

GEICO®: KASH®, CAVEMAN, GECKO®
DOES CONGRUITY BETWEEN A BRAND AND TRADE CHARACTER MATTER?

By

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To my Mom, Dad, Daniela, Kevin, Foxy and Ripley

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Abstract of Thesis Presented to the Graduate School
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GEICO®: KASH®, CAVEMAN, GECKO® DOES CONGRUITY BETWEEN A BRAND
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By

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For decades, advertisers have used trade-characters to enhance, represent and differentiate brands in the marketplace. These characters often become embedded in society and garnish incredible power, as they take on life and personalities of their own. In the past, trade-characters were often simple brand symbols and logos. Technology has revolutionized the use of these characters and has allowed advertisers to make them pervasive entities in the lives of consumers. They are ever present, on television, radio, and billboards throughout the nation on a daily basis. Consumers are given more opportunities to build relationships and form opinions of these characters as their interaction with them increases. This increased likelihood to build relationships with characters as well as the brand/product has given advertisers a unique challenge. Advertisers are faced with a need to build both a brand personality and a character personality that are not only favorable and likeable, but also congruent with each other in order to be effective. The purpose of this study was to build on past research proving the need for congruity between a brand and its trade-character by examining a unique case in advertising creative. GEICO® Insurance took the use of trade-characters one-

step further by introducing not one, but two additional characters to its brand representative line-up. This unique approach led to many questions. Is any one character more congruent than the other? If so, does congruity affect the perceived quality of the brand? Does exposure to more brand-congruent characters lead to an increase in purchase intent or recommendation to family and friends? It was hypothesized that higher congruity would lead to an increase in all three measures, however, the hypotheses of this study were not supported. While the hypotheses of this study were not supported, the results have provided another chapter in advertising research that needs further exploration. GEICO's® Caveman character proves that it is not necessary to have a "conventional" trade-character in order to increase brand purchase, perception, and promotion. Theoretically, characters that are likeable and similar in personality to the brand are most effective. However, with the Caveman, this study found that as distance between GEICO® and Caveman on the personality dimension of sophistication increased, the likelihood of acquiring a GEICO® policy increased. Also, as the Caveman became less charming and GEICO® became more charming, the likelihood of acquiring a GEICO® policy increased. This could be a direct result of the positioning of the Caveman character in advertisements as the "butt" of GEICO's® joke. The Caveman is resentful toward GEICO® because GEICO® insults his intelligence through the use of their "so easy a caveman could do it" slogan. The use of trade-characters will continue to be employed in the future and it is absolutely necessary for marketers to be fully aware of the impact these characters could potentially have on their brand. Further study into the use of trade-characters in

promotion and advertisements is essential in yielding answers that will guide brand managers effectively when making brand-altering investments.

CHAPTER 1 INTRODUCTION

For over a century, brand ambassadors and advertisers have exposed consumers to cutting edge advertising techniques and methods in an effort to win their confidence and trust. One of these techniques is the use of animated characters that serve as representatives for the brand. These trade-characters are tools that are created specifically for the brand and are used exclusively for the purpose of conveying brand image, enhancing brand awareness, increasing affect, and influencing consumers to purchase or use the brand being represented (Callcott and Philips, 1996). Many factors contribute to the success of trade-characters such as the development of a likeable and relatable personality as well as the development of a personality that is congruent with the brand's persona and message (Callcott and Philips, 1996). As extensions of the brand, it is important for advertisers to be aware of the factors that influence the overall likeability of trade-characters and brand-character fit.

While trade-character use in advertising is prevalent and common, brands typically use one trade-character to serve as a brand icon. When multiple characters are used, they are typically used together (i.e. The Keebler® Elves, or RCA's® Nipper and Chipper). No research was found that was conducted on any Company that used multiple, very different spokes-characters to represent one brand. Considering the delicate nature of developing spokes-characters, it is important for advertisers to know if too much creativity and character development can lead the brand down a dark path surrounded by consumer confusion and misguided information.

Building a Brand Icon

Trade-Characters

Trade-characters, also referred to as “spokes-characters” are continuously used in brand promotion. Some of these characters are fresh and were recently created, and many characters are still used that are over 50 years old. Quite a few of these characters have been around even longer. such as the Quaker Oats® Pilgrim (launched in 1887), Aunt Jemima® (1893), Morton® Salt Umbrella Girl (1911), Mr. Peanut® (1916), Betty Crocker® (1921), the Jolly Green Giant® (1925), and Reddy Kilowatt® (1926) (Parloff, 2005).

Based on previous research, trade-characters have been defined as non-celebrity characters that are original creations made for the “sole purpose of promoting a product or brand” (Garretson and Niedrich, 2004, p. 25). They serve many purposes in brand promotion. They can tell consumers where they can purchase products, symbolize a product’s virtues, and attract attention (Kirkpatrick, 1953). In addition, trade-characters provide an advertiser more variety when developing promotional campaigns for their product. The character gives them a unique way to tell their story, and can even be created as “walk-about” in costume for the use of sales promotion and demonstrations (Kirkpatrick, 1953). Aside from their practical applications, trade-characters serve as “product endorsers, symbols of company/brand continuity, objects of nostalgia,” and they are often considered a face and personality for companies that consumers can “connect with” (Callcott and Lee, 1995, p. 144). This “connection” is what marketers strive for when creating a representative for their brand and can be built by developing

unique personalities that allow the audience to build relationships and connect on a more personal level (Aaker, 1995).

Brand Personality and Congruity

A brand's personality is "the specific set of meanings which describe the "inner" characteristics of a brand and are constructed by a consumer based on behaviors exhibited by personified brands or brand characters" (Aaker and Fournier, 1995, p. 393). What this basically means is that consumers over time psychologically develop a perceived "persona" for a brand that is based on their experiences or relationship with that brand. The persona is made up of characteristics they believe represent the brand. Psychologically speaking, theories of brand personality state that consumers attribute human characteristics to a brand in order to make them more realistic entities and therefore connect with the brand more effectively (Aaker, 1997). In addition, when developing a brand's personality, carefully planned positioning by advertisers and brand managers can lead to long lasting results on consumer perception, builds brand equity, and can differentiate the brand from competitors (Burke, 1994). The brand personality construct is traditionally defined as the human characteristics portrayed by a brand, however, this concept applies to both brands and trade-characters that serve as brand extensions (Callcott and Philips, 1996). Trade-characters embody a personality of their own, and therefore require the same careful positioning during development in order to build on brand equity as opposed to damaging it.

Creating the personality of a brand and its trade-character is like walking a tight-rope because personality traits can be perceived both positively and negatively, or in some cases, not perceived at all (Callcott and Philips, 1996).

Congruity

Developing congruity between a brands' personality and its trade characters' personality is an important way brand managers can ensure positive results. Source congruity is defined "as the degree of match between accessible endorser associations and attributes associated by the brand" (Kirmani and Shiv, 2001). These "accessible" associations are traits that consumers easily remember and come to their minds rapidly. While research shows that the simple use of trade-characters can increase brand equity, it has also been found that that a high level of congruity between the brand personality and the spokes-character's personality significantly strengthens and builds brand equity (Callcott and Phillips, 1996). This essentially means that consumers are psychologically more inclined to favor a brand if the characteristics embodied by the trade-character and the brand are the same. For instance, the Energizer Bunny® is persistent and keeps "going and going" which is in line with the main desired attribute in a battery, extended life (Callcott and Philips, 1996). While consumers may not consciously notice that the personality traits are similar to the brand, the positive effects of basing personality on the brand have been made apparent in past studies (Callcott and Philips, 1996; Garretson, J.A. and Burton, S., 2005)

Brand personality and congruity between a brand and trade-character are considered major factors found to increase overall brand affect and equity (Callcott and Phillips, 1996). Once a trade-character is added to the brand profile, both the brand and character can potentially exhibit their own unique personality traits. For example, Snuggle® is "soft and gentle," as is the Snuggle Bear®, however by being animated,

the bear may also exhibit additional personality dimensions that the brand alone may not.

The historic evolution of Bibendum®, also known as the Michelin® Man, alongside the Michelin® brand a great example of how a trade-character exhibits personality and also a perfect representation of brand/trade character congruence. As one of the oldest brand symbols in existence, Bibendum® was born in 1897 as a creative representation of a stack of tires with arms, back when tires were white (Parloff, 2005). The character started off with a “rough around the edges” look and persona. His very name stands for “drinking to be done”, an extension of the original brand motto that “Michelin® tires drink up obstacles“ (Parloff, 2005). At the time, his Latin name and tough exterior was congruent with Michelin’s elite target market and mission. As the brand became more mainstream in the 1900’s however, Bibendum®’s image was toned down and he was pictured in more family friendly scenarios. Bibendum® currently embodies the Michelin brand personality both physically an emotionally. He is tall, tough and rugged, yet does not appear aggressive or intimidating. In many recent commercials, Michelin uses Bibendum® as a “guarantee” that the product lives up to their promise, Bibendum® cares about each tire, and is shown inspecting each one before it leaves the Michelin tire plant. This dedicated, caring persona, along with depictions of Bibendum® using Michelin tires in the toughest terrain and situations reflects the brand promise of quality and superiority while appealing to a wider audience. Together, Bibendum® and Michelin® have won the hearts of millions while garnering market share and becoming the leading tire Company in the world (Parloff, 2005).

Challenges of Using Trade-Characters

While trade-characters present unique opportunities as brand icons and champions, there are also some challenges that present themselves when working with an animated spokesperson. An example of one of these challenges is the belief that trade-characters, especially those representing adult products, are attractive and appeal to children (Henke, 1995). Camel® brand cigarettes is an example of a company that has come under fire repeatedly for its use of “Joe Camel” on cigarette packaging and in advertisements. A study by Paul M. Fischer (1991) found that children recognized Joe Camel and correctly associated him with cigarettes as often as they recognized the Walt Disney® logo as being associated with Mickey Mouse®. The company was investigated soon after and in 1997 was pressured into trading their attractive, cool, muscle shirt wearing Joe Camel for an everyday traditional camel. Since then, further studies have been conducted on children’s awareness of advertising icons and their meanings.

One interesting study in particular by Lucy Henke (1995) hypothesized that a positive relationship existed between age and recognition of cigarettes brand advertising symbols as well as the ability to recognize adults as the appropriate target market for cigarettes. It was expected that younger children would not be able to appropriately identify adults as the correct target market for cigarettes. Her results were unexpected and insightful. It was found that the children used in her study (aged 3-8 years), had similar recognition rates as the previous study by Fischer; however, none of the children chose children as the target for cigarettes, and 97% responded that cigarettes were “bad for you” (Henke, 1995). As a matter of fact, 27% even said that cigarettes weren’t appropriate for anybody (Henke, 1995). This study shows that brand

symbol recognition does not necessarily lead to affect in children and that values taught at home and at school resonate strongly in their minds.

Another challenge, which leads to the basis of this study, is the difficulty of maintaining multiple unique trade-characters that are different from each other and are still congruent with the brand and its promise. GEICO® Insurance has a unique approach to trade-character use. They maintain concurrent campaigns using three individual characters all providing the same message in different ways. Each character is extremely different, the first, the GEICO® Gecko®, is an amphibian with a British accent. The second is a caveman who plays the role of a caveman living in modern day that is insulted by GEICO's® ever-present campaign stating that getting GEICO® is “so easy a caveman could do it.” The third, and the most peculiar looking of the three, is a stack of money (approximate \$500 worth of bills) with large eyes and a mouth that is a representation of the money you could be saving by switching to GEICO®.

Research Question

Despite the heavy use of trade-characters in advertising and in product promotion throughout the years, no research was found examining the effect of using multiple trade-characters. This is surprising considering the widespread use of trade-characters in brand promotion and in the media, and the effects of congruity on brand equity.

The purpose of this study is to measure the effect of congruity between the personality of GEICO® as a brand and the personality of each of the brands' three trade-characters on consumer affect (measured by perceived quality, likelihood to purchase a policy, and likelihood to recommend to a friend or family member) toward the brand. GEICO® is unique in the aspect that the Company has chosen to be

represented by three distinct characters. Each of these characters exhibits seemingly different personality traits and attitudes, and it will therefore be interesting to see if there are any differences in congruity and the effect each character makes on consumer affect. If affect and congruity are positively related for all three characters, then advertisers can use GEICO's® unique approach as a model for choosing trade-characters that strategically represent the personality of the brand in hopes of developing a consumer "marketing team" that effectively enhances a brand's image and increases revenue with little cost.

CHAPTER 2 REVIEW OF LITERATURE

Trade-Characters

Historical Origins and Use

The earliest debut of the advertising related character occurred in the late 1800s when characters were simply used as trademarks to differentiate a brand from its competitors (Callcott and Lee, 1995). As the market increasingly became saturated with a mass influx of similar products along all different product categories, it became exceedingly necessary to give brands a uniqueness that would form brand loyalty and make them memorable (Callcott and Lee, 1995). This uniqueness gave iconic brands an advantage over competitors not only as a way to differentiate brand names, but also to identify and determine quality. An example of the early simple use of a trade-character as a trademark or emblem was the use of the alligator by the Lacoste® brand. The Lacoste® alligator is still instantly recognizable by consumers and signifies a level of quality that stands above the competition.

As different brands emerged and competition increased, more and more brands adopted characters as brand symbols and the need arose to make the characters themselves stand above the rest. Characters needed substance, they needed personality, and they needed to become alive. In order to achieve a personal connection with the consumer, advertisers began to develop trade-characters in an effort to embody the brand and allowed them take on a life of their own in order to “facilitate identification with the consumer” (Callcott and Lee, 1995).

The creation of trade-characters with their own unique personalities began during the 1920s (Phillips, 1996). As time went on, animation took hold with the introduction of

the television, giving trade-characters increased depth and an even greater embodiment of life. Today's trade-characters serve as examples of the results of animation, using animation techniques ranging from "claymation" (the California Raisins®), basic cartoon animated characters (Tony the Tiger®, the Keebler Elves®), animatronic characters (the Snuggly Bear), digitally produced, life-like characters (the Aflac Duck®, and Chester Cheetah®), and even characters depicted by live actors (the Burger King®). The transition from print-only to animated characters on television slowly changed the role of the characters themselves in brand promotion. The use of animation has led to the belief that "animated spokes-characters may be more promotion-oriented than earlier characters that appeared only in print" (Callcott and Lee, 1994, p. 3). Computer animation also "may have improved animation's viability for many adult products and audiences" and is believed to have a greater effect on audiences than live action (Callcott and Lee, 1994, p. 3.). Computer animated characters have become increasingly detailed and lifelike as the years have gone by and technology has advanced. For example, Chester Cheetah®, the trade-character used by Cheetos® since 1986, has gone from mostly cartoon animation to a new digitized and life-like rendition of the Cheetos® loving cat that interacts with actual people, plays chess, and plays pranks.

As the years have gone on, trade-characters have become imbedded in societal culture and can often "survive generations and can maintain a constant presence in consumers' lives, as they appear in advertisements, on product packages, and in consumer sales promotions" (Garretson and Niedrich, 2004, pg. 28). Over time and as a result of this repeated, sometimes daily exposure, trade-characters become nostalgic

memories for adults who remember their experiences with brands from their childhood. In a world where advertising clutters the visual space and minds of consumers, familiar characters and nostalgic memories increase receptiveness and “enhance brand awareness” (Hoyer and MacInnis, 2007). Mr. Peanut® is a good example of a character that has evolved throughout the years while staying true to his origins and maintained brand equity (Thompson, 2000). His presence has become so important in American history that recent campaigns have been created in honor of his transitions through time.

Current Theories on Trade-Character Development

There are very few studies that have focused on the actual development of trade characters and their personalities. The earliest study found was conducted by C.A. Kirkpatrick in 1953, which discussed trade-character use, problems and attributes of successful trade-characters. Kirkpatrick found that the most successful trade-characters are simple, yet distinctive, their impact on a consumer’s emotions “should be clear and strong” (p.370), they should be timeless, versatile, and have a name (Kirkpatrick, 1953). In addition, Kirkpatrick noted some design characteristics that also contribute to success in trade-character development. Characters should not be based solely on any specific color scheme that would not translate well into black and white advertisements, and should they wear clothes, clothing need be as timeless as the character itself (Kirkpatrick, 1953). More recently, Callcott and Phillips (1996) conducted a study using qualitative research to develop a deeper understanding as to the characteristics and traits that make trade-characters “likeable.” The researchers based their study on research that found a correlation between likeability and both a higher likelihood to pay closer attention to advertisements and positive feelings toward the brand itself (Callcott

and Phillips, 1996). After conducting interviews with 16 participants, the researchers developed guidelines that could be used to help advertisers create effective trade characters that adequately represent and promote the brand. Their research found that likeability was based on four separate dimensions: personality, physical characteristics, humor and consumer experience factors (Callcott and Phillips, 1996). It was found that development of characters with “distinct” and “identifiable” personality traits that are “consistent with the brands they endorse” proved to be most effective (Callcott and Phillips, 1996, p. 74). Callcott and Phillips therefore determined that the first step in developing personality is to create characters that embody specific personality dimensions. The second step in developing personality is to create characters that have personalities that are congruent with that of the brand (Callcott and Lee, 1995). The researchers based the need for congruence on research findings proving that strong congruence between a trade character’s personality and that of its brand significantly increased brand equity (Callcott and Lee, 1995). This finding supports Kirkpatrick’s recommendation in 1952 that a trade-character’s relationship with the product and brand should be “harmonious”, have no incongruity and be as natural a fit for the brand “as Chiquita Banana® has been for the United Fruit Company® since her appearance in the fall of 1944” (Kirkpatrick, 1953, p.371). Therefore, it was recommended that advertisers focus on developing characters that not only portray specific, memorable physical traits, but whose personality blends with the brand and is congruent in a manner that leads consumers to remember both the character and the brand represented.

Positive and Negative Aspects of Trade-Character Use

The benefits of using a trade-character are clear. Trade-characters give a face to a brand with which consumers can connect with, they provide variety in advertising campaigns and approaches, can be nostalgic, attract attention, provide continuity, are likeable, and can influence brand affect (Callcott and Philips, 1996; Kirkpatrick, 1953). Considering all the positive aspects of trade-character use, why wouldn't every brand use one to enhance their perception and image?

There are some issues that advertisers need to address before making such a critical change to a brand. First, the personality of the character needs to be an appropriate fit for the product or brand and must appeal to consumers, a feat which many companies have been unsuccessful in achieving (Kirkpatrick, 1953). Secondly, the effort behind creating an effective association between the character and brand during market introduction takes time and significant investment of both money and manpower (Kirkpatrick, 1953). Trade-characters could also bring a Company unwanted attention or lawsuits, as was the case with Camel® cigarettes and the negative perception that Camel® was targeting children through the use of an attractive and “cool” character in advertising campaigns (Henke, 1995).

Some attributes of a trade-character require some balance. Nostalgia is generally thought of as a positive aspect of using a trade-character that can contribute to brand affect and likeability; however, characters cannot be used excessively (Callcott and Philips, 1996). In a study researching character likeability, Callcott and Philips (1996) found that repeated exposure to characters, could lead to “wear-out” and reduce character likeability over time. The increased exposure is most likely to occur with

nostalgic characters that have been seen on the market for extremely long periods of time. However, there is a solution. Advertisers can avoid audience wear-out by refreshing the character, keeping it modern, and rotating the character between active and passive use during campaigns and promotional periods (Callcott and Philips, 1996).

Overall, the benefits of using a trade-character far outweigh the negative aspects that must be dealt with during their creation and throughout their use. With an adequate budget and significant research, brand managers can build trade-characters with personalities that will increase brand affect and attitude significantly over time.

Brand Personality

Past studies have found that personality plays a significant trade-character success and likeability (Kirkpatrick, 1953; Callcott and Philips, 1996). Each brand has its own individual personality that makes it unique. It is what makes similar products different from one another and it is what makes one slew of people favor Coca-Cola Classic® while the rest will stand beside Pepsi® their entire lives. Like people, brands have these personalities which give them character and ultimately give them life. Personality in general is determined by “inferences or attributions based on observations of another person's behavior” (Aaker and Fournier, 1995, p. 391). For example, if you see a person walking down the street helping an elderly woman attempting to cross a busy intersection, you may infer that this person is kind, gentle, or warm-hearted. These attributes would be considered a part of the persons’ personality, and would reflect positively on the person. Similarly, a brand’s personality reflects on the brand as a whole and can create a positive or negative schema in the mind of a consumer.

Brand personality is defined as “the specific set of meanings which describe the "inner" characteristics of a brand and are constructed by a consumer based on behaviors exhibited by personified brands or brand characters” (Aaker, Fournier, 1995, p. 393). More simply said, the theory of brand personality states the consumers attribute human characteristics to a brand in order to make them more realistic entities and in order to connect with the brand more effectively (Aaker, 1997). This theory is taken into account when creating new brands and implementing advertising strategy. According to Burke (1994), brand personality should be a part of all brand-positioning efforts. The belief that brand personality should be included in all branding efforts exemplifies the importance of creating this specific aspect of the brand. Research has been conducted regarding the effects of building brand personality on brands and consumer beliefs and it has been found that carefully planned positioning can lead to long lasting results on consumer perception, can build brand equity, and can differentiate the brand from competitors (Burke, 1994).

The Self-Expression and Relationship Basis Model

Various models such as the self-expression model and the relationship basis model explain the theory of brand personality (Stein, 2004). In the self-expression model, the consumer develops an “extended self” who encompasses objects, personal possessions, persons, body parts and organs (Belk, 1988). The extended self essentially includes all that is seen as “mine” by the consumer (Belk, 1988). This theory poses the thought that brands over time become a part of the consumers’ extended self and are therefore considered to be a part of their personal possessions. This investment in the brand leads to the theory of a consumers “ownership” of a brand, and their involvement in building brand equity (Schultz, D., and Schultz, H., 2004).

The relationship basis model differs from the Self-Expression model in that consumers build a two-way relationship or “friendship” with a brand as opposed to identifying with a brand as a representation of them (Aaker, D. 1995). As David Aaker states in his book Building Strong Brands, “some people may never aspire to have the personality of a competent leader but would like to have a relationship with one, especially if they need a banker or a lawyer” (Aaker, D. 1995). There are two aspects that contribute to the Relationship Basis Model, the relationship between the consumer and the brand, and the brand’s personality. Consumers can have many friends, all of which may exhibit different personality traits that can address different needs. This results in the “power of a brand to connect with consumers” and is influenced by an observation of “trait-relevant brand behaviors” by a consumer (Stein, 2004, p.8). These observations by consumers gives brands the “ability to become active relationship partners,” allowing the bond between the brand and the consumer to become stronger and increasingly important (Stein, 2004, p. 8). The relationship basis model most accurately explains the type of relationship formed by a consumer observing trait-relevant behaviors and attributing those behaviors to the brand that the character represents and vice versa. According to Fred Posner of Ayer Worldwide, brand strategy and execution should be based around chosen relationships with a brand, as they can be the “basis for real differentiation and competitive advantage” (Aaker,1995).

Brand Personality Measurement

When working with brand personality, accurate measurement is key in order to provide valid recommendations to brand managers and professionals. Various measures of brand personality exist and are currently used in research today. These include Jennifer Aaker’s model, and Strausbaugh’s Instrument for measuring brand

personality (Aaker, 1997; Stein, 2004). Strausbaugh's instrument was developed in 1998 at the University of Florida by Ph.D. student, Kirsten Strausbaugh (Stein, 2004). Strausbaugh used personality measures from the Myers-Briggs Type Indicator (MBTI) and the Adjective Checklist (ACL) to develop her independent measure of brand personality (Stein, 2004).

The Adjective Checklist is a personality measure that uses "300 common adjectives that may be used to describe oneself, others, or a prototype" (Martin and Alexander, 2006). The ACL was created by the Institute of Personality Assessment and Research (IPAR) and uses trait ratings as its means for obtaining information about the respondents (Strausbaugh, 1998). It is a five factor scoring system that uses University student judges to obtain the final scores, on a scale ranging between 1.00 to 5.00, which measures traitedness (Satterwhite, Fogle, and Williams, 1999). One of the benefits of the adjective checklist is that it is simple and "easily applied to everyday situations in a systematic and standardized manner" (Strausbaugh, 1998, pg. 59). The ACL more currently can be used to measure self-description and brand personality, and the fact that it had shown "overlap" in Jungian theory with the MBTI has made its combination with the MBTI a useful measure of brand personality (Strausbaugh, 1998).

The Myers-Briggs Type Indicator was created in 1975 by Katherine Briggs and Isabella Myers Briggs and uses Jungian theory in the formation of personality types (Stein, 2004). The indices of personality measured by the MBTI as originally conceived by Jung are Introversion-Extroversion, Thinking-Feeling, Judgment-Perception, and Sensing-Intuition (Center for applications of psychological type, 2007). Strausbaugh's Instrument uses adjectives to measure aspects of these four indices in order to

determine brand personality. Using the logic of the MBTI, sixteen possible alternatives exist when determining the personality of a brand.

In 1997 Aaker sought out to find an accurate and useful way brand managers and advertisers could measure a brands' perceived personality. Aaker's revolutionary scale took into account current research on human personality and the Big Five model in order to develop a Big Five model of personality dimensions that would be applicable to brands (Aaker, 1997). This scale focuses on five dimensions of personality, which are subsequently represented by 15 traits or facets, and further broken down into 42 descriptive traits (Figure 2-1) (Aaker, 1997). Aaker's study found that consumers perceive brands as having "five distinct personality dimensions: sincerity, excitement, competence, sophistication and ruggedness" (Aaker, 2007, p. 353). The five main dimensions in Aaker's measure are sincerity, excitement, competence, sophistication and ruggedness (Aaker, 1997). The measure for sincerity is represented by the following traits: down to earth (down-to-earth, family oriented, small town), honest (honest, sincere, real), wholesome (wholesome, original), and cheerful (cheerful, sentimental, friendly). The excitement dimension is represented by the following: daring (daring, trendy, exciting), spirited (spirited, cool, young), imaginative (imaginative, unique), and up-to-date (up-to-date, independent). The competence dimension is represented by the following traits: reliable (hard working, secure), intelligent (intelligent, technical, corporate), and successful (successful, leader, confident). The sophistication dimension is represented by: upper class (upper class, glamorous, good looking), and charming (charming, feminine, smooth). Ruggedness, is defined by the following two traits: outdoorsy (outdoorsy, masculine), and tough (tough, rugged) (Aaker, 1997).

Table 2-1. Jennifer Aaker's Original 42-item brand personality scale

Personality Dimensions	15 Facet Scale	42 Facet Scale
Sincerity	Down-to-earth	Down-to-Earth Family-oriented Small-town
	Honest	Honest Sincere Real
	Wholesome	Wholesome Original
	Cheerful	Cheerful Sentimental Friendly
Excitement	Daring	Daring Trendy Exciting
	Spirited	Spirited Cool Young
	Imaginative	Imaginative Unique
	Up-to-date	Up-to-date Independent Contemporary
Competence	Reliable	Reliable Hard-working Secure
	Intelligent	Intelligent Technical Corporate
	Successful	Successful Leader Confident
Sophistication	Upper-Class	Upper-class Glamorous Good-looking
	Charming	Charming Feminine Smooth
Ruggedness	Outdoorsy	Outdoorsy Masculine Western
	Tough	Tough Rugged

Trade-Character Personality

Trade-characters, like the brands they represent, also have their own individualized personalities. These personalities serve to differentiate characters belonging to different brands from each other. Personality gives the character life, and makes it possible for the consumer to connect with the product (Kirkpatrick, 1953). The Company or Corporation who owns the brand or the advertisers who advertise the brand or product are not the only entities who create these personalities. Consumers give human personality traits and characteristics to trade-characters as well (Garretson and Niedrich, 2004).

It is believed that trade-characters should somehow represent or match the brand and the brands' perceived personality. Research has shown that trade-character personality, like brand-personality, can contribute to brand equity and is further enhanced by perceived congruity between the trade-characters personality and the brand personality (Callcott and Phillips, 1996). Therefore it is beneficial for companies and advertisers to ensure a certain level of congruity or appropriateness between a brand and its chosen trade-character representative.

Source Congruity

Source congruity is defined as “the degree of match between accessible endorser associations and attributes associated with the brand” (Kirmano and Shiv, 1998). These “accessible endorser associations” would be classified as personality characteristics such as ruggedness, rationality, wholesomeness, and reliability. If a consumer sees a source as wholesome, and a brand as rugged, source congruity would be low. A source depicting wholesomeness representing a brand that also portrays wholesomeness would be measured as having a high level of source congruity.

Typical studies on source characteristics delve into characteristics such as attractiveness, trustworthiness, and expertise, which are most commonly studied in advertising (Kirmano and Shiv, 1998). While traditional source characteristics may shine light onto some areas of advertising effectiveness, accessible endorser associations build from what has already been engrained in the mind of the consumers. For example, certain celebrities automatically bring forth images of sincerity and honesty while others may represent undesirable characteristics that are easily recalled by consumers.

Kirmano and Shiv (1998) believed that in circumstances where consumers experience high personal relevance, have a goal of forming impressions of the brand, and individual accountability is high, they are more likely to actively interpret an ad in order to find information that would “help them form brand attitudes” (Kirmano and Shiv (1998). This active interpretation could in turn lead them to search for additional brand information such as accessible endorser associations and congruity between the source and the brand.

The implications of these findings illustrate the importance of congruity when implementing brand positioning and strategy. Creating an effective trade-character to represent a brand is critical for building brand image and differentiating a brand from its competitors. In essence, trade-characters serve as a spokes-person for the brand, and the use of a trade-character whose personality is ineffective at projecting the message and purpose of the brand and inciting behavior from consumers is detrimental to the company in terms of both cost and image.

The Effect of Brand Personality Congruence on Brand Attitudes

Research has shown that there is a positive correlation between brand attitude and the use of trade-characters as representatives for brands and products (Garretson

and Niedrich, 2004). Some brand attitude measures influenced by trade-character use include perceived quality, purchase intent, and brand loyalty.

Overall likeability of trade-characters is extremely important and is enhanced by congruence between the character and the brand (Callcott and Phillips, 1996). Likeability of the character leads consumers to pay greater attention to advertisements and as a result of image transfer, trade-character appearance in advertisements leads to a general liking of the brand (Callcott and Phillips, 1996). A positive attitude toward a brand also may increase the likelihood of purchasing the product or brand. Callcott and Phillips (1996) found that respondents in their study admitted to actually purchasing a product because the character caught their attention, made them feel comfortable, and is “something you know.” Theoretically, it could be predicted that strong congruence between a trade-character and the brand would lead to increased likeability, which would then yield a higher likelihood of perceived quality and purchase intent.

In addition, trade-character characteristics and personality traits can influence trade-character trust, which if transferred to the brand, could increase brand loyalty (Garretson and Niedrich, 2004; Lau and Lee, 1999). Garretson and Niedrich (2004) found that consumers did not need previous experience with a brand in order for character specific qualities such as expertise and nostalgia to foster trust. This essentially means that consumers do not have to have had previous experience with a brand in order to trust it, and as a result experience certain aspects of loyalty.

“Loyalty is the gold standard for measuring the quality of a relationship” (Reichheld, 2001, p. 5). Loyal customers are not only committed to a brand, but they are more likely to recommend the brand to others. The number of positive

recommendations passed on by consumers strongly influences a companies' success. A consumers' eagerness to recommend a much-loved brand in turn increases profitability with very little cost to the advertiser by spreading positive information through word of mouth (Reichheld, 2001).

Negative word of mouth on the other hand occurs when customers are dissatisfied enough to take action and can have detrimental effects on the brand and the brand's future. These angry customers are more likely to switch brands, make complaints to the company itself, and announce their dissatisfaction freely with friends and family (Briers, Dewitte, and Van den Bergh, 1996). Frederick Reichheld (2001) identifies customers who spread positive recommendations without provocation about a brand as "brand promoters," and customers who spread negative reviews as "brand detractors." In his book, *Loyalty Rules: How Today's Leaders Build Lasting Relationships*, Reichheld states that loyalty can be represented by a consumers' likelihood to recommend a brand to others. Based on previous research supporting the benefits of congruity in influencing brand affect, it could therefore be predicted that as congruity between brand and trade-character personality increases, loyalty, as represented by the consumers' likelihood to recommend the brand, would increase as well.

GEICO's® Use of Trade-Characters

The general consumer and population can easily remember certain trade-characters. These trade-characters are used continuously in product and brand promotions and have become part of society's evoked-set of products when urged to list the first characters that come to mind. Due to the fact that memorable characters are more pervasive, it is likely that consumers have forged opinions about these characters

that have developed over time. The GEICO® brand currently uses three characters as representatives: the GEICO® Gecko®, the Cavemen, and “Kash®” the stack of money.

The GEICO® Gecko® made his first debut during the 1999-2000 television season and quickly warmed the hearts of viewers (www.GEICO.com, 2009). GEICO® understands that consumers have built a connection with their loveable icon, and even have a biography video on their web site that details the amphibian stars’ life struggles, and dubs him the “most successful Gecko® in the world.” According to the biography, when Gecko® was young, he realized that he was unlike other Gecko’s®. He was obsessed with saving people money, struggled while trying to make it in the city, and was even arrested for “wearing no pants.” One day the Gecko® began receiving calls from confused consumers looking for “GEICO®” insurance and after hundreds of calls, the Gecko® stormed into the GEICO® headquarters. While at GEICO’s® headquarters, the Gecko® realized both he and GEICO® shared a common dream: saving people money. GEICO® hired him on the spot. This story truly personifies the Gecko® and makes it easy for consumer’s to identify with him, even if he is simply a four-inch tall, animated amphibian.

The GEICO® Caveman was introduced in 2004 during the “So easy a Caveman could do it®” campaign (www.GEICO.com, 2009). The Caveman became such an instant hit that the character was given its own website separate from the GEICO® Company site at www.CavemansCrib.com and feature music favored by the Caveman and other ways for fans to interact and learn about the angry Caveman. In 2007, the Caveman was even in the running for America’s Favorite Ad Icon of 2007 (www.GEICO.com, 2007). The year 2007 was a big year for the Caveman, as the icon

grew in popularity and became the focus of a television sitcom on ABC as well (Feldman, 2007). While the television show was short-lived, the mere fact that the icon was popular enough to serve as a launch pad for a series is proof that GEICO® made an impact on popular culture with the introduction of the Caveman trade-character.

The latest character in GEICO's® line-up is "Kash®," the mysterious stack of money that seems to be watching everyone wherever they go. Kash® was introduced in December of 2008. According to Mike Lear, the associate creative director at the Martin Agency, Kash® represents "the average national savings consumers get from using GEICO®, about \$500" (Parpis, 2008). Kash® neither speaks or walks around, and is substantially different from both the angry caveman and the helpful Gecko®.

Hypotheses

Despite the importance of the use of trade-characters in brand development and brand attitude, little research has been conducted to determine the effect of multiple trade-characters on a brand's image. While studies have been conducted to determine the effects of trade-character use on brand attitudes such as perceived quality and purchase intent, few have been conducted within the last decade none have studied brands that have used multiple trade-characters at the same time. There has also been a lack of insight regarding the influence of congruence between trade-character personality and brand personality, and the effect of this congruity on brand promotion specifically. Determining the effects of congruity on likelihood of brand promotion can mean the difference between increasing advertising budgets to help a struggling brand and spending less revenue on advertising because your customers are doing your marketing for you.

Considering trade-characters are essentially extensions of the brand, it is necessary to examine the relationship between the personality of the brand and the personality of trade-characters themselves. The objective of this study is to examine the relationship between GEICO's® brand personality and each of the brands' three trade-characters through the use of accessible endorser associations in order to determine the effects of personality congruence on perceived quality, purchase intent, and likelihood of recommendation.

This study is relevant due to the important role trade-characters play in building brand equity and representing brands. Considering the consistent research findings regarding the importance of congruity between spokespersons and brands, the findings could yield vital information for advertisers that are contemplating the use of multiple trade-characters or the introduction of additional characters for a brand. By creating congruity between the character and the brand, marketers are essentially reinforcing the brand's image in the form of a character spokes-person for the brand.

Hypothesis 1: A Higher Level of Congruity Between the Trade-Character's Personality and the GEICO® Brand is Positively Correlated with Perceived Quality of the Brand

The first hypothesis is based on the past findings in which it was found that congruity between the personality of the trade-character and the personality of the brand yielded more favorable attitudes toward the brand itself.

Hypothesis 2: A Higher Level of Congruity Between the Trade-Character's Personality and the GEICO® Brand is Positively Correlated with Likelihood of Acquiring a GEICO® Policy

Hypothesis two is based on findings that congruity between brand and trade character personalities leads to purchase.

Hypothesis 3: A Higher Level of Congruity Between the Trade-Character's Personality and the GEICO® Brand is Positively Correlated with Likelihood to Recommend the Brand

Hypothesis three is based on previous research stating that trade-character use can increase trust, which is correlated to brand loyalty and promotion.

CHAPTER 3 METHOD

Research Design

The following study was conducted using survey methodology to measure both independent and dependent variables. Self-administered questionnaires are commonly used for descriptive research and are one of the oldest forms of research techniques currently used today (Babbie, 2007). They are used “in the study of a segment or portion – a sample – of a population for purposes of making estimated assertions about the nature of the total population from which the sample has been selected” (Babbie, 1973, p. 743). Additionally, the sample obtained must be representative of the population. The use of survey questionnaire data obtained from a representative sample of the population allows for a reliable representation of the greater population (Babbie, 2007). Because this study wished to make generalizations about a segment of the population, in this case, men and women rapidly approaching GEICO’s® younger skewing target audience, the use of a self administered questionnaire was deemed the best way to achieve this goal.

Standardization is yet another contributing factor regarding the reliability of survey measures by providing all respondents with the same exact questions (Babbie, 2007). Survey research also allows for greater flexibility by allowing a multitude of questions to be asked about a single or multiple topics (Babbie, 2007). This flexibility has contributed to survey use in previous studies that have focused on testing brand personality and congruity. Although there are many benefits to survey research, there is always the possibility of misrepresentation of the population the sample is drawn from and ambiguity (Babbie, 1973). These downfalls can be accounted for by obtaining a random

sample of the population, which will keep the chances of error at a minimum (Babbie, 1973). Considering the nature of personality testing and the need to compare the parent brands' personality and the brand trade-characters' personality, it was decided that the survey method would be the most time efficient manner to obtain the information needed from a large sample of the population. Brand promotion, purchase intent, and perceived quality were also measured using a survey due to the fact that surveys are highly recommended measures of attitude and opinion related information, making the survey method vital in obtaining the necessary data for the study at hand (Babbie, 2007, p. 244).

When determining the type of survey that was used, it was decided to use self-administered questionnaires because they are cost efficient and survey anonymity reduces the chance that respondents would have felt embarrassed or apprehensive of answering questions about themselves or their attitudes honestly (Babbie, 2007, p. 275).

Sample

A sample of 287 undergraduate students from the University of Florida was used in this study. It was decided to use students in order to use a sample that has likely had previous exposure to the GEICO® brand, but was not likely to be an actual brand user. GEICO's® target audience has been identified as being adults aged 25-49 with a household income of at least \$30,000 (Direct Marketing Association, 2006). Since most college students are between the ages of 18 and 24, and communications majors receive an average starting salary of about \$35,000 out of college, it was deemed appropriate to use students from the University in order to test the effectiveness of

GEICO's® ad campaigns on these future consumers (CNN, 2009). These students were recruited from the Introduction to Advertising class, ADV 3008 in the fall of 2009.

Procedure

Over 300 students were selected from two of the University of Florida's Introduction to Advertising courses, ADV 3008. Of these students, 287 participated. Due to privacy concerns, professors of each class were instructed to distribute an e-mail written specifically to their students with instructions on completing the surveys. Classroom rosters were randomly assigned to a group by software and were e-mailed a link to either Survey A, Survey B, or Survey C. Once at the survey site, students were informed that participation in the study was completely voluntary and that they were able to withdraw at any time with no penalty. Students were informed of the instructions for completing the survey online, and instructions were provided throughout the survey after completing a consent form. All surveys were completed using a popular online surveying system called Survey Monkey at <http://www.surveymonkey.com>.

This sample was randomly assigned to three groups: Groups A, B, and C. It was decided to use three different groups so that seeing multiple characters associated with the brand would not influence participants. Each participant saw the GEICO® brand logo paired with one single character, Kash®, the Caveman, or the Gecko®. Randomization ensured that respondents in all three groups were theoretically similar to each other. By allowing each group of respondents to "mirror" each other researchers created less of a threat when making generalizations of the greater population (Babbie, 2007, p. 226).

Each group received a personality test that they completed about the personality of one of GEICO's® three trade characters. Group A received a personality test for the GEICO® brand and for the GEICO® Gecko®. Group B received a personality test for the GEICO® brand and for the GEICO® Caveman. Group C received a personality test for the GEICO® brand and for "Kash®" the stack of money. All groups were asked questions regarding perceived quality, likelihood of recommendation to a friend, and purchase intent at the end of each survey along with measurements of familiarity and demographic questions.

Documents were organized so that each group received a link to the online questionnaire, an informed consent form, and an instruction sheet. Distribution of links remained anonymous in order to maintain confidentiality regarding the respondent's answers.

The actual surveys included a brief introduction regarding the nature of the survey and indicating contact information where the researcher can be reached for further questions about the study. They were also informed that their information would be kept absolutely confidential, to the extent of the law. In addition to the introduction, there were directions on how to complete the survey at the top of each survey measure. Each respondent was instructed to mark the degree of each adjective they feel accurately represented the brand, as well as each of the trade-characters they were provided with. At the end of the survey respondents were thanked for their time and their help and contribution toward social research.

Variable Measurement

Independent Variable

The independent variable for this study was source congruity between the personality of each trade-character and the brand personality of GEICO®. Source congruity is defined as the degree of similarity between the personality of the brand and the personality of the trade character. Trade-character personality is defined as the human characteristics given to a trade-character by the consumer while brand personality is defined as the personality characteristics the respondent believes the parent brand displays. Due to the similarities between brand personality and trade-character personality, traditional measures of brand personality will be used to measure the personality of trade-characters for the purpose of this study. Both brand personality and trade-character personality were measured using Jennifer Aaker's brand personality scale for measuring brand personality.

Respondents were provided with two identical surveys, one that they answered regarding the personality of the brand GEICO®, and the other that they answered based on their perceived personality of one of the three characters. Both surveys used Jennifer Aaker's brand personality scale for measuring brand personality. Aaker developed this measure based on a study conducted using 631 subjects to develop a set of traits that can be used to accurately measure brand personality (Aaker, 1997). This scale found that consumers categorize brand traits into five main personality dimensions. The dimensions that compose Aaker's scale are Sincerity, Excitement, Competence, Sophistication and Ruggedness. Reliability was tested across all five dimensions, and the results were very high. Cronbach's alpha values were as follows for each dimension: Sincerity = .93, Excitement = .95, Competence = .93, Sophistication

= .91, and Ruggedness = .90. According to Aaker (1997), item-to-item correlations were also very high, with each scale measuring above .55 and averaging .85. While Aaker's scale was originally composed of 42 items, the scale used in this study will be a shortened version consisting of the scale's 15 main personality facets. Ang, Dubelaar and Kamakura used this modified scale in 2007 to determine changes in brand personality through the use of celebrity endorsement. The scale used in this study consisted of a 5-point scale anchored by "not at all descriptive" and "extremely descriptive" which measured the following 15 personality facets: Down-to-earth, Honest, Wholesome, Cheerful, Daring, Spirited, Imaginative, Up-to-date, Reliable, Intelligent, Successful, Upper Class, Charming, Outdoorsy and Tough. It was decided to use this modified shorter scale for the purpose of reducing participant wear-out due to the fact that participants were asked to complete multiple personality questionnaires.

Even though trade-characters are not brands on their own, they are representations of the brand and can be measured using the same scale. This will provide an accurate basis for comparison and determination of congruity. Aaker's instrument is composed of personality traits and facets that accurately depict brand personality, and yet still correlates with the Big Five measure of human personality (Aaker, 1997). All but two dimensions from Aaker's scale closely resemble dimensions of the "Big Five." Sophistication and Ruggedness are not Big Five dimensions and were found by Aaker to be related to aspirational values. It is these aspirational values that may attract consumers to brands and products based on their perceptions (Aaker, 1997). Considering Aaker's scale embodies many of the same characteristics as the Big Five, it is believed that the test provided an accurate depiction of the "human"

characteristics embodied by both the parent brand and each of the trade-characters. The adjectives were scored across a 5-point continuum, ranging from Not at all Descriptive to Extremely Descriptive.

Congruity was determined by calculating the amount of distance between the different dimensions of personality from Aaker's scale for the brand's personality and the brand trade-character's personality. The dimensions of personality for which congruity was measured were Sincerity, Excitement, Competence, Sophistication, and Ruggedness. Congruity was measured by "computing a discrepancy ratio for each characteristic, and then summing across all characteristics," also referred to as the simple difference model (Helgeson and Supphellen, 2004, p. 210; Parker, 2005). A significant level of congruity on each measure determined congruity between the consumer and the brand trade-character.

Dependent Variable

This study measured the effect on congruity on three dependent variables. It was decided to use a 7-point scale for all dependent variables in order to maintain consistency throughout the survey.

Perceived quality

The first dependent variable in this study is perceived quality of the GEICO® brand. Perceived quality was measured by asking students the following question: "How would you rate the overall quality of GEICO®?" They were asked to respond based on a 7-point continuous rating scale anchored by the opposing adjectives "poor" and "excellent."

Purchase intent

The second dependent variable in this study is purchase intent, identified as likelihood of acquiring a GEICO® insurance policy in the future. Students were asked to answer the following question: “How likely are you to acquire a GEICO® insurance policy in the future?” This question also used a 7-point continuous rating scale, but was anchored by the opposing extremes of likelihood “not at all likely” and “extremely likely.”

Likelihood to recommend the brand

The third dependent variable in this study is recommendation factor, which identifies a consumer’s likelihood to be a brand “promoter”, or someone who willingly “spreads positive recommendations without provocation about a brand” (Reichheld, 2001). Participants were asked the following question: “how likely are you to recommend GEICO® to someone else, e.g., family member, friend, etc.?” They were then provided with a 7-point continuous rating scale that measured their likelihood to recommend the brand using the opposing anchors “not at all likely” and “extremely likely.” The scale use for this study was based on research conducted by Frederick F. Reichheld’s during his development of the Loyalty Acid Test (Reichheld, 2001). The Loyalty Acid Test is a 10-point brand detractor/promoter scale developed by Reichheld and used by Briers, Dewitte and Van den Bergh (2006) to measure brand promotion of electronic magazines. The Customer Loyalty Acid Test is designed to measure customers’ specific feelings toward a brand or company and essentially measures the “Net Promoter” construct, which “starts by defining a customer’s level of loyalty to a brand as their willingness to make an emotional investment of personal sacrifice in order to strengthen the relationship” (Pingitore and Gigliotti, 2007). It is believed that this

personal investment risks the consumer's own reputation by recommending a product or service to others and if the product fails to live up to its recommendations, the promoter will undoubtedly be negatively affected.

For the purpose of the study, a modified phrasing of Frederick Reichheld's promoter scale will be used. Reichheld's Loyalty Acid Test is currently available online for use at <http://www.loyaltyrules.com>, and is updated frequently to reflect the most recent research in developing the measurement tool (Reichheld, 2001). It is currently believed that variations of the single question "How likely are you to recommend our company to a friend or colleague" are the most effective way to measure the Net Promoter concept (JD Power, 2007; Briers, Dewitte, and Van den Bergh, 2006). The question used to measure brand promoters and detractors for the purpose of this study will be as follows: "How likely are you to recommend GEICO® to someone else, e.g., family member, friend, etc.?" It was decided to modify the phrase from "Overall, how likely are you to provide enthusiastic referrals for Company xYz?" because Reichheld's current phrasing works under the assumption that the respondent is already a customer or user of the brand. By modifying the phrase from "providing enthusiastic referrals" to simply "recommend", it allows non-users to respond based on their experience with the brand through advertising and word of mouth.

Data Analysis

SPSS Statistics version 17 was used in order to analyze the data for this study. A combination of analysis was used in order to analyze the data of this study.

Demographic information and the number of respondents who had a GEICO® policy were analyzed using frequency distributions and chi-square tests to determine

significant differences between groups A, B, and C. In order to determine differences between groups A, B, and C on familiarity and each dependent variable (purchase intent, perceived quality and likelihood to recommend), a one-way analysis of variance was conducted.

With regards to Jennifer Aaker's Brand Personality Scale, internal consistency was analyzed using a calculation of Chronbach's Alpha for each personality dimension in order to determine reliability of the scale. A multiple regression analysis was used to assess the relationship between individual personality dimensions for each character and all three dependent variables. In addition, a one-way ANOVA repeated measures analysis was conducted to compare the overall personality traits of GEICO® as compared to the personalities of the Gecko®, Kash®, and the Caveman.

Congruence was measured by calculating the distance between each personality dimension for GEICO® and the Gecko®, GEICO® and Kash®, and GEICO® and the Caveman. A regression analysis was then conducted for all three dependent variables in order to determine a relationship between total congruence for each and perceived quality, purchase intent and likelihood to recommend. This analysis was conducted for both total personality congruence and individual personality dimension congruence between the brand and each trade-character. This combined analysis provided a greater perspective as to the influence of congruence on each of the dependent variables and will provide insight as to any individual dimensions that had an impact on the dependent variables.

CHAPTER 4 RESULTS

Chapter 4 presents the findings of this study through an in depth overview of each statistical analysis conducted for descriptive demographic measures and testing of the hypothesis. The following results were analyzed using IBM SPSS Statistics version 17.

Description of Sample

Participant Demographics

Table 4-1 presents a profile of the three groups (GEICO®-Kash®, GEICO®-Caveman and GEICO®-Gecko®) as well as the combined groups. A Chi-square analysis revealed there were no significant differences between the groups and, as anticipated because the groups were students, the average age was about 20. About 66% of the participants were female who were mostly Caucasian sophomores and juniors.

Group Comparisons

Table 4-2 indicates the results of overall brand familiarity and brand attitude measurements. In Table 4-2, you can see that there were no significant differences among the three groups in having a GEICO® policy (Chi-square). The majority, approximately 83% among the groups, did not have a GEICO® policy. Forty participants of the total sample indicated that they did in fact have a GEICO® policy at the time they took the survey.

All respondents were relatively familiar with the GEICO® brand. When asked of their familiarity with the brand, GEICO® received a mean response ranging from 4.47 to 4.84, which is slightly above “neutral” and indicates that respondents were neither extremely familiar with the brand nor extremely unfamiliar. An analysis of variance

revealed there were significant differences, however, between the Caveman group and the Kash® and Gecko® groups with regards to likelihood of acquiring a GEICO® policy ($F=20.169$, $df=2$, $p=.000$) and quality of GEICO® ($F=8.764$, $df=2$, $p=.000$). Respondents in the Caveman group indicated that they were less likely to acquire a GEICO® policy (mean=3.45) than the Kash® (mean=4.58) or Gecko® (mean=4.55) groups. This is in stark contrast to their response regarding perceived brand quality. Caveman group members unexpectedly rated the quality of the GEICO® brand higher (mean=4.55) than the Gecko® group (mean=3.70) but not significantly higher than the Kash® group (mean=4.09). Table 4-2 also shows that the three groups were not different in familiarity with GEICO® and likelihood of recommending GEICO® to someone else (one-way analysis of variance).

To confirm the appropriateness of including those with a GEICO® policy and those without in data analysis, subjects who reported having a policy were compared (one-way analysis of variance) to those without a GEICO® policy on the key variables of analysis for this study: brand and character personality, distance (congruity) between brand and character, and familiarity with GEICO®. There were no significant different personality ratings or distances (congruity) among the groups. The only difference was, as expected, mean familiarity for those with a policy was 5.33 on a 7-point scale as compared to a mean of 4.55 for those without a policy. Lastly, because there were not significant relationships between distances (congruity) and personalities, all subjects were included in the analysis except for one analysis. When examining the relationship between congruity and likelihood of acquiring a GEICO® policy in the future, those with a policy were excluded because they already had a policy.

Measures of Personality

Reliability of Personality Scale

Table 4-3 indicates measures of reliability for each of Aaker's personality scales used for this study. Except for Sophistication, the Cronbach alphas for each of the personality scales were at acceptable levels (Davis, 1997). Based on the results of this study, the alpha for the two-item Sophistication scale was .38 for Gecko® but was at acceptable levels for GEICO®, Kash® and Caveman. A comparison of means for these two items suggested that Charming was more of an appropriate indicator of Sophistication than Upper Class. As a result of this finding, the Charming score was used as a single indicator of Sophistication.

Overall Personalities: Brand and Characters

Character Familiarity

A one-way analysis of variance revealed a significant difference in familiarity with the different characters. Subjects in the Caveman group rated their familiarity with Caveman (mean = 5.06) significantly lower than the Kash® group rated their familiarity with Kash® (6.06) and significantly less than the Gecko® group rated their familiarity with Gecko® (6.07). Overall, respondents were significantly more familiar with Kash® and the Gecko® than they were with the Caveman. There was no significant difference in familiarity with characters for the Kash® and Gecko® group, familiarity for Kash® was essentially equal to familiarity for the Gecko®.

Relationship Between Personality and Purchase Intent/Perceived Quality/and Likelihood of Recommendation

GEICO®

A multiple regression analysis was conducted for GEICO® the brand, Kash®, the Gecko®, and the Caveman individually in order to determine the relationship between each personality dimension and likelihood to acquire a policy, perceived brand quality, and likelihood for recommendation. Table 4-4 indicates the results of this analysis. It was found that GEICO® as a brand is moderately competent and exciting but not sophisticated (charming), sincere or rugged. The multiple regression analyses revealed that the personality dimensions of GEICO® were not significantly related to the likelihood of acquiring GEICO® policy, the perceived quality of GEICO® as a brand, nor the likelihood of recommending GEICO® to someone else.

Kash®

Kash® is moderately exciting (spirited and imaginative) but not competent, sophisticated (charming), sincere or rugged (Table 4-5). Some personality dimensions of Kash® were correlated to the likelihood of acquiring a GEICO® policy ($R = .416$, $df = 5$, $F = 2.631$, $p = .032$) (Table 4-6). As Kash® was perceived to be more Competent, the likelihood of acquiring a GEICO® policy increased (Std. Beta = 2.241) and as Kash® was perceived to be less Sophisticated (Charming), the likelihood of acquiring a GEICO® policy increased (Std. Beta = .036). Similarly, Kash's® personality dimensions were significantly related to perceived quality of GEICO® ($R = .388$, $df = 5$, $F = 2.554$, $p = .035$) with Competence (Std. Beta = .2.290) and Sophistication (Charming) (Std. Beta = -2.182) being the significant dimensions: (1) As Competence ratings increased, the perceived quality of GEICO® increased and (2) As Sophistication (Charming)

decreased, the perceived quality of GEICO® increased. In other words, the more competent and less charming Kash® was perceived, the more quality a person attributed to GEICO® and the more likely they were to acquire a GEICO® policy in the future.

Caveman

Caveman is moderately rugged but not competent, sincere, exciting or sophisticated (charming) (Table 4-7). Multiple regression analyses revealed that the personality dimensions of Caveman were not significantly related to likelihood of acquiring a GEICO® policy, the perceived quality of GEICO®, nor the likelihood of recommending GEICO® to someone else.

Gecko®

Gecko® is sophisticated (charming), sincere, exciting (daring, imaginative), competent but not rugged (Table 4-8). Multiple regression analyses revealed that the personality dimensions of the Gecko® personality were not significantly related to the likelihood of acquiring GEICO® policy, the perceived quality of GEICO® nor the likelihood of recommending GEICO® to someone else.

Comparison of Character Personalities

Gecko® was perceived to be more sincere, more exciting, more competent and more sophisticated (charming) (Table 4-9) than Kash® and Caveman. Gecko® was in between Kash® and Caveman on ruggedness. Kash® and Caveman mean ratings for each of the dimensions, except Ruggedness, were below 3, the mid-point of the 5-point scale (Table 4-9). They were similar in not being sincere, exciting, competent or

sophisticated. Kash® and Caveman were different on ruggedness with Caveman being more rugged.

Repeated Measures Comparison of GEICO® and Character Personalities

Repeated measures analysis of variance of GEICO® personality ratings to personality ratings for each of the characters (Kash®, Caveman and Gecko®) revealed significant differences among GEICO's® personality dimensions and ratings for the characters (Table 4-10). Compared to Kash® and Caveman (Table 4-10), GEICO®, the brand, was perceived to be significantly more competent, more exciting, more sophisticated (charming), and more sincere than Kash® and Caveman. GEICO® and Kash® were not different in Ruggedness. However, Caveman was more rugged than GEICO®. Conversely, GEICO® was perceived to be less competent, less exciting, less sophisticated (charming), less sincere and less rugged than Gecko®.

Congruence: Distances between GEICO® and Brand Characters

Characters' distances/congruency with GEICO® for Sincerity, Excitement (Daring, Imaginative), and Sophistication (Charming) were not significantly different (Table 4-11). However, the characters' distances/congruency with GEICO® for Competence were significantly different. Kash® and Caveman (not significantly different from each other) were significantly further from GEICO® than Gecko® ($p < .01$). In addition, the characters' distances/congruency with GEICO® for Ruggedness were significantly different. Kash® and Gecko® (not significantly different from each other) were closer to GEICO® than Caveman ($p < .01$). Overall, Kash® was further from GEICO® than Caveman ($p = .019$) and Gecko® ($p = .001$). The distance/congruency between

GEICO® and the Caveman and GEICO® and the Gecko® were not significantly different ($p = .710$).

Regression: Total Personality Distance (Congruity) and Likelihood of Acquiring a GEICO® Policy in the Future

Multiple regression analyses were used to relate the total distance (congruity) between GEICO®, the brand, and each of the characters, Kash®, Caveman and Gecko®. For the “likelihood of acquiring a GEICO® policy in the future” rating, only the scores for subjects who did not have a GEICO® policy ($n = 40$) were used (Total $n = 242$) (Table 4-12). The relationship between the total distance between GEICO® and Kash® and the likelihood of acquiring a GEICO® policy in the future was not significant ($df = 1, F = .486, p = .488$). It was also found that the relationship between the total distance between GEICO® and the Gecko® and the likelihood of acquiring a GEICO® policy in the future was not significant ($df = 1, F = .122, p = .728$). Of the three characters, the only relationship that proved to be significant was that of the total distance between GEICO® and the Caveman and the likelihood of acquiring a GEICO® policy ($R = .28, df = 1, F = 7.732, p = .007$).

Regression: Individual Personality Dimension’s Congruity and Likelihood of Acquiring GEICO® Policy in the Future

The multiple regression analysis used to determine individual character personality dimension congruity and the likelihood of acquiring a GEICO® policy were not significant for neither Kash® ($df = 5, F = .1.161, p = .338$), nor the Gecko® ($df = 5, F = .998, p = .425$). The regression analysis for the Caveman was significant ($R = .361, df = 5, F = 2.602, p = .031$) (Table 4-13). However, only Sophistication (Charming) was significant (Std. Beta = .277) – as distance between GEICO® and Caveman on

Sophistication increased, the likelihood of acquiring a GEICO® policy increased. As the Caveman became less charming and GEICO® became more charming, likelihood of acquiring a GEICO® policy increased.

Regression: Total Personality Distance (Congruity) and Quality of GEICO®

The regression analysis used to determine the relationship between total personality distance congruity and the perceived quality of GEICO® shown non-significant results for both Kash® (df = 1, F = 1.184, p = .280) and the Gecko® (df = 1, F = .590, p = .444). However, the regression analysis for the Caveman was significant (R = .278, df = 1, F = 9.213, p = .003) (Table 4-14).

Regression: Individual Personality Dimension's Congruity and Quality of GEICO®

The regression analysis conducted to determine the relationship between congruity of the individual personality dimensions and the quality of GEICO® were not significant for Kash® (df = 5, F = .944, p = .458), nor the Gecko® (df = 5, F = 1.417, p = .226). Overall results for the Caveman were significant (R = .35, df = 5, F = 2.958, p = .015) with no one dimension being significant (Table 4-15).

Regression: Total Personality Distance (Congruity) and Likelihood of Recommending to Someone Else Dependent

The regression analysis to determine the relationship between total personality distance and the likelihood of recommending GEICO® to someone else was not significant for Kash® (df = 1, F = .010, p = .920), nor the Gecko® (df = 1, F = 1.840, p = .178). This analysis was however significant for the Caveman (R = .230, df = 1, F = 6.131, p = .015) (Table 4-16), showing a relationship between congruity and the likelihood of recommendation for the Caveman character.

Regression: Individual Personality Dimension's Congruity and Likelihood of Recommending to Someone Else Dependent

No significant relationship was found between congruity of the individual personality dimensions and the likelihood of recommendation for any character. The regression analysis for Kash® was not significant ($df = 5, F = 1.710, p = .143$), the analysis for the Caveman regression was not significant ($df = 5, F = 1.573, p = .174$) and the regression analysis for the Gecko® was not significant ($df = 5, F = 1.633, P = .160$).

Discussion

The results of this analysis were incredibly interesting. Past research regarding trade characters paints a picture that congruity between the brand and the characters that represent them is ideal, however, the results of the survey provided mixed results. Based on the results, the majority of the students surveyed did not have a GEICO® policy (80%), and yet all were familiar with the brand and the characters that represent the brand, albeit familiarity with the Caveman was lower than with Kash® or the Gecko®. Respondents in all three groups (Gecko®, Kash® and Caveman) were similar in their likelihood of recommending the GEICO® brand to someone else when measured based on individual personality traits.

Before conducting an analysis of congruity, the influence of each individual personality on each measure (acquiring a policy, quality, recommendation) was assessed. The Gecko®, GEICO's® flagship character, was perceived as being more sincere, more exciting, more competent, and more sophisticated/charming than Kash® and the Caveman. Kash® and the Caveman scored similarly and below the midpoint on all personality measures except ruggedness, on which the Caveman received higher ratings. Only Kash®'s personality had significant results when tested against the

dependent variables alone. Results showed that as Kash® became more competent and less charming, perceived quality increased. Once the analysis of congruity between the characters and the GEICO® brand were conducted however, the Caveman (who had the least familiarity), was the only character to achieve significant results. The analysis of total congruity showed that the Gecko® shared the most similar personality with the GEICO® brand and Kash® overall was the most different. The Caveman scored in between the Gecko® and Kash®.

Hypothesis 1: A Higher Level of Congruity Between the Trade-Character's Personality and the GEICO® Brand is Positively Correlated with Perceived Quality of the Brand

Based on the research, it would have been predicted that the Gecko®, as the character with the most congruent personality with GEICO®, would have positively correlated with the likelihood to acquire a policy, perceived quality, and likelihood to recommend the brand. Conversely, Kash®, being so different from GEICO®, should have received lower scores for each measure. However, this was not the case. The only character to achieve significant results on the dependent measure of perceived quality was the Caveman. Therefore, hypothesis one was not supported, as the Caveman was neither the most congruent nor the least congruent of the three characters.

Hypothesis 2: A Higher Level of Congruity Between the Trade-Character's Personality and the GEICO® Brand is Positively Correlated with Likelihood of Acquiring a GEICO® Policy

For the measure of likelihood to acquire a GEICO® policy, it was found that as the Caveman became less sophisticated (charming), and GEICO® became more sophisticated (charming), the likelihood to acquire a policy increased. In addition, it was also found that the overall distance between GEICO® and the Caveman resulted in a

significant impact on the perceived quality of GEICO®. Hypothesis two was not supported, as the Caveman trade-character did not have the highest level of congruity with the brand.

Hypothesis 3: A Higher Level of Congruity Between the Trade-Character's Personality and the GEICO® Brand is Positively Correlated with Likelihood to Recommend the Brand

Hypothesis three was not supported. As with hypothesis one and two, congruity between GEICO® and the Caveman was the only pairing to have significant results in relation to the dependent variable of likelihood to recommend the brand. Theoretically, as the character with the highest level of congruity, the Gecko® should have had significant results across all three hypotheses. What is most interesting about this character is that it is the only character that is a symbol of GEICO®, and yet doesn't outwardly support the brand in GEICO® commercials. The Caveman is always the "butt" of GEICO's® joke in each ad he appears, and he always appears to be disgruntled and insulted by the brand's assumption that Cavemen aren't intelligent. It could be that the Caveman's lack of sophistication is in and of itself support for GEICO's® sophistication as a whole by the increased perception that the brand is providing services that were simple to use.

GEICO's® Caveman character proved to be the most interesting of the three characters. Respondents in this group answered that they were less likely to acquire a GEICO® policy than the other groups, and yet, when congruity was taken into account, they rated the quality of GEICO® higher than respondents in the Gecko® group. When the Caveman and GEICO's® personalities were taken into consideration, results showed that a negative correlation and greater distance was actually positive for

GEICO's® image and likelihood for recommendation. The Gecko® and Kash® characters were the opposite ends of the spectrum. The Gecko® had significantly higher congruity with GEICO® than Kash® did, and yet, this congruity provided no significant results with regard to the dependent variables for either character. Due to these results, none of the hypotheses in this study were supported. The Caveman character, who is actually himself against GEICO® rather than supporting it, actually proved that a negative correlation between this type of character and the brand's personality is most effective. This finding could help marketers, brand managers and advertisers decide how to accurately portray a trade-character in this style without harming the brand's image. The Caveman was the only character to have significant results across the three dependent variables.

Table 4-1. Sample profile

	Kash® (n=79)		Caveman (n=115)		Gecko® (n=93)		Sample (n=287)	
	Mean	S.D.	Mean	S.D.	Mean	S.D.	Mean	S.D.
Age	20.34	1.54	20.19	1.55	20.12	1.51	20.21	1.53
Age Group	#	%	#	%	#	%	#	%
18-24	74	97.4	106	1.8	84	1.2	264	98.2
25-34	2	2.6	2	98.2	1	98.8	5	1.8
35+	0	0	0	0	0	0	0	0
Gender	#	%	#	%	#	%	#	%
Male	34	44.7	33	30.6	25	29.4	92	34.2
Female	42	55.3	75	69.4	60	70.6	177	65.8
Current Yr. at UF	#	%	#	%	#	%	#	%
Freshman	0	.0	2	1.9	2	2.4	4	1.5
Sophomore	28	36.8	40	37.0	24	28.2	92	34.2
Junior	29	38.2	53	49.1	43	50.6	125	46.5
Senior	19	25.0	13	12.0	16	18.8	48	17.8
Graduate/Law	0	0	0	0	0	0	0	0
Ethnicity	#	%	#	%	#	%	#	%
Asian	2	2.7	8	7.4	3	3.6	13	4.9
Black/African Amer.	7	9.3	6	5.6	7	8.3	20	7.5
Non-white Hispanic	11	14.7	17	15.7	5	6.0	33	12.4
Native American	0	.0	1	.9	0	.0	1	.4

Table 4-1. Continued

	Kash® (n=79)		Caveman (n=115)		Gecko® (n=93)		Sample (n=287)	
Pacific Islander	0	.0	0	.0	2	2.4	2	.7
White/Caucasian	54	72.0	73	67.6	62	73.8	189	70.8
Other	1	1.3	3	2.8	5	6.0	9	3.4

Table 4-2. Brand familiarity and brand attitudes

	Kash®		Caveman		Gecko®		Total		Sig.
Have a GEICO® policy	#	%	#	%	#	%	#	%	NS
Yes	9	11.5	19	17.0	12	13.0	40	14.2	
No	64	82.1	92	82.1	78	84.8	234	83.0	
Not Sure	5	6.4	1	.9	2	2.2	8	2.8	
	Mean	S.D.	Mean	S.D.	Mean	S.D.	Mean	S.D.	
Familiarity with GEICO® ¹	4.63	1.45	4.47	1.46	4.84	1.57	4.66	1.50	NS
Likelihood of acquiring a GEICO® policy ¹	4.69 ²	1.06	3.71 ²	1.51	4.71 ²	.96	4.42	1.25	Sig.
Quality of GEICO® ¹	4.09 ³	1.38	4.55 ³	.96	3.70 ³	1.52	4.09	1.36	Sig.
Likelihood of recommending to a friend ¹	3.95	1.41	3.64	1.49	3.59	1.49	3.74	1.47	NS

¹The variable was measured on a 1 – 7 scale with 1 = not familiar, not likely, etc. and 7 = extremely familiar, extremely likely, etc.

²df = 2, F = 20.169, p = .000.

³df = 2, F = 8.764, p = .000.

Table 4-3. Cronbach's alpha and means for personality scales

	GEICO®	Kash®	Caveman	Gecko®
Alpha for sincerity (4 items)	.76	.84	.79	.81
Down-to-earth				
Honest				
Wholesome				
Cheerful				
Sincerity scale mean	2.96	2.38	2.58	3.73
Alpha for excitement (4 items)	.80	.85	.77	.79
Daring				
Spirited				
Imaginative				
Up-to-date				
Excitement scale mean	3.14	2.84	2.72	2.47
Alpha for competence (3 items)	.79	.89	.81	.76
Reliable				
Intelligent				

Table 4-3. Continued

	GEICO®	Kash®	Caveman	Gecko®
Successful				
Competence scale mean	3.40	2.53	2.50	3.68
Alpha for sophistication (2 items)	.60	.66	.72	.38
Upper class				
Charming				
Sophistication scale mean	2.98	2.42	2.41	4.12
Alpha for ruggedness (2 items)	.76	.88	.86	.70
Outdoorsy				
Tough				
Ruggedness scale mean	2.06	1.09	3.19	2.38

Table 4-4. GEICO® personality

1=Not at all descriptive 5=Highly descriptive	GEICO® (n=282)	Significance (p < .01)
Competence scale mean	3.40	Significantly greater than all others
Excitement scale mean	3.14	Significantly less than competence and significantly greater than all others
Sophistication (Charming) Scale mean	2.98	Significantly less than competence and Excitement and significantly greater than ruggedness. Not different from sincerity
Sincerity scale mean	2.96	Significantly less than competence and excitement and significantly greater than ruggedness. Not different from sophistication
Ruggedness scale mean	1.90	Significantly less than all others

Table 4-5. Kash® personality

1=Not at all descriptive 5=Highly descriptive	Kash® (n=112)	Significance (p < .01)
Excitement scale mean	2.84 ^{1b}	Significantly greater than all others
Competence scale mean	2.53 ^{1a}	Significantly less than Excitement and significantly greater than all others
Sophistication (charming) Scale mean	2.42 ^{1c}	Significantly less than Competence and Excitement and significantly greater than Ruggedness. Not different from Sincerity
Sincerity scale mean	2.38 ^{1d}	Significantly less than Excitement and Competence and significantly greater than Ruggedness Not different from Sophistication
Ruggedness scale mean	1.90 ^{1e}	Significantly less than all others

Table 4-6. Kash® personality dimensions related to likelihood of acquiring a GEICO® policy

Kash® personality dimensions related to likelihood of acquiring GEICO® policy (only those without a GEICO® policy)	Standardized coefficients beta	t	Sig.
(Constant)		5.063	.000
Competence	.430	2.241	.029
Sophistication (charming)	-.358	-2.142	.036
Sincerity	.212	1.264	.211
Ruggedness	-.135	-1.078	.285
Excitement	.023	.138	.891
(Constant)		12.462	.000
Competence	.449	2.290	.025
Sophistication (charming)	-.380	-2.182	.032
Sincerity	.287	1.679	.098
Ruggedness	.016	.138	.891
Excitement	-.182	-1.045	.300

Table 4-7. Caveman personality

1=Not at all descriptive 5=Highly descriptive	Caveman (n=78)	Significance (p < .01)
Ruggedness scale mean	3.19	Significantly greater than all others
Competence scale mean	2.72	Significantly less than ruggedness and not different from all others
Sincerity scale mean	2.58	Significantly less than ruggedness and not different from all others
Excitement scale mean	2.50	Significantly less than ruggedness and not different from all others
Sophistication (charming) Scale mean	2.41	Significantly less than ruggedness and not different from all others

Table 4-8. Gecko® personality

1=Not at all descriptive 5=Highly descriptive	Gecko® (n=92)	Significance (p < .01)
Sophistication (charming) Scale mean	4.12	Significantly greater than all others
Sincerity scale mean	3.73	Significantly less than sophistication and significantly greater than ruggedness. Not different from excitement or competence.
Excitement scale mean	3.68	Significantly less than sophistication and significantly greater than ruggedness. Not different from sincerity or competence.

Table 4-8. Continued

1=Not at all descriptive 5=Highly descriptive	Gecko® (n=92)	Significance (p < .01)
Competence scale mean	3.47	Significantly less than sophistication and significantly greater than ruggedness. Not different from sincerity or excitement.
Ruggedness scale mean	2.38 ^e	Significantly less than all others

Table 4-9. Comparison of character personalities

1=Not at all descriptive 5=Highly descriptive	Kash® (n=112)	Caveman (n=78)	Gecko® (n=92)
Sincerity scale mean ¹	2.38	2.58	3.73
Excitement scale mean ²	2.84	2.72	3.47
Competence scale mean ³	2.53	2.50	3.68
Sophistication (charming) scale mean ⁴	2.42	2.41	4.12
Ruggedness scale mean ⁵	1.90	3.19	2.38

¹Sincerity scores were significantly different (df = 2, F = 65.509, p = .000). Kash® and Caveman were not different. Both were significantly less in sincerity than Gecko® (p = .000).

²Excitement scores were significantly different (df = 2, F = 17.083, p = .000). Kash® and Caveman were not different. Both had significantly more on excitement than Gecko®. (p = .000).

³Competence scores were significantly different (df = 2, F = 47.486, p = .000). Kash® and Caveman were not significantly different. Both were significantly less in competence than Gecko® (p = .000).

⁴Sophistication (Charming) scores were significantly different (df = 2, F = 80.758). Kash® and Caveman were not significantly different. Both were significantly less in sophistication than Gecko® (p = .000).

⁵Ruggedness scores were significantly different from each other (df = 2, F = 29.567, p = .000). Kash®, lowest in ruggedness, was significantly less than Gecko® (p = .000) and Caveman (p = .000). Gecko®, second ranked in ruggedness, was significantly less than Caveman (p = .03) and significantly greater than Kash® (p = .000). Caveman, he highest rated ruggedness, was significantly greater than Kash® (p = .000) and Gecko® (p = .000).

Table 4-10. Repeated measures comparison of GEICO® and character personalities

1= Not at all Descriptive 5=Highly Descriptive	GEICO® (n=282)	Kash® (n=112)	Caveman (n=78)	Gecko® (n=92)
Competence scale mean	3.40	2.53 ^{1a}	2.50 ^{2a}	3.68 ^{3a}
Excitement scale mean	3.14	2.84 ^{1b}	2.72 ^{2b}	3.47 ^{3b}
Sophistication (charming) Scale mean	2.98	2.42 ^{1c}	2.41 ^{2c}	4.12 ^{3c}
Sincerity scale mean	2.96	2.38 ^{1d}	2.58 ^{2d}	3.73 ^{3d}
Ruggedness scale mean	1.90	1.90 ^{1e}	3.19 ^{2e}	2.38 ^{3e}

Table 4-10. Continued

- ^{1a} GEICO® was significantly more competent than Kash® (p< .01).
^{2a} GEICO® was significantly more competent than Caveman (p< .01).
^{3a} GEICO® was significantly less competent than Gecko® (p<.01).
^{1b} GEICO® was significantly more exciting than Kash® (p< .01).
^{2b} GEICO® was significantly more exciting than Caveman (p<.01).
^{3b} GEICO® was significantly less exciting than Gecko® (p<.01).
^{1c} GEICO® was significantly more sophisticated (charming) than Kash® (p< .01).
^{2c} GEICO® was significantly more sophisticated (charming) than Caveman (p<.01).
^{3c} GEICO® was significantly less sophisticated (charming) than Gecko® (p<.01).
^{1d} GEICO® was significantly more sincere than Kash® (p < .01).
^{2d} GEICO® was significantly more sincere than Caveman (p<.01).
^{3d} GEICO® was significantly less sincere than Gecko® (p<.01).
^{1e} GEICO® was not significantly different from Kash® in Ruggedness.
^{2e} GEICO® was significantly less rugged than Caveman (p<.01).
^{3e} GEICO® was significantly less rugged than Gecko® (p<.01).

Table 4-11. Congruency/distance from GEICO®

Congruency/distance from GEICO®	Kash® (n=112)	Caveman (n=78)	Gecko® (n=92)
Sincerity congruency	.88	1.00	1.01
Excitement congruency	1.09	.99	.75
Competence congruency	2.00	2.03	.79
Sophistication (charming) congruency	1.89	2.18	1.98
Ruggedness congruency	3.24	.90	.90
Total congruency (distance)	9.10	6.28	5.43

Table 4-12. Total congruency/distance and likely to acquire GEICO® policy

Caveman: likely to acquire GEICO® (Only those without a GEICO® policy)	Standardized coefficients beta	T	Sig.
Constant		25.137	.000
Total distance/congruency		.280	2.781

Table 4-13. Individual personality dimensions' congruency/distance and likelihood of acquiring a GEICO® policy in the future

Caveman: Likely to acquire GEICO® (Only those without a GEICO® policy)	Standardized Coefficients Beta	t	Sig.
Constant		25.071	.000
Sophisticated (charming)	.277	2.449	.016
Excitement	.184	1.749	.084
Competence	.075	.649	.518
Sincerity	-.061	-.503	.616

Table 4-13. Continued

Caveman: Likely to acquire GEICO® (Only those without a GEICO® policy)	Standardized Coefficients Beta	t	Sig.
Ruggedness	-.008	-.072	.943

Table 4-14. Total congruency/distance and quality of GEICO®

Caveman: Quality of GEICO®	Standardized coefficients beta	t	Sig.
Constant		18.774	.000
Total distance/congruency	.278	3.035	.003

Table 4-15. Individual personality dimension's Congruity and Quality of GEICO®

Caveman: Quality of GEICO®	Standardized Coefficients beta	t	Sig.
(Constant)		18.641	.000
Competence	.192	1.805	.074
Sincerity	.137	1.219	.226
Sophistication	.085	.783	.435
Excitement	.049	.517	.606
Ruggedness	-.002	-.025	.980

Table 4-16. Total Congruity/distance and likelihood of recommending GEICO®

Caveman: Likelihood of recommending GEICO® to someone else	Standardized coefficients beta	t	Sig.
Constant		17.714	.000
Total distance/congruency	.230	2.476	.015

CHAPTER 5 CONCLUSIONS AND LIMITATIONS

Future research is necessary to explore the use of multiple trade-characters as representatives for one brand. It would also be interesting to do further research on other brands that use characters in a similar fashion as GEICO® uses the Caveman. The Caveman is a trade-character that goes about promoting GEICO® in a completely unique fashion. He is offended by GEICO® and makes it very clear in every advertisement, however, his offense is a result of GEICO® promoting their easy to use services that are so easy “even a caveman could do it.” This reinforces the fact that GEICO®’s online services are easy to use in a comical way that the audience will remember. Even though the trade character approach with the Caveman is different, the familiarity with the Caveman was not significantly lower than familiarity for Kash® or the Gecko®, which proves that consumers are almost equally familiar with each character. Research regarding the use of “negative” characters in order to provide positive results is definitely an area that needs further exploration.

In addition, the sample used for this study was college students with an average age of 20. While it was beneficial to sample this age group due to the fact that many were not current GEICO® policy holders, it would be beneficial to sample an older and more diversified demographic in order to achieve more accurate results.

While the hypotheses of this study were not supported, the results have provided another chapter in advertising research that needs further exploration. The use of trade-characters will continue to be employed in the future and it is absolutely necessary for marketers to be fully aware of the impact these characters could potentially have on their brand. In addition, GEICO’s® Caveman proves that it is not necessary to have a

“conventional” trade-character in order to increase brand purchase, perception, and promotion.

APPENDIX A SURVEYS

GEICO (Gecko)

1. Informed Consent

Please read this consent document carefully before you decide to participate in this study.

Purpose of Study: The purpose of this research is to study consumer perception of personality in brands and the characters that represent them.

What you will be asked to do in the study: First, you will be asked to complete a series of personality tests for both a character and a brand. You will also be asked multiple choice questions regarding the brand. Finally, you will be asked to complete the demographic section of the survey.

Time required: 10-15 minutes.

Risks and Benefits: There are no risks associated with participating in this survey. There are no direct benefits to you for participating in the study other than extra credit compensation from your professor.

Compensation: You will receive 1-5 points of extra credit, at the discretion of your participating professor. Extra credit will be no greater than 1% of final grade.

Confidentiality: Your identity will be kept confidential to the extent provided by law. Your information will be assigned a code number, and your name will only be provided to your professor as proof of participation in order for you to receive credit. Your name will not be used in any report.

Voluntary participation: Your participation in this study is completely voluntary. There is no penalty for not participating.

Right to withdraw from the study: You have the right to withdraw from the study at anytime without consequence.

Whom to contact if you have questions about the study: Maritza Garcia, Graduate Student, Department of Journalism and Communications, Weimer Hall, University of Florida. Phone: 305-588-3492.

Whom to contact about your rights as a research participant in the study: IRB02 Office, Box 112250, University of Florida, Gainesville, FL 32611-2250; phone 392-0433.

Agreement: I have read the procedure described above. I voluntarily agree to participate in the procedure and I have received a copy of this description.

By selecting "I agree to participate in this survey" you are accepting the terms of the confidentiality agreement and agreeing to participate in this survey. Thank you!

*** 1. Do you agree to participate in this survey?**

Yes, I Agree to participate

No, I Do Not Agree to participate

*** 1. How familiar are you with GEICO?**

- 1 Not at all Familiar
- 2
- 3
- 4 Neutral
- 5
- 6
- 7 Very Familiar

*** 2. Do you have a Geico insurance policy?**

- Yes
- No
- Not Sure

I would like you to think of the following brand as if it were a person. Think of the set of human characteristics associated with the brand. For example, you might think that the human characteristics associated with Disney are spirited and imaginative. Then choose the word on the scale you feel represents the brand best.

**Original image of Geico Logo has
been removed due to copyright
laws prohibiting use in published
works**

GEICO (Gecko)

* 3. GEICO is:

	Not at all descriptive	Somewhat descriptive	Descriptive	Very descriptive	Extremely descriptive
Down-to-earth	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Honest	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Wholesome	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Cheerful	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Daring	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Spirited	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Imaginative	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Up to date	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Reliable	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Intelligent	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Successful	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Upper Class	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Charming	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Outdoorsy	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Tough	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

*** 1. How Familiar are you with the GEICO Gecko?**

- 1 Not at all Familiar
- 2
- 3
- 4 Neutral
- 5
- 6
- 7 Very Familiar

I would like you to think of the following character as if it were a person. Think of the set of human characteristics associated with the character. For example, you might think that the human characteristics associated with Bugs Bunny are mischievous and intelligent. Then choose the word on the scale you feel represents the character best.

Original image of Geico trade-character "Gecko" has been removed due to copyright laws prohibiting use in published works

GEICO (Gecko)

* 2. The GEICO Gecko is:

	Not at all descriptive	Somewhat descriptive	Descriptive	Very descriptive	Extremely descriptive
Down-to-earth	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Honest	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Wholesome	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Cheerful	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Daring	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Spirited	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Imaginative	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Up to date	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Reliable	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Intelligent	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Successful	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Upper Class	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Charming	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Outdoorsy	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Tough	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

4. Recommendation

*** 1. How would you rate the overall quality of Geico?**

- 1 Poor
- 2
- 3
- 4 Neutral
- 5
- 6
- 7 Excellent

*** 2. How likely are you to acquire a Geico insurance policy in the future?**

- 1 Not at all Likely
- 2
- 3
- 4 Neutral
- 5
- 6
- 7 Extremely Likely

*** 3. How likely are you to recommend Geico to a someone else, e.g., family member, friend, etc.?**

- 7 Extremely Likely
- 6
- 5
- 4 Neutral
- 3
- 2
- 1 Not at all Likely

*** 1. Please indicate your name. (Your name will not be used for any purpose other than as proof of participation in order to receive credit)**

*** 2. Please indicate your gender:**

- Male
- Female

*** 3. What is your age?**

*** 4. What is your current year of study at the University of Florida?**

- Freshman
- Sophomore
- Junior
- Senior
- Graduate (Master's or Ph.D.)

5. What is your race/ethnicity?

- Asian
- Black/African American
- Non-White Hispanic/Latino
- Native American
- Pacific Islander
- White/Caucasian

Other (please specify)

GEICO (Gecko)

6. Thank you!

You have complete the survey! Thank you!

GEICO (Caveman)

1. Informed Consent

Please read this consent document carefully before you decide to participate in this study.

Purpose of Study: The purpose of this research is to study consumer perception of personality in brands and the characters that represent them.

What you will be asked to do in the study: First, you will be asked to complete a series of personality tests for both a character and a brand. You will also be asked multiple choice questions regarding the brand. Finally, you will be asked to complete the demographic section of the survey.

Time required: 10-15 minutes.

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Agreement: I have read the procedure described above. I voluntarily agree to participate in the procedure and I have received a copy of this description.

By selecting "I agree to participate in this survey" you are accepting the terms of the confidentiality agreement and agreeing to participate in this survey. Thank you!

*** 1. Do you agree to participate in this survey?**

Yes, I Agree to participate

No, I Do Not Agree to participate

*** 1. Do you have a Geico insurance policy?**

- Yes
 No
 Not Sure

*** 2. How familiar are you with Geico?**

- 1 Not at all Familiar
 2
 3
 4 Neutral
 5
 6
 7 Very Familiar

I would like you to think of the following brand as if it were a person. Think of the set of human characteristics associated with the brand. For example, you might think that the human characteristics associated with Disney are spirited and imaginative. Then choose the word on the scale you feel represents the brand best.

**Original image of Geico Logo has
been removed due to copyright
laws prohibiting use in published
works**

GEICO (Caveman)

* 3. GEICO is:

	Not at all descriptive	Somewhat descriptive	Descriptive	Very descriptive	Extremely descriptive
Down-to-earth	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Honest	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Wholesome	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Cheerful	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Daring	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Spirited	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Imaginative	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Up to date	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Reliable	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Intelligent	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Successful	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Upper Class	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Charming	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Outdoorsy	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Tough	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

*** 1. How Familiar are you with the GEICO Caveman?**

- 1 Not at all Familiar
- 2
- 3
- 4 Neutral
- 5
- 6
- 7 Very Familiar

I would like you to think of the following character as if it were a person. Think of the set of human characteristics associated with the character. For example, you might think that the human characteristics associated with Bugs Bunny are mischievous and intelligent. Then choose the word on the scale you feel represents the character best.

The GEICO Caveman

**Original image of Geico trade-character
"Caveman" has been removed due to
copyright laws prohibiting use in pub-
lished works**

GEICO (Caveman)

* 2. The GEICO Caveman is:

	Not at all descriptive	Somewhat descriptive	Descriptive	Very descriptive	Extremely descriptive
Down-to-earth	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Honest	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Wholesome	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Cheerful	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Daring	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Spirited	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Imaginative	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Up to date	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Reliable	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Intelligent	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Successful	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Upper Class	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Charming	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Outdoorsy	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Tough	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

4. Recommendation

*** 1. How would you rate the overall quality of Geico?**

- 1 Poor
- 2
- 3
- 4 Neutral
- 5
- 6
- 7 Excellent

*** 2. How likely are you to acquire a Geico insurance policy in the future?**

- 1 Not at all Likely
- 2
- 3
- 4 Neutral
- 5
- 6
- 7 Extremely Likely

*** 3. How likely are you to recommend Geico to a someone else, e.g., family member, friend, etc.?**

- 7 Extremely Likely
- 6
- 5
- 4 Neutral
- 3
- 2
- 1 Not at all Likely

*** 1. Please indicate your name. (Your name will not be used for any purpose other than as proof of participation in order to receive credit).**

*** 2. Please indicate your gender:**

- Male
- Female

*** 3. What is your age?**

*** 4. What is your current year of study at the University of Florida?**

- Freshman
- Sophomore
- Junior
- Senior
- Graduate (Master's or Ph.D.)

5. What is your race/ethnicity?

- Asian
- Black/African American
- Non-White Hispanic/Latino
- Native American
- Pacific Islander
- White/Caucasian

Other (please specify)

GEICO (Caveman)

6. Thank you!

You have complete the survey! Thank you!

GEICO (Kash)

1. Informed Consent

Please read this consent document carefully before you decide to participate in this study.

Purpose of Study: The purpose of this research is to study consumer perception of personality in brands and the characters that represent them.

What you will be asked to do in the study: First, you will be asked to complete a series of personality tests for both a character and a brand. You will also be asked multiple choice questions regarding the brand. Finally, you will be asked to complete the demographic section of the survey.

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Agreement: I have read the procedure described above. I voluntarily agree to participate in the procedure and I have received a copy of this description.

By selecting "I agree to participate in this survey" you are accepting the terms of the confidentiality agreement and agreeing to participate in this survey. Thank you!

GEICO (Kash)

*** 1. Do you agree to participate in this survey?**

- Yes, I Agree to participate
- No, I Do Not Agree to participate

*** 1. Do you have a Geico insurance policy?**

- Yes
- No
- Not Sure

*** 2. How familiar are you with Geico?**

- 1 Not at all Familiar
- 2
- 3
- 4 Neutral
- 5
- 6
- 7 Very Familiar

I would like you to think of the following brand as if it were a person. Think of the set of human characteristics associated with the brand. For example, you might think that the human characteristics associated with Disney are spirited and imaginative. Then choose the word on the scale you feel represents the brand best.

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been removed due to copyright
laws prohibiting use in published
works**

GEICO (Kash)

* 3. GEICO is:

	Not at all descriptive	Somewhat descriptive	Descriptive	Very descriptive	Extremely descriptive
Down-to-earth	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Honest	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Wholesome	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Cheerful	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Daring	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Spirited	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Imaginative	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Up to date	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Reliable	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Intelligent	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Successful	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Upper Class	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Charming	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Outdoorsy	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Tough	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

*** 1. How familiar are you with Kash?**

- 1 Not at all Familiar
- 2
- 3
- 4 Neutral
- 5
- 6
- 7 Very Familiar

I would like you to think of the following character as if it were a person. Think of the set of human characteristics associated with the character. For example, you might think that the human characteristics associated with Bugs Bunny are mischievous and intelligent. Then choose the word on the scale you feel represents the character best.

GEICO's "Kash"

Original image of Geico trade-character "Kash" has been removed due to copyright laws prohibiting use in published works

GEICO (Kash)

* 2. Kash is:

	Not at all descriptive	Somewhat descriptive	Descriptive	Very descriptive	Extremely descriptive
Down-to-earth	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Honest	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Wholesome	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Cheerful	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Daring	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Spirited	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Imaginative	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Up to date	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Reliable	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Intelligent	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Successful	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Upper Class	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Charming	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Outdoorsy	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Tough	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

4. Recommendation

*** 1. How likely are you to acquire a Geico insurance policy in the future?**

- 1 Not at all Likely
- 2
- 3
- 4 Neutral
- 5
- 6
- 7 Extremely Likely

*** 2. How would you rate the overall quality of Geico?**

- 1 Poor
- 2
- 3
- 4 Neutral
- 5
- 6
- 7 Excellent

*** 3. How likely are you to recommend GEICO to a someone else, e.g., family member, friend, etc.?**

- 1 Not at all Likely
- 2
- 3
- 4 Neutral
- 5
- 6
- 7 Extremely Likely

*** 1. Please indicate your name. (Your name will not be used for any purpose other than as proof of participation in order to receive extra credit).**

*** 2. Please indicate your gender:**

Male

Female

*** 3. What is your age?**

*** 4. What is your current year of study at the University of Florida?**

Freshman

Sophomore

Junior

Senior

Graduate (Master's or Ph.D.)

5. What is your race/ethnicity?

Asian

Black/African American

Non-White Hispanic/Latino

Native American

Pacific Islander

White/Caucasian

Other (please specify)

GEICO (Kash)

6. Thank you!

You have complete the survey! Thank you!

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BIOGRAPHICAL SKETCH

Maritza Garcia was born in 1985 in Lakeland, Florida and currently resides in Miami, Florida with her Shetland Sheepdog, Ripley. She received a Bachelor of Arts in psychology from Florida International University, cum laude, in 2006 and expects to receive her Master of Advertising degree from the University of Florida in May 2011. Maritza currently works for Discovery Communications and is based at the corporate Latin American and U.S. Hispanic headquarters in Miami, Florida. She is currently the media planning coordinator for Discovery en Español, which is distributed through cable and satellite operators in the United States and is dedicated to encouraging the Hispanic community to explore their world and satisfy their curiosity.