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### Abstract

A review of the research devoted to services advertising and comparative advertising revealed few studies on the comparative advertising of services. The research findings reported here confirm that services advertisers in the U.S. frequently employ comparative television advertising and that there has likely been an increase in its use since the 1970s. Other findings—such as the difference in frequency of use by services versus product advertisers, the extent to which services advertisers include substantiation in their commercials, and the extent to which comparative advertising is used by the advertisers of different types of services—are also reported. Theoretical and managerial implications are discussed, as are recommendations for future research.

Key words: comparative advertising, services advertising, advertising message strategy

### The Comparative Advertising of Nonprofessional Services

The importance of the services sector in the U.S.—which accounts for more than 75% of the country's GDP (Central Intelligence Agency, 2011; EconomyWatch, 2011) and more than 66% of personal consumption expenditures (Bureau of Labor Statistics, 2014)—has led to many calls for research on services advertising (e.g., Abernethy & Butler, 1992; Tripp, 1997). Some have noted specifically that little research has focused on message tactics (Grove, Pickett, & Stafford, 1997). Indeed, the findings of her review of the services advertising literature led Tripp (p. 36) to ask, “Is comparative ad content effective?”

Recent, aggressively comparative campaigns on behalf of cell phone service providers (T-Mobile), tax preparation services (TurboTax), satellite television providers (DirectTV), and auto insurers (Allstate) suggest that many services advertisers employ the tactic. Yet despite noting that some services advertisers obviously use comparative advertising, Grewal et al. (1997) referenced no studies of the comparative advertising of services in their widely cited meta-analysis. A review of the literature published since then uncovered only seven studies on services advertising, most of which investigated only nonprofessional services such as legal and medical.

While both the advertising of services and the comparative advertising of products and physical goods have received considerable attention, little research has focused specifically on the comparative advertising of nonprofessional services. Moreover, there is no research available at all regarding the extent to which the strategic uses of comparative advertising are consistent with recommendations and guidelines published in the services advertising literature. Thus, the purpose of the study reported here is to address this gap in the research literature by, first, reviewing the research devoted to services advertising objectives and message strategy and,

second, investigating the comparative TV advertising strategies and tactics employed by services marketers in the U.S.

### **Literature Review**

“Strictly” comparative advertisements refer explicitly to identifiable competitors, while “implied” comparative ads make references to “the other guy” or competitors in general (Brown & Jackson, 1977; Jackson, Brown, & Harmon, 1979). Prior to the mid-1960s, when some advertisers in the U.S. began identifying competitors in their TV commercials, the use of strictly comparative advertising was quite rare among national advertisers, although implied comparative ads (e.g., comparisons with “Brand X”) were fairly common. Research, however, confirms the use of strictly comparative advertising increased, especially after the U.S. Federal Trade Commission (FTC) began encouraging it in the early 1970s (Beard, 2010).

Estimates of both strictly and implied comparative ads in the U.S. range from about 7% (Wright & Barbour, 1975) to 23% (Taschian & Slama, 1984) to between 30% and 40% (Donthu, 1992; Koten, 1984; Neiman, 1987). Estimates of the use of comparative advertising on TV are similar, ranging from 14% (Abrams, 1982) to around 19% (Brown & Jackson, 1977) to 48% (Beard, in press a) to as high as 80% (Pechmann & Stewart, 1990). Some industry observers suggest a likely increase during the first decade of the 20<sup>th</sup> century (York, 2009), as well as increases in both lawsuits and complaints to the National Advertising Division (NAD) of the Council of Better Business Bureaus (York, 2010) over comparative claims.

Brown and Jackson (1977) reported that just 9.7% of TV commercials for services were comparative, versus 42% for drugs, 23.8% for household products, 20.2% for foods, 18.8% for consumer durables, and 15.5% for personal care items (strictly and implied, combined). None of

the services ads were strictly comparative. Still, with just four major services categories (local services, financial, telecommunications, and insurance) accounting for more than \$30 billion in annual advertising expenditures (Kantar Media, 2012), U.S. services marketers are likely spending billions of dollars annually on comparative print ads and television commercials.

### **Services Advertising: Strategic and Tactical Recommendations**

The differences between services and products have led to many recommendations for message strategies and tactics. Unlike manufactured goods, (a) services cannot be seen, felt, tasted, or touched; (b) there is little separation between service production and consumption; (c) the performance of the service production process is less standardized and more heterogeneous; and (d) services cannot be stored for later consumption. However, it is important to note that the service-dominant (S-D) logic perspective (Vargo & Lusch, 2004) has recently challenged the IHIP (intangibility, heterogeneity, inseparability, and perishability) taxonomy of differences between manufactured goods and services, arguing that both goods and services derive their value through use, or the service they provide.

George and Berry (1981) offered the earliest set of services advertising recommendations: services advertising should (a) have positive effects on contact personnel, (b) capitalize on word-of-mouth (WOM), (c) provide tangible clues, (d) make the service more easily understood, (e) contribute to continuity, (f) and only promise what is possible. Other contributors to the literature have also recommended making services more tangible and more easily understood (Grove et al., 1997; Hill & Gandhi, 1992; Mittal, 2002). As Grove et al. (p. 2) warn: “Particular care must be taken to ensure that the information presented via advertising does not introduce more abstraction and confusion in the effort to distinguish a service

offering/seller.”

Hill and Gandhi (1992, p. 65) offered three recommendations for using advertising to enhance the tangibility of a service: (a) “incorporate into ads physical evidence and artifacts showing physical facilities such as service delivery sites,” (b) associate the service with “concrete, specific language and symbols,” and (c) “capitalize on word-of-mouth advertising....” Legg and Baker (1987) proposed “vivid information” as a means for tangibilizing service offerings and enhancing understanding. As they write, “The concept has been operationalized as including concrete, specific language, pictorially illustrated information, direct experience, and case histories.” Hill and Gandhi (p. 67) similarly recommended “documentation strategy” as a means for verifying “the scope, characteristics, performance record, or effects of the service with concrete information to provide a realistic picture of the service and give the service credibility.”

Other contributors to the literature recommend dramatizing the performance of a service or its benefits as a tactic for aiding consumer understanding (Legg & Baker, 1987). As Hill and Gandhi (1992, p. 67) write: “There is a setting, an audience, a performance team, a backstage, and so on, and these components, taken together, describe the exchange process. An implication for advertising is to present a set of actions using drama to provide a unifying framework for describing and communicating aspects of the services exchange.” Similar to the “documentation strategy” proposed by Hill and Gandhi, Mittal (2002) proposed the most recent and specific set of recommendations for services advertising message strategies. They consist of a physical representation of the service delivery system (such as a visual of a SafeLite AutoGlass repair van), documentation of the effective past performance of a service provider, the depiction of a service performance episode, documentation of successful service consumption (such as a

satisfied customer testimonial), and the depiction of a service consumption episode.

### **Research Questions**

Research on comparative advertising (Beard, in press a; Brown & Jackson, 1977), examinations of the advertising trade literature, and casual observation of the mass media suggest advertisers of nonprofessional services in the U.S. frequently employ both strictly and implied comparative advertising. Moreover, although empirical studies of services advertising effects have almost entirely ignored the comparative format, recommendations for services advertising suggest there is some potential for positive outcomes. Answers to the research questions below provide insights into the frequency and strategic uses of comparative television advertising in the advertising of services.

RQ#1: How frequently is comparative versus noncomparative advertising used for the advertising of services on U.S. television?

RQ#2: What types of comparative TV ads are used more or less frequently in services advertising?

RQ#3: To what extent do comparative TV ads for services substantiate their claims?

RQ#4: Does the use of comparative TV advertising and use of different types of comparative ads differ among different types of services?

RQ#5: To what extent is price information emphasized in comparative services TV ads?

RQ#6: Do national advertisers differ in their uses of comparative services TV advertising compared to local services advertisers?

### **Method**

Sampling consisted of a constructed week of TV commercials broadcast on the four top-

rated U.S. broadcast networks. The sampling procedure is identical to that employed by Brown and Jackson (1977), with the addition of FOX. Fourteen three-hour daytime (8:00 a.m.–2:00 p.m., CST) and primetime combinations (7:00 p.m.–10:00 p.m. CST, Monday–Saturday and 6:00 p.m.–10:00 p.m. CST, Sunday) were selected randomly to construct a complete week of 43 hours of programming. Excluded from the sample were promos for TV programs, station IDs and PSAs, help wanted and recruitment ads, ads promoting charitable giving, and commercials on behalf of theatrical films and DVD releases, stage plays, and sporting events. All repetitions of commercials were included in the total sample. Other findings on the comparative advertising of products and physical goods were reported in Beard (in press a).

### **Categories**

Commercials were coded as strictly comparative if one or more competitors were named, shown, or both named and shown. They were coded as “competition implied-brand” if they named or showed a “generic” or unbranded competitive product or service (e.g., “the phone company” or “cable”) or if they identified one or more competitors by referring to them but not by name (e.g., “other brands” or “One of the top five brands...”). A third category, “competition implied-category” ads, consisted of those that acknowledged or implied the existence of competitors but did not directly refer to them (e.g., “The value only we deliver...”) (Beard, in press a). Such ads often include puffery but are not synonymous with it, since some puffs do not require competitors to be valid (e.g., “They’re Great!”).

Definitions and coding instructions for commercial length, service type, and consumer versus business-to-business advertising were adapted from Brown and Jackson (1977), Jackson et al. (1979), and Turley and Kelley (1997) (see Table 1 for a summary of the categories). A

category for local versus national advertising was defined using a definition published by the City of Mesa, Arizona (2012) for the purposes of local taxation.

Advertising claims were coded as substantiated if they included such language as “Tests prove,” “Surveys show,” or “Independent laboratory studies reveal,” or they supported their claims by citing an independent source or third party (e.g., J.D. Power or *PC Magazine*) (McDougall, 1978). Comparative commercials were coded as having absolute price information if an actual dollar amount for a regular or sales price was mentioned (Turley & Kelley, 1997). Commercials referencing lower prices than competitors, percentage discounts or money-saving offers, absence of fees, promotional incentives, or a promise of monetary value were coded as having relative pricing information.

### **Procedures**

One coder and the author began by discussing the coding scheme, category definitions, and code sheet. They then practiced independently coding ads not included in the sample. Training continued until a test of intercoder reliability conducted using a separate sample of 75 commercials indicated acceptable levels of reliability (see Table 1).

Lombard, Snyder-Duch and Bracken (2005) observe that “Coefficients of .90 or greater are nearly always acceptable, .80 or greater is acceptable in most situations, and .70 may be appropriate in some exploratory studies for some indices.” The reliabilities reported in Table 1 (percent agreement and Cohen’s *kappa*) meet these guidelines. Moreover, they compare favorably with Brown and Jackson (1977), who reported only percentage of agreement for their categories, with 89% for their comparative versus non-comparative category and 76% for their type of comparative ad (strictly versus implied).

## Findings

### Description of the Sample

A majority of the 1,401 commercials in the sample were for consumer products (68.9%) versus consumer services (29.7%, or 416 ads). Most of the 416 services ads were 30 seconds in length (68.3%), followed by 15 seconds (19.5%), 60 seconds (7.9%), 10 seconds (2.4%), and other lengths (1.9%). The frequencies of the commercials were skewed by daypart (71.6% daytime) and by network: ABC (12.0%), CBS (16.1%), NBC (28.1%), and FOX (43.8%). The most frequently advertised consumer services were legal (4.8%), communications (4.1%), health care/weight loss/dental (4.1%), education (3.8%), and insurance (3.8%).

### Research Questions and Answers

How frequently are comparative television commercials used in the advertising of services? More than 40% of the 416 services ads were comparative, confirming that the format is used fairly often. However, as an answer to the second research question, just 2.2% of all the services ads were strictly comparative, whereas 13.5% were competition implied-brand and 24.5% were competition implied-category.

To what extent do comparative services commercials substantiate their claims? Among the 416 services commercials, only 13 (3.1%) included substantiation. However, at 6.0%, significantly more of the comparative ads (strictly comparative and both types of implied) included substantiation compared to the noncomparative commercials, at only 1.2% ( $\chi^2=7.554$ ,  $df=1$ ,  $p < .01$ ).

How does the use of comparative advertising differ among different types of services? Comparative advertising (strictly and both types of implied) was used most often for

communications services (including cable/satellite TV, Internet services, and telephone services), followed by insurance, financial services (including investing, lending, and identity theft), healthcare (including weight loss and dental services), household services (including cleaning, repairs, and home security), news/amusement/entertainment/tourism services, legal services, services in an “other” category, and education (see Table 2). The only car rental commercial in the sample was comparative. These differences were statistically significant ( $X^2=36.965, df=8, p < .001$ ). Although ads for communications services accounted for just 13.7% of the sample, five of the nine strictly comparative ads in the sample were for communications services.

There were also significant differences among service types in regards to their frequency of use of the implied-brand and implied-category formats ( $X^2=19.7, df=7, p < .01$ ) (see Table 2). Strictly comparative ads were excluded from this analysis because of their infrequent use, as were ads for services in the “other” category. Although most services advertisers relied on the implied-category format more often than the implied-brand, this was not the case for advertisers of healthcare (including weight loss and dental) and legal services. Conversely, communications (e.g., cable/satellite TV, Internet), financial (e.g., insurance, investment, identity theft, tax preparation), household (e.g., repairs, improvements, security), and news/amusement/entertainment/tourism services employed the implied-category type much more frequently than the implied-brand type.

To what extent is price information emphasized in comparative services commercials? At 6.0% versus 3.6%, comparative services ads included absolute pricing information significantly more often than noncomparative ads did. Conversely, a much larger percentage of noncomparative services ads included no pricing information (45.4% versus 34.1%).

Comparative services commercials also included both absolute and relative pricing information more often than noncomparative services ads (19.9% versus 11.2%, respectively). Nearly identical percentages of comparative and noncomparative services ads (40.1% and 39.8%, respectively) included relative pricing information. The differences among all these frequencies were statistically significant ( $X^2=9.275, df=3, p < .05$ ).

Finally, does the use of comparative advertising differ between national versus local services advertisers? National advertisers were significantly more likely to employ comparative versus noncomparative advertising (47.9%) compared to local services advertisers (32.0%) ( $X^2=10.891, df=1, p < .001$ ).

### **Discussion and Conclusions**

Compared to the 9.7% that Brown and Jackson (1977) found, at 13.5%, the present findings suggest a statistically significant increase in the use of competition implied-brand TV advertising by services advertisers since the 1970s ( $X^2=.98, df=1, p < .05$ ). Moreover, the finding that 2.1% of the services ads were strictly comparative, versus the zero percent that Brown and Jackson reported, suggests an increase in this type as well, although the difference was not quite significant ( $z = 1.887, p = .059$ ). As Beard (2013) reported, creative executives continue to feel quite favorably toward the use of comparative advertising, although they also seem less confident in the effectiveness of strictly comparative versus noncomparative advertising. The finding that contemporary services advertisers appear to be using comparative advertising more often than advertisers some 30 years ago is consistent with these beliefs.

The findings also show that services advertisers consistently opt for the less aggressive types of comparative advertising. One obvious explanation for this finding is that services

advertising decision makers are concerned about the risks associated with comparative advertising. Among these risks are the generation of awareness for competitors, a tendency for advertisers to lose focus on their own message strategies, a negative effect on source credibility (Beard, 2013; Grewal et al., 1997), and the potential for brand confusion. Some empirical research has also confirmed the widely held professional belief that comparative advertising can produce backlash (e.g., the perception that the advertising is unfair or excessively malicious) and other negative responses (James & Hensel, 1991; Sorescu & Gelb, 2000). Beard's (2013) survey of advertising executives confirms their beliefs that comparative ads often have negative effects on attitude toward the ad ( $A_{ad}$ ), brand loyalty, and repeat purchase. Moreover, Beard's (in press b) investigation of comparative advertising for prominent, non-professional services brands showed it is especially likely to encourage negative affective and conative responses among older consumers.

Specifically regarding the risk of brand confusion, as noted earlier, Grove et al. (1997) warned that services advertisers should take special care not to cause confusion in their efforts to differentiate themselves from competitors. Moreover, comparative advertising's likely positive effect on brand-name recall is one of the few cognitive outcomes for which the findings of empirical research and surveys of advertising creatives remain contradictory (Beard, 2013).

As recent dust-ups among competitors in categories as varied as cell phone services, sports drinks, and ready-to-eat soups demonstrate, two additional and important risks are the likelihood that a competitor may counterattack—such as Verizon's “There's a Map for That” response to comparative ads on behalf of AT&T in 2009—or file a lawsuit (e.g., AT&T's response to Verizon's “There's a Map for That” campaign). Indeed, historical research has

shown that advertisers over the past century often allowed themselves to be drawn into comparative advertising wars, and that many who did reported regretting it (Beard, 2010).

The recognized risks associated with comparative advertising are also consistent with recent economic theory and research on “combative advertising.” Combative, versus constructive, advertising identifies and promotes products and brands, while failing to expand markets overall (Marshall, as cited in Chen et al., 2009). Chen and his colleagues concluded that if combative advertising leads to indifferent consumers, rather than partisan ones—which was one of the outcomes of the long-distance services advertising wars of the early 1990s—it could also lead to procompetitive outcomes where all the combatants become collectively worse off.

Yet the findings of this study show that many services advertisers do employ comparative advertising. Obviously, they do so based on the belief that it will be effective. Scholarly researchers have concluded almost overwhelmingly that comparative, versus noncomparative, advertising has significantly greater effects on such related cognitive outcomes as ad attention, ad interest, message recall, attribute recall, message processing and on the conative outcomes of initial brand trial and purchase intention (Beard, 2013; Grewal et al., 1997).

Comparisons with competitors or the category overall seem likely to help communicate the concrete and specific information that services scholars argue is so crucial for effective advertising. Safelite AutoGlass’s comparison of its resin to the “inferior resins” used by “the other guys” offers an excellent example of such a tactical use. Comparisons with competitors would also seem to be an effective way to dramatize the performance of a service, its benefits, and the likelihood of satisfactory consumption. Moreover, the greater cognitive effects attributed to comparative advertising suggest it is an especially good match with another frequently

recommended services advertising tactic—the encouragement of favorable WOM (George & Berry, 1981; Hill & Gandhi, 1992).

There are also theoretical explanations for why comparative advertising may often represent a good match for services advertisers and their goal of highlighting service performance. For instance, and citing Kelley's application of attribution theory, James and Hensel (1991) argued that people are more influenced by information they obtain from someone else about a third entity if that information pertains to the entity's factual performance or actions.

On the other hand, some services scholars have also suggested that, when consumers process information about services as opposed to products, it likely differs from the traditional hierarchy-of-effects paradigm and its three hierarchies (Mittal, 2002; Tripp, 1997; Legg & Baker, 1987; Young, 1981). One possibility is that services consumers follow a fourth hierarchy, feel-do-learn, rather than those implied by the learning, dissonance attribution, and low-involvement hierarchies (Young). If this were the case, then at least some of the risks associated with comparative advertising—such as a negative effect on source credibility, potential for backlash, a decrease in favorable  $A_{ad}$  and possibly  $A_{br}$ —could be especially problematic for services advertisers.

Another important finding is that a significantly larger percentage of the comparative services commercials included substantiation, compared to the noncomparative ones. One explanation for this finding is Beard's (2013) report that advertising creative executives believe comparative advertising will be more effective than noncomparative advertising when claims are well substantiated, believable, and strong. Another is Grewal et al.'s (1997) finding that the inclusion of "credibility enhancers" in comparative ads (e.g., the use of credible sources, two-

sided messages, or the support of claims with factual information) leads to a significant increase in the favorableness of attitude toward the brand ( $A_{br}$ ) and greater purchase intention.

However, it is important to note McDougall's (1978) suggestion that what was "unique" about comparative versus noncomparative ads is that the former frequently "implied that factual information, often in the form of scientific tests or independent research, has been gathered as a basis for the comparative claim" (p. 40). The present finding, that only 6.0% of the comparative services ads included such substantiation, suggests McDougall (1978) was mistaken about the extent to which substantiation is included in comparative ads or that this is a tactical feature that has changed a great deal since the 1970s.

A related finding of importance is that—although a significantly larger percentage of the comparative services commercials included substantiation, compared to the noncomparative ones—only 3.1% of the services ads overall included substantiation. This would seem to be quite inconsistent with the services advertising recommendations presented in the literature. As McDougall (1978) observed regarding substantiation: "The inclusion of substantiations presumably increases the credibility of the claim and reinforces the legitimizing function of the advertising" (p. 41). As noted earlier, researchers have consistently emphasized the value and importance of concrete, specific language or "vivid information" for tangibilizing services, making them more easily understood, and, thus, reducing the perceived risk caused by the often heterogeneous performance of service production. As McDougall concluded based on the results of his comparative advertising experiment: "Advertisers should use substantiated claims whenever possible to increase the acceptability of their messages" (p. 50). This conclusion would seem to apply especially to services advertising.

On the other hand, it is interesting to find that comparative services commercials included absolute pricing information significantly more often than noncomparative ones did and that noncomparative ads failed to include any pricing information significantly more often. One explanation for this finding is Beard's (2013) survey report that contemporary creative executives held more favorable attitudes toward comparative versus noncomparative advertising in more price competitive markets and for products priced lower than competitors. Still, at only 6.0% and 3.6%, it's fairly clear that most services advertisers prefer not to compete on the basis of absolute pricing in either their comparative or noncomparative commercials.

Findings also show that the advertisers of two professional services, healthcare and legal services, used competition implied-brand comparative advertising significantly more often than the advertisers of the mostly nonprofessional services. It's not clear why these advertisers might opt for the more aggressive type of comparative advertising. Such "personal-interactive" professional services (Mills & Margulies, 1980) provide highly customized solutions that focus on the personal nature of their customers' problems. Most of the other retail-oriented services in the sample provide predominantly semi-customized solutions that focus more on things, rather than people, and the tasks that customers need accomplished. One possible explanation, then, is that personal-interactive professional services face greater difficulties in tangibilizing their offerings or differentiating themselves from competitors.

### **Limitations and Recommendations for Future Research**

One study limitation is that the findings apply only to services advertisers in the U.S. and to broadcast network television advertising. Moreover, while sampling from the major broadcast networks made it possible to longitudinally compare the findings with those of Brown and

Jackson (1977), they no longer deliver the majority of TV advertising in the U.S. It would be valuable to investigate how the use of comparative advertising for services might differ, for example, among cable networks and online media. There are also no good estimates of the use of comparative magazine advertising because all the prior content analyses combined services with other types of products or advertisers. A content analysis of services advertising in magazines using this study's categories would, thus, make a valuable contribution to the literature.

Another recommendation would be to survey ad agency creative executives regarding their beliefs about comparative services advertising. Prior surveys of ad agency executives (Beard, 2013; Rogers & Williams, 1989) neglected to include services versus products among the conditions moderating the perceived effectiveness of comparative versus noncomparative campaigns. Moreover, there are no surveys at all of marketing or client-side advertising executives on the topic of comparative services advertising. This is especially important because many agency creative executives report clients are often reluctant to employ comparative advertising (Beard, 2013). Moreover, early surveys of practitioners, beginning with Barry and Tremblay (1975), have also indicated more favorable views of comparative advertising among agency practitioners compared to corporate marketing and advertising executives.

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Table 1

*Summary of Categories and Intercoder Reliabilities*

	Percent Agreement	Cohen's <i>kappa</i>
<b>Length of Spot</b>		
10 sec., 15 sec., 30 sec., 60 sec., Other	98.7	.975
<b>Consumer Service Type</b>		
Financial/Investment/Identity Theft, Insurance, Airlines, Credit Cards, Lodging, Communications, Health Care, Education, News/Amusement/Entertainment/Tourism, Shipping/Delivery, Home Cleaning/Repairs/Related Services, Car Rental, Other	98.7	.981
<b>Local versus National</b>		
Local, National	100.0	*NA
<b>Comparative</b>		
Comparative, Noncomparative	96.0	.918
<b>Comparative Type</b>		
Competition Named, Competition Shown, Competition Both Named and Shown, Competition Implied-Brand, Competition Implied-Category, Noncomparative	89.3	.839
<b>Number of Products/Services/Brands/Opponents</b>		
2, 3, 4, 5, 6, Not mentioned/Competition Implied-Category	92.0	.872
<b>Substantiation</b>		
The ad substantiates one or more of its claims; The ad does not substantiate any of its claims	97.3	**.738
<b>Price Advantage</b>		
Absolute Pricing Information, Relative Pricing Information, Both Absolute and Relative Pricing Information, No Pricing Information	97.3	.959

\**Kappa* is undefined when there is 100% agreement between two coders and values are invariant. \*\**Kappa* is low due to a high likelihood of chance agreements. Note: The complete codebook, six pages in length, is available from the PI on request.

Table 2

*Comparative Advertising Frequency of Use by Service Type*

	Percent Comparative*	Implied- Brand	Implied- Category
Communications	64.9	10.5	45.6
Insurance	50.9	22.6	26.4
Financial	50.0	16.7	33.3
Healthcare	41.4	24.1	15.5
Household	36.0	4.0	32.0
News/Amusement/Entertainment/Tourism	34.3	5.7	28.6
Legal	26.9	14.9	11.9
Other	21.4	0.0	14.3
Education	18.9	3.8	13.2

Note: \*Includes strictly, implied-brand, and implied-category comparative ads.