

The Influence of Language of Advertising on Customer Patronage Intention: Testing Moderation Effects of Race

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Abstract: The purpose of this paper is to examine how the language of advertising (LA) influences customer patronage intention (CPI) towards health insurance products in Malaysia. The research also considers the moderating effects of race between LA and CPI. In order to test the hypothesized model, this study uses the responses from a sample of 160 customers of different health insurance service providers in Malaysia. A questionnaire was formed using the required measures from existing literature and the structural equation modeling (SEM) was used to examine the proposed model. The results show that the moderating effects of race were strong between languages of advertising and customer patronage intention. The result also displays a significantly positive relation between advertising languages and customer patronage intention towards health insurance products in Malaysia. The researchers suggest that a coherent and persuasive advertising language be used by health insurance providers.

Key words: Language of Advertising • Customer Patronage Intention • Race • Health Insurance

INTRODUCTION

Advertising has a great impact on the modern society. In order to arouse customers' interest, various strategies and skills in advertising language are employed by advertisers. [1,2] classify four fundamental psychological factors that affect customer's response to an advertising stimuli. These are motivation, perception, learning and memory [3]. note the relationship between spoken communication and purchase intention. This is particularly true in the areas of advertising. Apart from the visual content, the language used in an advertisement conveys specific messages with the intention of influencing consumers to purchase from or subscribe to a particular service provider [4]. The success of an advertising campaign has a strong influence on the development of a brand [2, 5-7]. In a context where the consumers are multiracial and multilingual, the advertisers may need to be extra cautious about the language to be used in advertising. This research contributes to the literature on service marketing, consumer demography and advertising as it examines the link between

advertising language and customers' patronage intention in a multiracial context which is scarce in the literature of marketing.

Background of the Study: This study was conducted in Malaysia, which is a multiracial and multilingual society. Most Malaysians speak at least two languages or more [8-10]. *Bahasa Malaysia* is the national and official language of the country. It is also the medium of instruction in primary and secondary schools as well as in most of the public universities. Other major languages are Mandarin and Tamil, which are taught in the vernacular schools. English is a second language and is commonly used in a variety of functions in professional and social settings. [11, 12] found that cultural differences in the society affect language preference which ultimately influence the choice of language in advertising campaigns.

The Malaysian government has put much effort into improving the country's health care system. It is encouraging the Malaysians to protect themselves against health related hazards by having insurance

coverage, which has resulted in competitive product offerings by numerous insurance companies operating in Malaysia [13]. This calls for an effective way of informing the Malaysians of the products available in relation to insurance coverage. The use of the appropriate language is essential to give an edge to the relevant service provider. Thus, it is important to study the influence of language used in advertisement on customer patronage intention of health care insurance products in Malaysia where race is the moderating variable.

In the country's move to produce a high-tech system of health care service, there is a need to look into its customers' patronage intention. This issue has been widely discussed in many other industries but not so much in healthcare insurance products. To obtain a deeper understanding of customers' patronage intention towards healthcare insurance products under the scope of advertising, it is crucial to investigate the influence of language in advertising on a customer patronage intention where race plays a moderating variable.

Consequently, this research will answer the following research questions:

RQ1: How does the language used in advertising influence customer patronage intention towards health insurance products?

RQ2: Does race moderate the relationship between language in advertisement and customers' patronage intention towards health insurance products?

Construct Development: Patronage intention is an individual's intention to purchase a particular brand [14]. His/her decision to purchase is normally based on his/her perceived quality of the product. The consumers' normative beliefs and motivations were also found to have an influence over their purchasing behaviour [15, 16]. According to [17], purchase intention can be defined as consumers' willingness to consider purchasing. While, [18, 19] use the term repurchase in describing purchase intention.

The language used in advertisement and consumers' preference have received considerable attention in the area of management and communication [20-22]. Language expressions embodies and symbolizes cultural reality [23]. Research has discovered that language differences among customers affect their decision making process where product selection is concerned [24].

Many local and international firms would rather employ the local language and include elements of the cultural norms in building their brand identity [25] in a particular region.

[26] show that the perceived usability increases when the words used in an advertisement are conceived in the native language of the client. In this regard, [27] studied advertisement contents and found that language and location are the major factor influencing customers' patronage intention, while advertisement design was shown to be less statistically significant than other variables. Findings from [28]'s study also suggest that the use of indecent language has a positive effect on advertisement attitude, brand attitude and purchase intention. Consequently, emotion regulation propensities of individuals may be triggered by strategically incorporating language in marketing communications that target the emotions of customers [29].

Language can serve as an attribute and medium of experience [30-34]. It can also influence customers' affective response and their thoughts [35]. An individual's emotional reaction to an advertisement can also affect customer's attitude towards the advertisement itself. Attitude towards the advertisement can therefore alter behavioural intentions [36]. Thus, firms need to consider the language used in their advertising campaigns [37, 38].

Preparing an advertising campaign for a multilingual society is challenging since the reaction to a particular language may vary from one person to another. Previous researchers have already identified the relationship between a selection of local languages in an advertising campaign with customers purchase intention of products or services from a service provider [39, 40] especially if the product's target market is a community of a specific race [6]. Hence it is necessary to examine the impact of languages in advertisement used by service providers to the patronage intention where race is taken as a moderation role. Furthermore, different races may have different behaviours, which can significantly affect customers' patronage decisions. The native of a country may be more patriotic towards the local brands compared to the descendent of immigrants [41, 42]. In order to specify the antecedents of the customer patronage decision concerning health insurance products, this research proposes a conceptual framework where race serves to moderate in between advertising language and customer patronage intention as shown in the proposed model (Figure1).

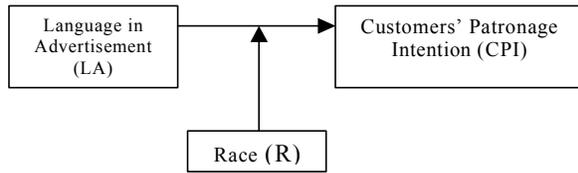


Fig. 1: Conceptual Framework for Language in Advertisement (LA) and Customers' Patronage Intention (CPI)

Based on this conceptual framework, the first hypothesis proposes that the language used in advertisement is likely to lead to a stronger predictor of patronage intention towards a health insurance service provider:

H1: *The greater the concern for language in the advertisement (as perceived by the health insurance customers), the greater the customer patronage intention towards the company.*

When health insurance service providers use an appropriate language register and genre in their advertisement, customers' may relate to the message more if their words are used. Grounded on this reasoning, we advise:

H2: *Race moderates the relationship between language in advertisement and customers' patronage intention.*

MATERIALS AND METHODS

This research is cross sectional in nature and the convenience sampling technique was used in selecting the sample for this study. Participants from Klang Valley, particularly from Kuala Lumpur and Cyberjaya, were randomly selected using mall intercept procedure. They consisted of those who had a health care insurance

policy from any service providers in Malaysia. Out of 200 participants, 160 of the responses were valid for further data analysis, which represent 80% of respondents rate.

A questionnaire designed by [43] was adapted for this study. The questionnaire measured language used in advertisement (LA) (four items) and customer patronage intention (four items) All points were measured using 7-point rating scale with the scale poles ranging from strongly disagree to strongly agree (1-very strongly disagree, 2-strongly disagree, 3-disagree, 4-somewhat agree, 5- agree, 6- strongly agree and 7-strongly agree).

The original questionnaire was split into two sections. Part one included respondents' demographic information and the length of period they subscribe to a particular healthcare insurance company. While section two includes the items concerning this research (language used in advertisement and customer patronage intention). Out of 160 respondents, 60% were males and 40% were females. Aside from that, most of the respondents have their own insurance policy for more than 15 years. With regard to racial distribution, most of the respondents were Malays (60%) followed by Chinese (30%) and Indians (10%). Majority of the respondents were married (60%) and 40% of them were bachelors.

This research applied confirmatory factor analysis (CFA) to evaluate the robustness and reliability of the constructs of the measurement scales. As the proposed model has multiple indicator variables for unobserved (or latent) variables, this research applied Structural equation modeling (SEM) to try out the moderation effect based on maximum likelihood estimation [29, 44-47]. Furthermore, moderating consequence is naturally articulated as an interaction between predictor (CPI) and moderator variable (Race) [48, 49]. For instance, this research hypothesises that customer patronage intention (CPI) in the health insurance industry is predicted by language used in advertisement (LA). When the CPI is

Table 1: Measurement Items

Dimensions	Items	Source
Language of advertisements	I prefer to listen to my own cultural music. (LA1)	[4]
	I prefer to watch a commercial which confirms my culture and norms. (LA2)	
	I prefer to read newspapers and magazines in my own language. (LA3)	
	I prefer that the service providers give Multilanguage's options on their website. (LA4)	
Customer's patronage intention (CPI)	I intend to continue to purchase, at least the same health care insurance policy over the next 12 months. (CP1)	[43]
	I intend to continue to purchase, at least the same amount, to personal healthcare from my present financial services company over the next 12 months (CP2)	
	Everything considered, I would likely purchase, at least the same health care insurance policy in the next 12 months (CP3)	
	If I had the chance I will continue to purchase from a Healthcare insurance company that promotes my language (CPI4)	

regressed on “language used in advertisement” (LA), it is assumed that there is either a weak or strong relationship between “LA” and “CPI”. Thus a new hypothesis was formulated whereby race (X2) moderates the effect of “language used in advertisement” (LA) on customer patronage intention (CPI) in the health insurance industry (Figure 1).

RESULTS AND DISCUSSION

This research included all 160 respondents’ responses for testing H1 and H2. The instrument was firstly validated using confirmatory factor analysis (CFA) and the hypotheses were tested using structural equation modeling (SEM) analysis. Both were done using Amos 20.0.0 [50]. Table I provides a summary of the measure validation results obtained through CFA. This research applied confirmatory factor analysis (CFA) to explain the issues of unidimensionality, convergent and construct validity. Table 1 presents the effects of the model that demonstrates a sensible fit of the two factor model to the data on the basis of a number of fit statistics ($X^2= 16.239$; $X^2/DF =1.621$; GFI (good-fit-index) = 0.977; AGFI (adjusted good-fit-index) = 0.954; RMR (root mean square residual) = 0.054; NFI (normed-fit-index) = 0.967; CFI (comparative-fit-index)= 1.00; IFI (incremental-fit-index) = 1.00; RMSEA (root mean square error of approximation) = 0.00. The magnitudes of standardized loadings ranged from 0.56 to 0.80 that confirms unidimensionality. The value of the average variance extracted ($AVE = \sum k^2/n$; K=factor loading of every item and n= number of items in the model) confirms the convergent validity. In fact, construct validity achieved through the Fitness index from the result of GFI, AGFI, CFI, NFI and RMSEA or the ratio of X^2/DF is less than 5.0 (Table 1).

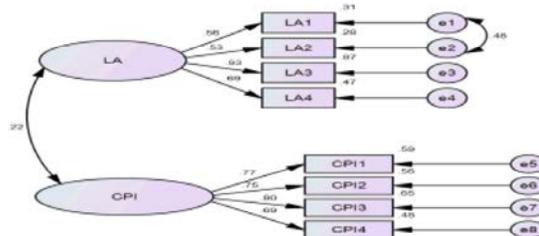


Fig. 1.1: CFA for Assessing the Pooled Measurement Model

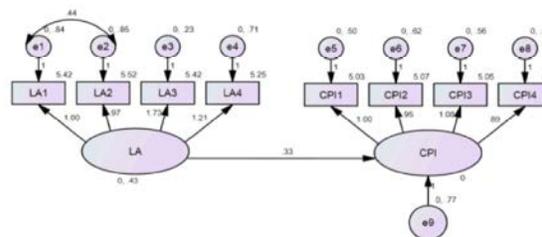


Fig. 2: Race: The Output of the Unconstrained Model

The reliability of all the estimates is greater than 0.70 (Table 1) which confirms the rules of Nunnally (1978). The measurement of construct reliability (CR) is achieved using the following calculation: $(\sum K)^2 / [(\sum K)^2 + (\sum 1 - K^2)]$. A value of CR=0.5 is required in order to ensure construct reliability (Table 1).

Structural equation modeling (SEM) was applied to examine the theoretical model described in Figure 1. The maximum likelihood method was utilized in model estimation. The model in Table 2 fits the data well, as demonstrated by the goodness-of-fit measures: $X^2= 15.239$, $X^2/df= 1.521$, $p < .001$, GFI (good-fit-Index) = 0.967, AGFI (adjusted good-fit-index) = 0.942; RMR

Table1: The Confirmatory Factor analysis (CFA) Reports Summary for All Constructs

Scale Items/ question no	Standardized Loading	Cronbach Alpha (Above 0.7)	AVE (Above 0.5)	CR (Above 0.5)
Languages in Advertisement (LA)				
LA1	0.59	0.782	0.50	0.50
LA2	0.58			
LA3	0.93			
LA4	0.69			
Customers’ Patronage Intention (CPI)				
CPI1	0.77	0.821	0.56	0.50
CPI2	0.75			
CPI3	0.80			
CPI4	0.69			

Overall GOF Indices

$X^2= 16.239$, $X^2/df= 1.621$, $p < .001$
 GFI (good-fit-Index)=0.977, AGFI (adjusted good-fit-index)=0.954;
 RMR(Root mean square residual)=0.054, NFI (Normed-fit-index)=0.967,
 CFI(Comparative-fit-index)=1.00, IFI (incremental-fit-index)=1.00;
 RMSEA (root mean square error of approximation)=0.00

Table 2: The Chi-Square Value and DF for the Constrained Model

Model	NPAR	CMIN	DF	P	CMIN/DF
Default Model	78	70.597	54	.064	1.307
Saturated Model	132	0.000	0		
Independence Model	48	567.592	84	0.000	6.864

Notes: NPAR= number of distinct parameters (q); CMIN= Chi²: Discrepancy between Sigma (theta) and the unrestricted S.

Table 3: The Chi-Square Value and DF for the Unconstrained Model

Model	NPAR	CMIN	DF	P	CMIN/DF
Default Model	64	86.114	55	.068	1.266
Saturated Model	132	.000	0		
Independence Model	48	576.592	84	.000	6.864

Notes: NPAR= number of distinct parameters (q); CMIN= Chi²: Discrepancy between Sigma (theta) and the unrestricted S

Table 4: The moderation test Using Race Group data

	Constrained Model	Unconstrained Model	Chi-Square Differences	Result of Moderation	Result on Hypothesis
Chi-Square	70.597	86.114	15.52	Significant	Supported
DF	54	55	1		
GFI	0.943	0.930			
AGFI	0.921	0.920			
CFI	0.961	0.971			
RMSEA	0.001	0.005			
Chisq/df	1.307	1.565			
H2. Race moderates the relationship between language used in advertisement and customer patronage intention.					Supported

(Root mean square residual) =0. 043, NFI (Normed-fit-index) =0. 957, CFI (Comparative-fit-index) =1. 00, IFI (incremental-fit-index) =1. 00; RMSEA (root mean square error of approximation) =0. 00.

The results indicate that the language used in advertisement has direct and positive effects on customer patronage intention of health insurance products with the company (H1; $\beta=.314$, CR= 2.304, P=.021). The effects of using SEM were balanced with regression analysis. The equation associated to this regression, using standardized coefficients (t values), is Customers' Patronage Intention (CPI) = 0.314 (2.304) *language in advertisement + ϵ . As regression analysis does not control for measurement error, coefficients are smaller than those obtained with SEM. However, the coefficient mentioned above is positive and significant (p=0. 05). As a result, this research accepts hypothesis 1. The influence of race as a moderating variable was analysed using multi-group analysis through AMOS. The data were split into an equal number and save into two separate data files. Researchers in this research developed an unconstrained and constraint model to determine the relationship between constructs of interest. The researchers called model 1 as unconstrained and model

2 as constrained model. The output from constrained model is described in Tables 2 and 3 as well as Figure 3 for the unconstrained model.

However, to determine whether race is significant in relation to the language used in advertisement and customers' patronage intention as a moderating role, this research used the Chi-Square difference test between the constrained and unconstrained models. The role of race as a moderating variable is only significant if the difference of chi-square is greater than 3.84. The chi-square value with 1 degree of freedom is 3.84.

By referring to table 4, this research affirms that all fitness indexes for the constrained and unconstrained models easily fit in their respective model. The results show a strong support for the hypothesis that racial background moderates the relationship between language used in advertisement (latent exogenous construct-LA) and customer patronage intention (corresponding latent endogenous constructs CPI). Above all, the SEM analysis revealed that customers of the health insurance industry have a certain preference with regard to the language used in an advertisement. The study also indicates that racial background moderates the effects of both language selection in advertisement and customer patronage

intention. This finding shows the need for health insurance service providers to consider how the message on their services is to be conveyed to a particular group of customers.

CONCLUSION AND MANAGERIAL IMPLICATION

Based on the above discussion, it is concluded that the language used in advertising is important in shaping customers' patronage decision, particularly when the service is targeted towards a specific population. The study shows that the language used in advertisement has a positive influence on customers' overall patronage intention where race plays a strong moderating role. Thus, it is crucial for advertisers to focus on the language used in conveying their message.

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