERATING EFFECTS OF INVOLVEMENT & BRANCHE

To measure the moderating effect of involvement, a categorization was made into three levels of involvement (see §3.4 for the classification criteria): low, medium and high. The plots in figure 5 demonstrate roughly the same effect for the

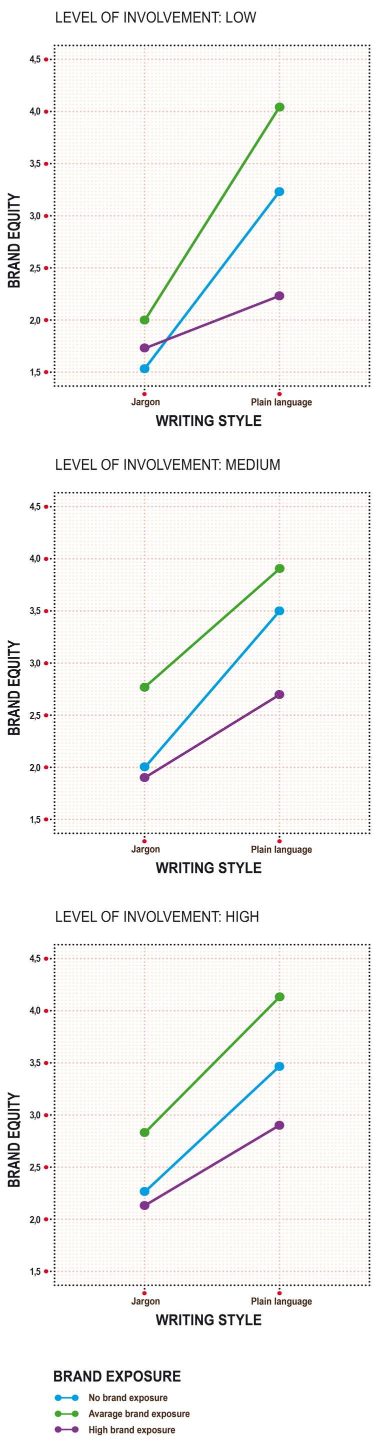


Figure 5: Moderating effect of involvement on the interaction between writing style and brand exposure on brand equity.

three levels of involvement. Nevertheless, a 2 (writing style) x 3 (brand exposure) x 3 (involvement) ANOVA analysis revealed that the interaction between writing style and brand exposure is only significant on brand equity for the respondents with a low level of involvement, $F(2,89)=6.936$, p=.002, partial $\eta^2=.135$. For both the medium (F(2,120)=1.948, p=.147, partial $\eta^2=.031$) and high (F(2,76)=.643, p=.529, partial $\eta^2=.017$) level of involvement, there was no significant interaction effect. Consequently, the hypothesis that the interaction effect of brand exposure and writing style on brand equity is moderated by the level of involvement (H5) can be supported since the moderating effect only occurs when people are lowly involved. The people with a low level of involved showed to be the most susceptible to an exposure of the brand, i.e. they are more sensitive to the peripheral effect of the brand name. For this low-involved group of people, a combination of jargon and no brand exposure emerged as least favorable (M=1.54, SD=.61). However, in a plain language condition they evaluated a high level of brand exposure (M=2.23, SD=.06) as most unfavorable in terms of brand equity. When involvement is subdivided into motivation and ability, again the interaction effect was only significant when the level of motivation (F(2,67)=5.15, p=.008, partial $\eta^2=.133$) or ability (F(2,168)=5.42, p=.005, partial $\eta^2=.061$) is low. When one is highly motivated or able to read the content, there was no significant interaction effect at a 0.05 significance level.

The level of involvement showed to be significantly different between people who operate in the same branch (insiders) and the ones that are employed in other industries (outsiders), $t(23,724)=-2.11$, p=.04). The insiders showed to be more involved with the service (M=2.32, SD=.84) than the respondents who are employed in other branches (M=1.93, SD=.75). Via two independent sample t-tests, it was tested if the evaluation of writing style in terms of brand image was different among in- and outsiders. The analyses revealed that the effect of writing style was only significant for the non-related branches (t(279)=-11.74, p<.001). In this case, the plain language condition was evaluated more positive (M=3.50, SD=.92) than the jargon condition (M=2.33, SD=.75). On the contrary, there was no significant difference for insiders who are employed in the financial service sector, (t(14.90)=-0.29, p=.78) where only a scarce distinction in brand image was visible between the jargon (M=3.38, SD=.85) and plain language (M=3.49, SD=.84) writing style. Owing to this, the hypothesis that jargon has a positive impact in similar branches (H6) is not confirmed. However, the negative impact of jargon, which was very strong for the outsiders, seems almost completely to disappear among insiders.

4.6 SUMMARY OF HYPOTHESES

A summary of the supported and unsupported hypotheses is provided in table 3, based on the results presented in the previous paragraphs.

Table 3: Supported and unsupported hypotheses

HYPOTHESIS		SUPPORTED?
H1A	Brand awareness is a positive predictor for brand equity.	Partly, only in combination with brand image.
H1B	Brand image is a positive predictor for brand equity.	Yes
H2A	The brand image will be most positive with an average level of brand exposure.	Yes
H2B	Brand exposure is positively related to brand awareness.	Yes
H3	The use of plain language (vs. jargon) has a positive impact on the brand image.	Yes
H4	There exists an interaction effect between brand exposure and writing style on brand image and brand equity, where the level of brand exposure negatively affects the positive effect of plain language, whereas this negative effect of brand exposure is less for jargon.	Yes
H5	The extent to which brand exposure and writing style interact on brand equity is moderated by the level of involvement in which lowly involved people are more susceptible to peripheral cues.	Yes, the brand name serves as a peripheral cue.
H6	The use of jargon has a positive impact on brand image among insiders.	No, but nearly no negative effect of jargon anong insiders

5. DISCUSSION/CONCLUSION

This research was conducted to test eight hypotheses concerning the impact of brand exposure and writing style in corporate blogs on brand awareness, brand image, or rather brand equity in a professional service environment where credence attributes prevail. The effects were measured with use of an experimental, online survey study. To familiarize, all hypotheses were fully or at least partly supported, except the one where the effect of jargon was proposed to have a positive effect on brand image in the same branch. It turned out that brand exposure both affect the awareness and image of the brand in which a high level of brand exposure resulted in the highest awareness of the brand but in the most unfavorable brand image in terms of perceived credibility, expertise, trustworthiness, accuracy/bias and attitude. The most positive image arises when there is an average level of brand exposure, implemented in this study as only naming the brand at the end of the blog. There was no effect of writing style on brand awareness, but a plain language writing style is obviously more positively evaluated over a jargon writing style in terms of brand image as well as brand equity. Furthermore, the implemented writing style and the level of brand exposure interact in the effect on both brand image and brand equity in which the level of brand exposure influences the effect of writing style. Here, the brand equity and -image in a plain language condition is strongly dependent on the level of brand exposure. However, this interaction effect was only significant for people who had a low level of involvement, i.e. the ones that lack ability or motivation, confirming the proposition that lowly involved people are sensitive to peripheral cues. These results contribute to the literature by providing an explanation on how customers react on different characteristics in corporate blogs in terms of brand equity. In this chapter, these findings will be discussed and the implications for theory will be presented together with the limitations and suggestions for future research. Finally, the main research question will be answered from which some practical implications can be derived.

5.1 DISCUSSION OF THE RESULTS

This study focused on the impact of the blog characteristics brand exposure and writing style on brand equity. Brand equity is the effect of brand knowledge, i.e. brand awareness and brand image, on customer reactions (Keller, 1993). This study showed that the style in which a blog is written is a main factor that influences the way people evaluate a brand. A blog that is written in plain language is more positively evaluated in terms of brand image and brand equity than when a blog is written in jargon. In terms of brand image, the writing style had the largest effect size on accuracy/bias, which can be explained in a way that plain language reduces the perceived bias in terms of commercial purposes of the service provider. By providing the information in plain language, readers may evaluate it as an objective advice rather than a message with the intention to sell. This is in line with Greer (2012), who states that plain language enhances the effectiveness and understandability of the message. The type of service in this experiment (retirement consultancy), has a high level of credence attributes and therefore, readers might be little knowledgeable of the subject and search for understandable information. The positive evaluation of plain language was only significant for the ones that operate in other industries than the financial service sector, or outsiders, as Broyles (2011) name them. These outsiders lack ability or motivation to comprehend the message and therefore, they will not find anchors for quality when the content is provided in difficult, branch-specific language. Insiders, or the ones that are employed in the financial service sector, proved to be more involved. They have more knowledge on retirements and will be more able to understand the jargon in the blogs. Consequently, they look for other anchors of quality. Some of them might even need plain language as confidence for the other party's expertise since they suppose that others (outsiders) are not able to understand the information. Furthermore, not everyone in the same branch will be knowledgeable to understand the jargon or some may even prefer the plain language version that can be understood more easily. These reasons may explain the non significant effect for insiders. Even though the impact of writing style was not significant among insiders, the outcomes indicated that the negative impact of jargon faded for the ones who are employed in a similar branch.

Although the effect size of brand exposure on brand image and brand equity was smaller than the effect of writing style, the three brand exposure conditions turned out to differ statistically significant. It can be concluded that an average level of brand exposure contributes the most to a favorable image of the brand and in turn to positive brand equity. Average brand exposure

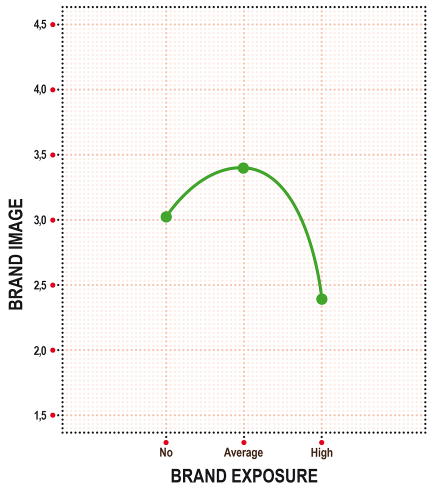


Figure 6: Effect of brand exposure on brand image.

was implemented in this study as the presentation of the brand only at the end of the blog, i.e. in the last paragraph. As proposed by Keller (1993), delaying the identification of the brand until the end increases the attention. Readers may become curious about the source of the content, which may positively influence the impact of the late exposure of the brand. The effect of brand exposure on brand image and brand equity seems to follow an inverted U-shape in which no exposure induces a less positive value for brand equity than when an average level of brand exposure is implemented. Moreover, a high level of brand exposure results in an overexposure effect, in which brand image is most negatively evaluated (see figure 6). In this case, people may assess the blog as commercialized or sales-driven which will harm the evaluation due to a reduced level of perceived credibility (Freeman & Spyridakis, 2004) in terms of trustworthiness, since brand exposure had the largest effect size on this subscale of brand image. On the other hand, readers have shown to be most aware of the brand when the brand name was prominently visible, i.e. a high level of brand exposure. This seems legitimate because when people are exposed to a brand name more often, they are better able to recall or recognize it.

The relation between writing style and brand exposure was qualified by a significant interaction. Since writing style showed to have a bigger effect size on brand image and brand equity than the exposure of the brand has, the interaction can be explained in a way that the effect of writing style is dependent on the level of brand exposure. To illustrate, when a blog is written in plain language, people are more sensitive to different levels of brand exposure than when the blog is written in jargon. As concluded before, a plain language condition is most favorable to enhance a customer's image of the brand, but due to this interaction, the positive effect may be reduced when there is no congruence with the level of brand exposure. This can be explained with the fact that plain language has a non-commercial nature and therefore the effect of any commercial expression, e.g. the presentation of the brand name, will have a direct impact on the perceived quality of the service. On the other hand, when jargon is implemented in the content, people seem to be less susceptible for the level of brand exposure. The ones in the jargon condition will probably already assess the content as commercialized since they will perceive a presentation of branch-specific terms as misleading in which the service provider want to persuade the readers that they have need for consultancy in retirements.

Considering the interaction with respect to the levels of involvement, it can be concluded that the brand exposure and writing style only significantly interact for people who are lowly involved. According to the Elaboration Likelihood Model (ELM) of Petty & Cacioppo (1986), people rely on peripheral cues when the level of motivation and/or ability is low. Peripheral cues can be retrieved from different kinds of aspects such as the brand. This cue may help readers to anchor and process the information and therefore, people with a low level of involvement will be more sensitive towards these cues. When the information is provided in an incomprehensible manner, readers look for peripheral cues like the brand name to anchor the quality of. When this peripheral cue is lacking, and the information cannot be comprehended, it will result in a low level of brand equity because people are not able to allocate the message into a certain context. On the other hand, when there is a high level of brand exposure, the peripheral cue will backfire due to an overexposure effect. In other words, readers with a low level of involvement prefer the plain language condition because when the content is provided in understandable language, people will become able to read the content which may enhance the possibility to process the information thoroughly, i.e. via the central route, according to the ELM. This positive effect of plain language is limited when there is a high level of brand exposure since people in this case rather focus on the brand name than on the actual message.

At last, to complete the research model, the predictive value of brand awareness and brand image on brand equity was examined. Although the predictive value was already confirmed in the literature (Berry, 2000; Keller, 1993), this study showed that brand awareness only has a predictive value on brand equity in combination with brand image. In other words, it is not possible to estimate the brand equity purely on the extent to which one is aware of the brand, but together with the image of the brand this estimation can be made. These findings supports Berry's (2000) claim that brand equity arises from a synergy between awareness and image. The limited predictive value of brand awareness on brand equity in this study can be explained by the fact that the creation of awareness is a long-term process. Brand awareness emerges after mere-exposure and in this study the respondents had only one single experience with the brand and it included a fictitious brand, which made the readers unable to base their evaluations on former experiences. Besides, brand equity renders the competitive strength of a brand and is therefore more dependent on the brand image, i.e. the reason why people prefer one brand over the other. Especially in intangible service environments, the image in terms of the perceived quality is crucial for customers to estimate the performance of the service provider. For these reasons, brand image may have a bigger impact on brand equity than brand awareness.

5.2 THEORETICAL IMPLICATIONS

The impact of corporate blogging on brand dependent aspects has already undergone some research. However, the impact of brand exposure and writing style in a corporate blog on brand equity has not been studied yet. The effects of manipulating these variables in corporate blogs seem to be relevant and therefore there are some theoretical implications.

This study provides support for the findings of Shao, Baker and Wagner (2004) that people with a high level of involvement evaluate the quality of the information as more important than the peripheral cues of the source. Peripheral cues can manifest in many ways, it can be for example the brand name. The data analysis in this study showed that the interaction between writing style and brand exposure on brand equity was not significant for the ones with a medium or high level of involvement. In other words, for people who are lowly involved, the presentation of the brand can function as a peripheral cue whereas plain language enhances the ability to process the information more thoroughly. So the presence or absence of these cues influences the brand equity. For people with a medium or high level of involvement, the writing style and brand exposure did not interact significantly. This may explain the fact that the higher the level of involvement, the more the focus will be on the quality of the provided content than on heuristics, as theorized by Shao and colleagues (2004).

In the literature, Fitzsimons, Chartrand and Fitzsimons (2008) propose a positive relation between the exposure of a brand and the tendency to prefer that brand, i.e. a favorable image. This study only provides scarce support for this theory. On the one hand, the blogs with a high level of brand exposure were most negatively valued in terms of brand image and brand equity. An explanation for this could be that a fictitious brand name was used in this study in which people could not base the image of the brand on former experiences. Thence, the probability for the brand name to serve as an anchor for quality, as proposed by Fitzsimons and colleagues (2008), is missing. Or, as mentioned before in the discussion of the results (see § 5.1), the fact that brand equity develops after mere exposure can explain the limited impact of brand exposure. On the other hand, the blogs with an average level of brand exposure are evaluated more positively than the ones where no brand name was visible. This induces that naming the brand, even if it is once, is better than no brand exposure at all. Therefore, this study supports the proposition of Fitzsimons, Chartrand and Fitzsimons (2008) partly in a way that the exposure of the brand is useful to enhance brand image but a too large extent of may reverse this effect.

Additionally, the effect of writing style for in- and outsiders was analyzed with respect to the study of Broyles (2011). The data analysis for this study revealed that for the insiders, i.e. the ones that are employed in financial services, the effect of writing style was not significant in which there was no preference for either plain language or jargon. This is in contrast with Broyles (2011), he argues that the use of jargon is fundamental for insiders to function as evidence that the other party has expertise on the subject. This may be caused by the fact that not all people in the financial service sector that participated in this study may perform the need for jargon and perhaps not all of them were able to understand the jargon. However, the results of the analysis showed that the use of jargon resulted in a more positive image for the insiders than it did for the outsiders. The fact that the negative impact of jargon among insiders nearly disappeared provides partial support for Broyles' (2011) theory. Despite, Broyles (2011) concluded that a reduced level of comprehensibility deprives the less knowledgeable ones from understanding the message. This is in line with the outcomes of the current study in which the outsiders significantly prefer to read a blog in plain language.

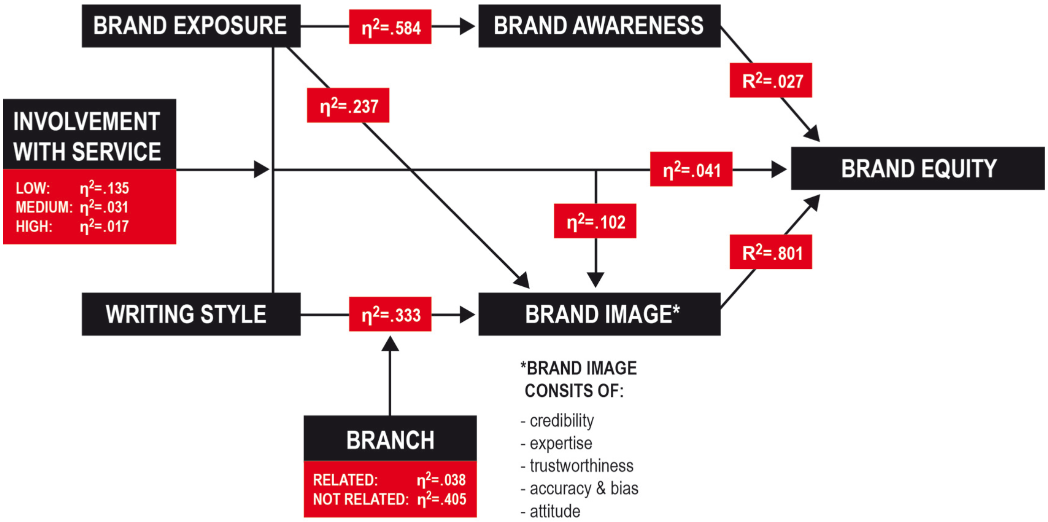


Figure 7: Effect size coefficients of the path model.

On the whole, the path model for this study, as presented in figure 7 shows an acceptable fit with the empirical data. Almost all paths were significant. This provides evidence for the studies in which 1) it was stated that brand awareness and brand image are the main predictors for brand equity (Berry, 2000; Davis et al., 2007; Keller, 1993), 2) it was proposed that brand exposure positively influences brand awareness (Dabrowski & Schivinsky, 2014; Hu et al., 2011; Kirshnan & Hartline, 2001) and that overexposure has a negative impact on the brand image (Freeman & Spyridakis, 2004; Huang et al., 2010; Hussain & Skillicorn, 2011), and 3) a plain, comprehensible writing style is preferred over a jargon writing style (Byrne, 2008; Greer, 2012; Matausch et al., 2014; Van Weert et al., 2011).

5.3 LIMITATIONS & SUGGESTIONS FOR FUTURE RESEARCH

Despite the interesting findings in this study, the results should be interpreted with respect to the following limitations, resulting in suggestions for future research.

The first and main limitation of this research is that it concerns a cross-sectional study, which means that the measurement took place at only one specific moment in time. Brand equity, the dependent variable in this research, is an extensive concept and the main drivers brand awareness and brand image may change after frequent interactions with a brand. Therefore, it is difficult to estimate brand equity after the respondents were only faced with the brand once. This limitation may have affected the impact of the branded content in terms of brand awareness, brand image and brand equity. Future studies may better test the effect of writing style and brand exposure in a corporate blog over a longer period of time, so via a longitudinal study to measure the natural development of brand equity after mere-exposure.

Secondly, the limitation regarding the experimental conditions of this study is the fictive context. The corporate blog was presented as a graphic amidst the questionnaire in an online research tool. For this reason, respondents were not able to get a real feeling of a blog on a corporate website since they were not able to navigate on the corporate website. Although the reality check revealed that the respondents evaluated the presented blog as realistic, the effect of a corporate blog could better be studied with use of a real-life setting. Furthermore, a questionnaire is an obtrusive measurement instrument and therefore, the respondents are aware of the fact that they are being observed. During the questionnaire, participants were directed to a blog and they were not searching for information about this subject themselves. This may have influenced the way people processed the information. To exclude these limitations, it would be better to use a real-life situation, i.e. presenting the blog on a real corporate website and conduct the survey after people have found the blog themselves and read the blog voluntarily.

The third limitation of this research is that only one type of service is studied, namely retirements. This service has a high level of credence attributes and therefore the readers may have different needs in terms of blog characteristics than for services with experience attributes. These kinds of services are for example education, transport, holidays or other events where customers are more able to determine the quality. So the outcomes of this study can difficultly be generalized towards other kinds of services or even products. Therefore, additional research into the effect of brand exposure and writing style in corporate blogging for other services and products would be fruitful.

The fourth and last limitation of this study concerns the levels of brand exposure. There were only three levels apparent in this study: no brand exposure, average brand exposure and a high level of brand exposure. The outcomes imply that an average level is most favorable, implemented as the exposure of the brand once in the last paragraph of the blog. Besides, a high level of brand exposure with the presentation of the brand name in every paragraph turns out to be the least favorable condition. Future studies should investigate more thoroughly what the optimal level of brand exposure is. This could be done with use of more brand exposure conditions because the difference in this study between average and high brand exposure condition was quite vast. Therefore, it is worthwhile to study at which level of brand exposure the tipping point in the inverted U-shape arises between positive and negative brand equity.

Lastly, a suggestion for future research can be made based on the rejection of the sixth hypothesis stating that jargon has a positive impact for customers who are employed in the same industry. A possible explanation for this is given in the theoretical implications (see §5.2), i.e. some knowledgeable people may perform the need for plain, comprehensible language. However, this remains a suggestion; future research among insiders should focus more explicitly on the motivations why people prefer a specific type of writing style.

5.4 CONCLUSION & PRACTICAL IMPLICATIONS

The aim of this research was to study the impact of brand exposure and writing style in corporate blogs on brand equity for credence services. In brief, the research question '*To what extent can brand exposure and writing style in corporate blogging enhance brand equity in a service environment?'* can be answered with the following conclusions:

- A corporate blog that is written in comprehensible, plain language is appreciated more in terms of brand equity and brand image (perceived credibility, expertise, trustworthiness, accuracy and bias, and attitude).
- The exposure of the brand is a critical factor in the evaluation of the blog. Either under- or overexposure may result in a negative image of the brand and in turn in a negative brand equity in which overexposure of the brand has the most negative impact. However, the readers are most aware of the brand when it is named often in the blog.
- Writing style and brand exposure interact in the effect on brand equity where the extent to which the brand is exposed constricts the effect of writing style. This effect was only evident for the ones with a low level of involvement. Therefore, it can be concluded that people with a low level of involvement are more sensitive for peripheral cues like the brand name or they prefer a comprehensible writing style that enhances the ability to process the information more thoroughly.

Based on these conclusions, practical implications can be provided for marketers in service organizations that market credence services. The first and main aspect to consider when a service provider wants to engage in corporate blogging is the target audience. The level of involvement of the target audience, i.e. ability and motivation, need to be reviewed very explicitly. When the majority is lowly involved, it will be likely that they are sensitive for peripheral cues. In this case, marketers subsequently have to look at the familiarity with the brand. If the target audience is familiar with the brand, the brand can function as an anchor for quality and an exposure of it will result in more positive brand equity. On the other hand, when the audience is highly involved with the service, the focus will be more on the quality of the information. Here, it is more important to provide them with valuable, relevant and consistent content.

Moreover, it is also important to consider the marketing and communication objectives of the company when developing a blogging strategy. Although, the objective of every marketing activity is to enhance sales, marketers need to clearly define in what timeframe they want to realize this goal. If sales need to increase directly, it is better to make sure that the audience is aware of the brand. Then, the focus need to be on improving the brand awareness. This research showed a highly exposed brand results in high brand awareness, which may help to fulfill the short-term sales goals. However, Keller (1993) states that it is better to initially establish brand equity since the long-term effect of any marketing activity, e.g. corporate blogging, is mainly affected by the image that one has of the brand. In addition, this study provided evidence for the higher predictive value of brand image on brand equity than brand awareness. Thus, to be profitable on the long run, it is better to focus more on the creation of a favorable brand image in blogging, but marketers should not forget about the awareness of the brand since brand equity emerges from a synergy between awareness and image (Berry, 2000).

This research has provided evidence that a blog can better be written in plain, comprehensible language to enhance a favorable brand evaluation. In this case, the possibility arises to connect with the target audience which may result in engagement. In this case, a prospect can become a follower, client or even an ambassador. However, with use of a comprehensible writing style, bloggers need to be careful with the presentation of the brand since it was shown that people are sensitive to the exposure of the brand in this condition. Generally, readers do not appreciate a too low or too high level of brand exposure in the content. Therefore, bloggers need to face what the optimal level of brand exposure is for them. In contrast, when a company explicitly wants to write their corporate blog in jargon, they need to make sure that the brand name is provided in the blog in which it may serve as an anchor of quality for the ones that are not able to read the branch-specific language. On the whole, bloggers need to find congruence between the level of brand exposure and the writing style in a corporate blog to make sure that it matches the target audience.

"DON'T FOCUS ON HAVING A GREAT BLOG. FOCUS ON PRODUCING A BLOG THAT IS GREAT FOR YOUR READERS"

- BRIAN CLARK

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APPENDIX A: STIMULUS MATERIALS

A1: JARGON, NO BRAND EXPOSURE

ARO Pensioenen

www.aropensioenen.nl/blog/versobering-pensioenregels-2015.html

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19 AUG

Het witteveenkader wordt versoberd. Staat u als werknemer buitenspel?

Nieuwe wijzigingen in de wet VOP zorgen al vanaf januari 2015 voor een stevige versobering van de pensioenspelregels. De fiscale aftrekbaarheid van pensioenpremies wordt beperkt, met als gevolg dat u als werknemer (of DGA) minder pensioen kunt opbouwen. Is dat een zorg voor later of een zaak waar u nu al rekening mee moet houden?

De versobering van het Witteveen kader is een nieuwe bezuinigingsmaatregel waarmee budgettair 3 miljard is gemoeid. Het betreft een ingrijpende wijziging van uw pensioenregeling en dus welbeschouwd ook van uw arbeidsvoorwaarde pensioen. Kan dat zomaar? Nee. Uw werkgever mag de fiscale wijzigingen in de civiele arbeidsovereenkomst niet zonder meer eenzijdig doorvoeren. Daar is instemming van u als werknemer of de OR voor nodig.

Hoe sterk is uw positie?

Zowel u als uw werkgever heeft belang bij het aanpassen van de arbeidsovereenkomst. Echter ligt de noodzaak bij de werkgever, die anders een belaste aanspraak kan verwachten wegens fiscale onzuiverheid. De rechten die u heeft verkregen bij het aangaan van de arbeidsovereenkomst hoeft u niet zomaar prijs te geven. Anders gezegd: u heeft een goede onderhandelingspositie om compensatie af te dwingen. De premievrijval die bij uw werkgever ontstaat omdat de regeling goedkoper wordt, is daarvoor een redelijke richtlijn (zie jurisprudentie, wet VPL). Hoe gecompenseerd wordt is uiteraard aan u en uw werkgever, maar duidelijk is al wel dat goed overleg tussen partijen noodzakelijk is.

Start de dialoog

Uit ervaring weten wij dat werkgevers wijzigingstrajecten in pensioenovereenkomsten vaak voor zich uitschuiven. Daarom hierbij ons advies: open zelf de dialoog met uw werkgever en zet de versobering van de pensioenspelregels op de agenda. U staat als werknemer namelijk niet buiten spel. Houdt hierbij wel rekening met het feit dat werkgevers zich dienen te houden aan bepaalde richtlijnen in de communicatie omtrent deze versobering (Halliburton arrest).

Coaching nodig?

Wilt u eerst meer informatie over de wijziging in de wet VOP of zoekt u een coach op pensioengebied?
Wij staan u graag terzijde: Neem contact met ons op voor de mogelijkheden.

Reageer op dit artikel

Naam

E-mail*

Uw reactie*

Verzenden

A2: JARGON, AVERAGE BRAND EXPOSURE

ARO Pensioenen

www.aropensioenen.nl/blog/versobering-pensioenregels-2015.html

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Het witteveenkader wordt versoberd. Staat u als werknemer buitenspel?

Nieuwe wijzigingen in de wet VOP zorgen al vanaf januari 2015 voor een stevige versobering van de pensioenspelregels. De fiscale aftrekbaarheid van pensioenpremies wordt beperkt, met als gevolg dat u als werknemer (of DGA) minder pensioen kunt opbouwen. Is dat een zorg voor later of een zaak waar u nu al rekening mee moet houden?

De versobering van het Witteveen kader is een nieuwe bezuinigingsmaatregel waarmee budgettair 3 miljard is gemoeid. Het betreft een ingrijpende wijziging van uw pensioenregeling en dus welbeschouwd ook van uw arbeidsvoorwaarde pensioen. Kan dat zomaar? Nee. Uw werkgever mag de fiscale wijzigingen in de civiele arbeidsovereenkomst niet zonder meer eenzijdig doorvoeren. Daar is instemming van u als werknemer of de OR voor nodig.

Hoe sterk is uw positie?

Zowel u als uw werkgever heeft belang bij het aanpassen van de arbeidsovereenkomst. Echter ligt de noodzaak bij de werkgever, die anders een belaste aanspraak kan verwachten wegens fiscale onzuiverheid. De rechten die u heeft verkregen bij het aangaan van de arbeidsovereenkomst hoeft u niet zomaar prijs te geven. Anders gezegd: u heeft een goede onderhandelingspositie om compensatie af te dwingen. De premievrijval die bij uw werkgever ontstaat omdat de regeling goedkoper wordt, is daarvoor een redelijke richtlijn (zie jurisprudentie, wet VPL). Hoe gecompenseerd wordt is uiteraard aan u en uw werkgever, maar duidelijk is al wel dat goed overleg tussen partijen noodzakelijk is.

Start de dialoog

Uit ervaring weten wij dat werkgevers wijzigingstrajecten in pensioenovereenkomsten vaak voor zich uitschuiven. Daarom hierbij ons advies: open zelf de dialoog met uw werkgever en zet de versobering van de pensioenspelregels op de agenda. U staat als werknemer namelijk niet buiten spel. Houdt hierbij wel rekening met het feit dat werkgevers zich dienen te houden aan bepaalde richtlijnen in de communicatie omtrent deze versobering (Halliburton arrest).

Coaching nodig?

Wilt u eerst meer informatie over de wijziging in de wet VOP of zoekt u een coach op pensioengebied?
Wij van ARO pensioenen staan u graag terzijde: Neem contact met ons op voor de mogelijkheden.

Reageer op dit artikel

Naam

E-mail*

Uw reactie*

Verzenden

A3: JARGON, HIGH BRAND EXPOSURE

A4: PLAIN LANGUAGE, NO BRAND EXPOSURE

ARO Pensioenen

www.aropensioenen.nl/blog/versobering-pensioenregels-2015.html

Google

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f in fr

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19 AUG

De pensioenspelregels worden versoberd. Staat u als werknemer buiten spel?

Nieuwe wijzigingen in de pensioenwetgeving zorgen al vanaf januari 2015 voor een stevige versobering van de pensioenspelregels. Het belastingvoordeel van pensioenpremies wordt beperkt, met als gevolg dat u als werknemer minder pensioen kunt opbouwen. Is dat een zorg voor later of een zaak waar u nu al rekening mee moet houden?

De versobering van de pensioenregeling is een nieuwe bezuinigingsmaatregel die het kabinet 3 miljard oplevert. Het betreft een ingrijpende wijziging van uw pensioenregeling en dus welbeschouwd ook van uw arbeidsvoorwaarde pensioen. Kan dat zomaar? Nee. Uw werkgever mag de wijzigingen in de arbeidsovereenkomst niet zonder meer eenzijdig doorvoeren. Daar is instemming van u als werknemer of de Ondernemingsraad voor nodig.

Hoe sterk is uw positie?

Zowel u als uw werkgever heeft belang bij het aanpassen van de arbeidsovereenkomst. Echter ligt de noodzaak bij de werkgever, die anders te maken krijgt met een aanklacht vanwege wetschending. De rechten die u heeft verkregen bij het aangaan van de arbeidsovereenkomst hoeft u niet zomaar prijs te geven. Anders gezegd: u heeft een goede onderhandelingspositie om compensatie af te dwingen. Uw werkgever houdt immers geld over door de wetswijziging, het geld wat hierbij vrijkomt is een redelijke richtlijn voor deze compensatie. Hoe gecompenseerd wordt is uiteraard aan u en uw werkgever, maar duidelijk is al wel dat goed overleg tussen partijen noodzakelijk is.

Start de dialoog

Uit ervaring weten wij dat werkgevers wijzigingstrajecten in pensioenovereenkomsten vaak voor zich uitschuiven. Daarom hierbij ons advies: open zelf de dialoog met uw werkgever en zet de versobering van de pensioenspelregels op de agenda. U staat als werknemer namelijk niet buiten spel. Houdt hierbij wel rekening met het feit dat werkgevers zich dienen te houden aan bepaalde richtlijnen in de communicatie omtrent deze versobering.

Coaching nodig?

Wilt u eerst meer informatie over de wijziging in de pensioenwetgeving of zoekt u een coach op pensioengebied?
Wij staan u graag terzijde: Neem contact met ons op voor de mogelijkheden.

Reageer op dit artikel

Naam

E-mail*

Uw reactie*

Verzenden

A5: PLAIN LANGUAGE, AVERAGE BRAND EXPOSURE

ARO Pensioenen

www.aropensioenen.nl/blog/versobering-pensioenregels-2015.html

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19 AUG

De pensioenspelregels worden versoberd. Staat u als werknemer buitenspel?

Nieuwe wijzigingen in de pensioenwetgeving zorgen al vanaf januari 2015 voor een stevige versobering van de pensioenspelregels. Het belastingvoordeel van pensioenpremies wordt beperkt, met als gevolg dat u als werknemer minder pensioen kunt opbouwen. Is dat een zorg voor later of een zaak waar u nu al rekening mee moet houden?

De versobering van de pensioenregeling is een nieuwe bezuinigingsmaatregel die het kabinet 3 miljard oplevert. Het betreft een ingrijpende wijziging van uw pensioenregeling en dus welbeschouwd ook van uw arbeidsvoorwaarde pensioen. Kan dat zomaar? Nee. Uw werkgever mag de wijzigingen in de arbeidsovereenkomst niet zonder meer eenzijdig doorvoeren. Daar is instemming van u als werknemer of de Ondernemingsraad voor nodig.

Hoe sterk is uw positie?

Zowel u als uw werkgever heeft belang bij het aanpassen van de arbeidsovereenkomst. Echter ligt de noodzaak bij de werkgever, die anders te maken krijgt met een aanklacht vanwege wetschending. De rechten die u heeft verkregen bij het aangaan van de arbeidsovereenkomst hoeft u niet zomaar prijs te geven. Anders gezegd: u heeft een goede onderhandelingspositie om compensatie af te dwingen. Uw werkgever houdt immers geld over door de wetswijziging, het geld wat hierbij vrijkomt is een redelijke richtlijn voor deze compensatie. Hoe gecompenseerd wordt is uiteraard aan u en uw werkgever, maar duidelijk is al wel dat goed overleg tussen partijen noodzakelijk is.

Start de dialoog

Uit ervaring weten wij dat werkgevers wijzigingstrajecten in pensioenovereenkomsten vaak voor zich uitschuiven. Daarom hierbij ons advies: open zelf de dialoog met uw werkgever en zet de versobering van de pensioenspelregels op de agenda. U staat als werknemer namelijk niet buiten spel. Houdt hierbij wel rekening met het feit dat werkgevers zich dienen te houden aan bepaalde richtlijnen in de communicatie omtrent deze versobering.

Coaching nodig?

Wilt u eerst meer informatie over de wijziging in de pensioenwetgeving of zoekt u een coach op pensioengebied?
Wij van ARO pensioenen staan u graag terzijde: Neem contact met ons op voor de mogelijkheden.

Reageer op dit artikel

Naam

E-mail*

Uw reactie*

Verzenden

A6: PLAIN LANGUAGE, HIGH BRAND EXPOSURE

ARO Pensioenen

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19 AUG

De pensioenspelregels worden versoberd. Staat u als werknemer buiten spel?

Nieuwe wijzigingen in de pensioenwetgeving zorgen al vanaf januari 2015 voor een stevige versobering van de pensioenspelregels. Het belastingvoordeel van pensioenpremies wordt beperkt, met als gevolg dat u als werknemer minder pensioen kunt opbouwen. Is dat een zorg voor later of een zaak waar u nu al rekening mee moet houden? ARO pensioenen vertelt u er meer over.

De versobering van de pensioenregeling is een nieuwe bezuinigingsmaatregel die het kabinet 3 miljard oplevert. Het betreft een ingrijpende wijziging van uw pensioenregeling en dus welbeschouwd ook van uw arbeidsvoorwaarde pensioen. Kan dat zomaar? ARO pensioenen zegt Nee. Uw werkgever mag de wijzigingen in de arbeidsovereenkomst niet zonder meer eenzijdig doorvoeren. Daar is instemming van u als werknemer of de Ondernemingsraad voor nodig.

Hoe sterk is uw positie?

Zowel u als uw werkgever heeft belang bij het aanpassen van de arbeidsovereenkomst. Echter ligt de noodzaak bij de werkgever, die anders te maken krijgt met een aanklacht vanwege wetschending. De rechten die u heeft verkregen bij het aangaan van de arbeidsovereenkomst hoeft u niet zomaar prijs te geven. Anders gezegd: u heeft een goede onderhandelingspositie om compensatie af te dwingen. Uw werkgever houdt immers geld over door de wetswijziging, het geld wat hierbij vrijkomt is een redelijke richtlijn voor deze compensatie. Hoe gecompenseerd wordt is uiteraard aan u en uw werkgever, maar wij als ARO pensioenen vinden dat goed overleg tussen partijen noodzakelijk is.

Start de dialoog

Uit ervaring weet ARO pensioenen dat werkgevers wijzigingstrajecten in pensioenovereenkomsten vaak voor zich uitschuiven. Daarom hierbij ARO's advies: open zelf de dialoog met uw werkgever en zet de versobering van de pensioenspelregels op de agenda. U staat als werknemer namelijk niet buiten spel. Houdt hierbij wel rekening met het feit dat werkgevers zich dienen te houden aan bepaalde richtlijnen in de communicatie omtrent deze versobering.

Coaching nodig?

Wilt u eerst meer informatie over de wijziging in de pensioenwetgeving of zoekt u een coach op pensioengebied?
Wij van ARO pensioenen staan u graag terzijde: Neem contact met ons op voor de mogelijkheden.

Reageer op dit artikel

Naam

E-mail*

Uw reactie*

Verzenden

APPENDIX B: MEASURES

DEMOGRAPHIC VARIABLES

- **GESLACHT**
  0 Man
  0 Vrouw

- **LEEFTIJD**
  ………….

- **OPLEIDINGSNIVEAU**
  0 VMBO
  0 HAVO
  0 VWO
  0 MBO
  0 HBO
  0 WO bachelor
  0 WO master

- **BRANCHE**
  0 Bouw & vastgoed
  0 Communicatie & media
  0 Consultancy
  0 Energie
  0 Facilitaire dienstverlening
  0 Fast moving consumer goods
  0 Financiële dienstverlening
  0 Gezondheidszorg/ welzijn
  0 Handel & Retail
  0 Horeca, recreatie, toerisme & cultuur
  0 Industrie
  0 ICT
  0 Juridische dienstverlening
  0 Land- en tuinbouw
  0 onderwijs & onderzoek
  0 Overheid/ Semioverheid
  0 Technische dienstverlening
  0 Telecommunicatie
  0 Transport & Logistiek

- **FUNCTIE**
  0 Management/Directie
  0 HR-afdeling
  0 ICT
  0 Financien
  0 Facilitair
  0 Inkoop
  0 Productie
  0 Verkoop
  0 Ontwikkeling (R&D)
  0 Marketing/communicatie
  0 overig, namelijk……………….

EXPOSURE OF STIMULUS MATERIAL

CONTROL QUESTIONS

- Wat voor soort dienst werd er besproken in de blog?
  ....
- Wat was de oproep in de blog?
  a) brochure aanvragen
  b) inschrijven voor workshop
  c) contact opnemen met bedrijf

INVOLVEMENT WITH SERVICE

- **MOTIVATION**

		Helemaal mee oneens				Helemaal mee eens	
Ik ben geinteresseerd in mijn pensioen		1	2	3	4	5	
Ik maak me zorgen dat ik een verkeerde beslissing neem over mijn pensioen		1	2	3	4	5	
Pensioenen zijn voor mij	relevant	1	2	3	4	5	niet relevant*
	belangrijk	1	2	3	4	5	onbelangrijk*
	saai	1	2	3	4	5	interessant
	zinvol	1	2	3	4	5	zinloos*
	essentieel	1	2	3	4	5	overbodig*

* reversed item

- **ABILITY**

	Helemaal mee oneens				Helemaal mee eens
Ik heb weinig verstand van pensioenen *	1	2	3	4	5
Ik neem veel informatie over pensioenen tot me	1	2	3	4	5
Ik heb meer kennis van pensioenen dan een gemiddeld persoon	1	2	3	4	5

* reversed item

BRAND AWARENESS

	Helemaal mee oneens Helemaal mee eens
Wat was de naam van de pensioenadviseur in de blog	…………………………………………
Welke van de volgende pensioenadviseurs kent u?	0 ROA Pensioenen 0 Godebrie Pensioenen 0 ARO Pensioenen 0 Geen van bovenstaande
Ik herinner me het merk ARO pensioenen	1 2 3 4 5
Ik ben in staat om ARO pensioenen te onderscheiden van andere pensioenadviseurs	1 2 3 4 5

BRAND EQUITY

	Helemaal mee oneens Helemaal mee eens
Het is zinvol om zaken te doen met ARO pensioenen in plaats van met een andere soortgelijke dienstverlener	1 2 3 4 5
Indien een ander merk dezelfde voordelen zou bieden, gaat mijn voorkeur uit naar ARO pensioenen	1 2 3 4 5
ARO pensioenen weet zich op een positieve manier te onderscheiden van andere pensioenadviseurs	1 2 3 4 5
Er zijn goede redenen om zaken te doen met ARO pensioenen	1 2 3 4 5
Ik zou ARO pensioenen aanraden aan derden	1 2 3 4 5
Ik heb de intentie om contact op te nemen met ARO pensioenen	1 2 3 4 5
Ik ga graag de online conversatie aan met ARO pensioenen door te reageren op deze blog	1 2 3 4 5

BRAND IMAGE

- ### CREDIBILITY

	Helemaal mee oneens Helemaal mee eens
De informatie van ARO pensioenen in deze blog is geloofwaardig	1 2 3 4 5
In vergelijking met andere pensioenadviseurs, lijkt ARO pensioenen te voorzien in hoge kwaliteit	1 2 3 4 5
Het is waarschijnlijk dat ARO pensioenen een eerlijke partij is	1 2 3 4 5
Ik geloof ieder woord van ARO pensioenen in deze blog	1 2 3 4 5

- ### EXPERTISE

	Helemaal mee oneens Helemaal mee eens
ARO pensioenen toont aan een partij met relevante kennis te zijn	1 2 3 4 5
ARO pensioenen weet waarover het praat	1 2 3 4 5
ARO pensioenen is niet deskundig *	1 2 3 4 5
ARO pensioenen is een expert is op het gebied van pensioenadvies	1 2 3 4 5

* reversed item

- ### TRUSTWORTHINESS (Benovelence, integrity, competence)

	Helemaal mee oneens Helemaal mee eens
ARO pensioenen is een betrouwbare partij	1 2 3 4 5
ARO pensioenen probeert mij iets te verkopen in deze blog*	1 2 3 4 5
ARO pensioenen is een partij die in staat is om gepast advies te bieden	1 2 3 4 5

Ik twijfel aan de betrouwbaarheid van deze blog*	1 2 3 4 5
ARO pensioenen is een partij die geeft om haar klanten	1 2 3 4 5
Ik zie ARO pensioenen als een integere partij	1 2 3 4 5
ARO pensioenen zal alles in het voordeel van de klant stellen	1 2 3 4 5
ARO pensioenen is een partij die zich aan haar beloftes houdt	1 2 3 4 5
ARO pensioenen heeft het beste met haar klanten voor	1 2 3 4 5

* reversed item

- **ACCURACY/ BIAS**

	Helemaal mee oneens … Helemaal mee eens
De door ARO pensioenen geschreven informatie berust op waarheid	1 2 3 4 5
ARO pensioenen weet de veranderingen in de pensioenwetgeving goed uit te leggen	1 2 3 4 5
De informatie uit de blog geeft een vertekend beeld van de werkelijkheid*	1 2 3 4 5

* reversed item

- **ATTITUDE**

		Helemaal mee oneens … Helemaal mee eens	
Ik sta positief tegenover het merk ARO pensioenen		1 2 3 4 5	
Ik zou graag meer lezen van ARO pensioenen		1 2 3 4 5	
Ik vind deze blog van ARO pensioenen ondermaats*		1 2 3 4 5	
Ik vind het moeilijk om een voorstelling te maken van ARO pensioenen*		1 2 3 4 5	
In vergelijking met andere informatie die ik heb ontvangen over pensioenen, is deze blog van ARO waardevol		1 2 3 4 5	
Ik ben bereid deze blog te delen via mijn persoonlijke (sociale) netwerk		1 2 3 4 5	
ARO pensioenen biedt	hoge kwaliteit	1 2 3 4 5	lage kwaliteit*
	een sterk merk	1 2 3 4 5	een zwak merk*

* reversed item

MANIPULATION / REALITY CHECK

Wat vond u van het taalgebruik in de blog	vakspecifiek	1 2 3 4 5	niet vakspecifiek
	begrijpelijk	1 2 3 4 5	onbegrijpelijk
Hoe vaak werd de naam ARO pensioenen genoemd in de tekst?	heel weinig	1 2 3 4 5	heel vaak
In hoeverre zijn de volgende begrippen van toepassing op de blog	realistisch	1 2 3 4 5	onrealistisch
	makkelijk	1 2 3 4 5	moeilijk
	bondig	1 2 3 4 5	omslachtig
	duidelijk	1 2 3 4 5	onduidelijk