

“Vignette Development: An Exposition and Illustration”

AUTHORS	Nicholas J. Ashill Ugur Yavas
ARTICLE INFO	Nicholas J. Ashill and Ugur Yavas (2006). Vignette Development: An Exposition and Illustration. <i>Innovative Marketing</i> , 2(1)
RELEASED ON	Friday, 10 March 2006
JOURNAL	"Innovative Marketing "
FOUNDER	LLC “Consulting Publishing Company “Business Perspectives”



NUMBER OF REFERENCES

0



NUMBER OF FIGURES

0



NUMBER OF TABLES

0

© The author(s) 2024. This publication is an open access article.

Vignette Development: An Exposition and Illustration

Nicholas J. Ashill, Ugur Yavas

Abstract

The use of vignettes in services research is relatively ignored. Our study illustrates vignette development in an experiment examining the effects of advertising on frontline employees' intention to perform extra-role customer service. Four scenarios describing congruent and incongruent versions of an advertising campaign are presented using data gathered via qualitative in-depth interviews from a convenience sample of frontline employees of a large retail bank. The paper shows how researchers can create relevant and realistic scenarios to manipulate experimental conditions in services research.

Introduction

Because of its capabilities to provide superior control over extraneous factors in a study and allow for a robust analysis of causality (Fishbein and Ajzen, 1975; Robinson, 1981; Churchill, 1999), experimental research design has a time-honored tradition in social sciences. Vignettes or scenarios, as they are sometimes called, are critical to the successful implementation of an experiment. In social science research, vignettes have been widely used in studying attitudes, perceptions, beliefs and norms (Finch, 1987). Our review shows that vignettes have also been utilised in business research in a diversity of domains including business ethics (Cavanagh *et al.*, 1985; Weber, 1992), leadership (e.g., Mitchell and Wood, 1980), safety climate (e.g., Hofmann and Stetzer, 1998), and career development (e.g., Giles and Rea, 1999). However, their use in services research is relatively ignored (e.g., Bitner, 1990). The aim of this study is to fill in the gap and illustrate vignette development for an experiment designed to examine the effects of advertising on frontline service employees' intention to perform extra-role customer service.

Our paper is organised as follows. We begin by defining a vignette and discuss its merits in experimental research. We then introduce the context and setting of our study. This is followed by discussions of the method and results of the study. We then present the implications of the results. We conclude with suggestions for future research.

Background

Vignettes are focused descriptions of a series of events taken to be representative, typical or emblematic of a case/situation (Miles and Huberman, 1994). They are short scenarios or hypothetical situations presented to subjects, who are then asked to describe their possible actions in those circumstances (Alexander and Becker, 1978; Miles, 1987; Flint, 1999; Wilks, 2004). Vignettes typically preserve a chronological flow and are limited to a brief time span, one or a few key actors and a bounded space. Vignettes may be written or portrayed in a "live" fashion using an audio and/or visual representation or computer animation.

In experimental research design, vignettes offer a number of advantages. First, they can be developed for realistic circumstances and framed for the specific target population (Fredrickson, 1986; Weber, 1992). Thus, they enable stronger claims of external validity (Churchill, 1999; Winer, 1999). Realism in a vignette can be communicated by "developing the context, problem, described actions, and terminology of the scenarios" (Weber, 1992, p. 144). A realistic scenario generates interest and greater involvement by the respondents (Fredrickson, 1986). Second, vignettes allow for systematic variation of the characteristics used in the situation description and make possible more precise assessments of each study variable (Alexander and Becker, 1978). Furthermore, these variations can be standardised so that respondents receive the same set of social stimuli (Nosanchuk, 1972; Alexander and Becker, 1978). Such a control afforded to the researcher by vignettes is a major advantage of the technique (Cavanagh *et al.*, 1985; Surprenant and Solo-

mon, 1987; Randall and Gibson, 1990; Weber, 1992). Third, framing an issue or scenario in a vignette minimises the need for respondents to impute their own contextual information (Frederickson, 1986). In contrast, direct questioning techniques can elicit unreliable and biased self-reports since they require the respondents to make judgments that are often too abstract (Alexander and Becker, 1978).

Study Context and Setting

In today's increasingly competitive environment, for survival and success, service firms have to deliver exceptional service quality to acquire and retain a pool of profitable loyal customers (Yavas and Yasin, 2001; Ashill and Thompson, 2003). Frontline employees are perhaps the most critical link in the provision of superior service to customers (Yoon et al., 2001; Babakus et al., 2003). Indeed, a customer's notion of service quality hinges on the success of his/her interaction with frontline employees who represent the organisation in each encounter (Mohr and Bitner, 1995).

Recognising the importance of these boundary spanning personnel's actions to organisational success, service managers are eager to improve their employees' not only role-prescribed behaviours (i.e., those specified in job descriptions) but also extra-role service behaviours (i.e., those that extend beyond formal role requirements) (Bettencourt and Brown, 1997). Internal marketing actions to achieve these objectives range from on-going training programs designed to equip frontline employees with the requisite knowledge and tools to provide core services right the first time they are delivered as well as training in interpersonal skills to empowerment and to rewards (Babakus *et al.*, 2003). However, how well intentioned such actions may be, often overlooked in internal marketing efforts is the impact of external communications such as advertising targeted at customers on the frontline employees. As Christensen (1997) cogently argues external communications are even more important for internal than external audiences, although perhaps unintentionally so.

External communications and advertisements by an organisation can be functional or relational in nature. At the functional level, advertising typically conveys information about the organisation's offerings and services (e.g., service standards) (Gilly and Wolfinbarger, 1998). At the relational level, advertising conveys information about the values of the organisation and what it stands for (Lotman, 1977; Christensen, 1995; Cossette, 1998). The messages transmitted to external audiences can be congruent or incongruent with employees' previous experiences, perceptions and thoughts (Moreau *et al.*, 2001). For instance on the functional side, employees may perceive advertisements as being either accurate (congruent) or inaccurate (incongruent) claims of organisation's service capabilities. On the relational side, they may perceive advertisements as being either a fair (congruent) or unfair (incongruent) representation of the organisation's culture. Congruent advertisements can have positive effects on employee morale and organisational commitment by suggesting that the organisation values employees and promises customers only what the employees can realistically deliver (Gilly and Wolfinbarger, 1998). Such advertisements result in higher levels of employee comprehension and receptivity and serve as impetus to engage in extra-role service behaviours. Conversely, incongruent advertisements can have deleterious effects on employee morale, commitment and desire to provide extra-role service.

The current study was undertaken to assist the management of a large retail bank in New Zealand, which sought to enhance extra-role behaviours of its frontline employees in the face of intensifying competition from other financial institutions, and continuously evolving customer demands. Because no appropriate vignettes could be adapted for the current study, a customised set of vignettes had to be developed.

Method

Sample and Data Collection

Interviewees selected to develop the vignettes for the study had to hold a frontline position with the subject bank for more than one year. This requirement was placed following Drory

and Ritov's (1997) research that employees who work at least that long have a detailed understanding of their roles and the workplace environment. Four interviewees were recruited by the bank liaison to participate in the study. Three of the interviewees held the position of sales consultant responsible for initiating and conducting sales of the bank's financial products to personal customers. The fourth interviewee was a teller who dealt with routine customer transactions and made referrals to the sales consultants. All four interviewees had been with the bank for over five years so were deemed to have a good understanding of the bank's organisational culture and service capabilities.

By using the interview guide presented in Appendix 1, interviews were then conducted with the chosen employees at the bank premises. An in-depth interview approach was used over the survey method since in-depth interviews are flexible, enable a greater depth of insight through probing (Miles and Huberman, 1994; Churchill, 1999; Malhotra, 1999) and provide the richness, holism and 'thick descriptions' that are vivid and nested in a real context (Miles and Huberman, 1994). Furthermore, such interviews are well suited to understanding the meanings attached to a particular social world (Miles and Huberman, 1994) and facilitate the development of compelling vignettes with a strong 'local groundedness' which is deemed essential in any effective vignette (Cavanagh *et al.*, 1985).

As can be seen from the guide, respondents were asked about their organisation's current advertisements in terms of their relational and functional dimensions. They were also asked to develop two advertisements for their organisation, one that dramatises its image (relational information) and one that exaggerates the service levels that customers can expect (functional information). By asking these questions, we were able to create scenarios characterising congruent and incongruent advertising perceptions.

Each interview lasted approximately 60 minutes. While longer interviews may fatigue respondents (Gordon and Langmaid, 1988), shorter interviews would not permit collection of the required depth and breadth of data. Gaining detailed accounts were essential to ensure that the vignettes were as real and compelling as possible. Thus, the importance of the required data from the interviews outweighed considerations of length. Interviews were recorded on audiocassette tape and subsequently transcribed for data analysis.

Analytical Procedure

Following the sequence of steps described by Miles and Huberman (1994), analysis of the data consisted of within-case and cross-case analysis. Within-case analysis involved the arrangement of the codes into four within-case displays. These displays aid in the interpretation of large amounts of information and improve the conclusions drawn from the analysis (Miles and Huberman, 1994). Cross-case analysis was conducted in order to guard against identifying idiosyncratic issues through the assessment of a number of cases simultaneously.

After completion of the data analysis phase, four vignettes were used to manipulate relational and functional perceptions of advertising and were presented via a short 'story' describing a broadcast media advertising campaign.

Results

Relational Perceptions of Advertising

With regard to the relational dimension, a number of themes emerged from the interviews. Respondents felt the bank held a particularly strong profit motive. For example, one respondent commented that "[the bank] stands for helping the shareholders," while another respondent stated "[w]e've [the bank] got to keep our share price high." While other organisational values were identified (e.g., being competitive and staff development), the bank was clearly perceived by respondents to value profitability very highly. This profit focus crystallised in the daily work activities of frontline staff working in the branch network. One particularly illustrative policy was the bank's focus on customers with a high value of business with the bank. These customers were singled out and given deferential treatment in order to maximise the profit potential. This focus

was illustrated by one respondent who stated that “[i]f we [the bank] do the right business with the right people and gradually gain all their business, then the bottom line is that we’re going to be up there with the other leading banks.”

Given their salience, aspects of the profit motive and the focus on high value customers were used to manipulate the incongruent condition of relational advertising perceptions. The vignette described an advertisement that emphasised the equal treatment of all customers regardless of the dollar value of their business (Vignette 1, Appendix 2). By contradicting the bank’s policy on customer value the advertisement implicated an overall value system not dominated by profit.

Another organisational value that emerged from the interviews was change. Over the previous few years the bank had undergone a large change process in order to reposition itself competitively. Involved in this change process were a number of unpopular initiatives. One particularly salient change was the rationalisation of the branch network resulting in a number of closures. As one respondent commented:

“[a] lot of things that happened over the last perhaps two or three years have not been good for the bank...we [the bank] lost a lot of business and got a lot of flack, it was bad publicity...Branch closures were another thing that did a lot of damage to the bank I suppose. Too much happening all at the same time with the change in computer system and all sorts of things...it was all happening wham bam bam. All too much too quickly and now we [the bank] are starting to have to pick up and rectify what happened.”

Although respondents felt a number of negative things had occurred during the change process they believed the ultimate goals were positive in nature. Respondents seemed to hold the belief that the bank wanted to “get it [the negative changes] over and done with and then start building it [the bank] back up again.” Now that many of these negative changes had been implemented, the bank was perceived by respondents to be moving in a “forward direction. Upward, better...[and on] the ladder to recovery.”

Manipulation of the congruent condition of relational advertising perceptions utilised the bank’s difficult change process. The advertisement described in the vignette highlighted that the bank was acknowledging the difficult transition it had recently gone through and pledged that such a process was necessary in order to better meet customer needs. It was anticipated such messages would match frontline employee perceptions of how and why the changes were made (Vignette 2, Appendix 2).

Functional Perceptions of Advertising

Investigation into the functional perceptions of advertising revealed a number issues that aided in the development of the vignettes. It was evident from the interviews that the bank primarily advertises mortgage and savings products. These products were deemed difficult to exaggerate because they were governed, in part, by the economic climate. Service levels, on the other hand, seemed to be an issue that the bank preferred to avoid in their marketing communications. As commented by one respondent:

“I can’t remember them [the bank] ever saying things about service levels in the advertisements...The thing about saying something about a service level is that you’ve got to meet it then don’t you. We always try and not divulge how long it’s going to take. If you need to give an indication, give an outside indication so that if it comes back within that, well that’s good.”

Therefore, service promises were utilised to manipulate the incongruent condition of functional advertising perceptions. An advertisement was described that promised customer service within 60 seconds of entering a branch. Claims of such speedy service arose from the interviews as not only undeliverable but contrary to company expectations. One respondent suggested that an advertisement might promise that “the minute you walk into a branch you will be seen immediately by our friendly staff. This would not be true because the bank expected a waiting time when you come into a branch.” (Vignette 3, Appendix 2).

Finally, the congruent condition of functional advertising perceptions was manipulated by adopting an advertisement the bank had run in the recent past. This advertisement promoted one of the bank's savings products and was very successful in terms of generating awareness and sales. Respondents felt that the advertisement was a very effective and accurate portrayal of the product's features and benefits. One respondent described the advertisement as "perfect. What people needed to know really was all sorted out in the ad... Everybody knew what it was about and were able to relate to that. They came in and said 'that's for me'." (Vignette 4, Appendix 2).

The 'realness' of the hypothetical account presented in each of the vignettes was pretested with three experts and no alterations were deemed necessary to any of the four advertisements. Also personal interviews with a convenience sample of bank employees revealed that each of the four variations were correctly identified as being either congruent or incongruent with the organisation. In addition, these employees judged the vignettes to be realistic in terms of context, problem, described actions, and terminology.

Aftermath

The developed vignettes were used to generate four treatment groups for the experiment. These were:

- Group 1 (incongruent functional and incongruent relational perceptions)
- Group 2 (incongruent functional and congruent relational perceptions)
- Group 3 (congruent functional and incongruent relational perceptions)
- Group 4 (congruent functional and congruent relational perceptions)

Data for the experiment were collected via a mail survey from the frontline service employees located in branches in a particular operational district of the bank. Four versions of the questionnaire were developed representing one of the four treatment conditions. The vignettes included in each set of questionnaire had an introduction to provide the contextual information required for the respondent to create a full mental picture of the scenario (Appendix 2). Frontline employees were randomly assigned to one of these groups and of the 184 questionnaires mailed, 99 usable ones were returned.

After reading the vignette, respondents were asked to indicate the likelihood of performing extra-role service using a 5-item 7-point scale anchored from 'very strongly agree' to 'very strongly disagree'. Factor analysis of these items revealed that the scale was unidimensional. Internal consistency reliability estimate (coefficient alpha = .88) for the measure exceeded the .70 benchmark recommended by Nunnally (1978).

Analysis of the returned questionnaires via a two-way ANOVA indicated that a significant effect was evident for functional advertising ($F = 5.137, p = 0.026$). Investigation of the cell means confirmed that the effect was in the correct direction. In other words, frontline service employees who received the incongruent functional advertising treatment condition reported a lower intention to perform extra-role customer service. However, no significant effect was evident for the relational advertising condition ($F = 0.329, p = 0.567$). Although the difference in cell means was in the expected direction, there was no evidence to suggest that, for the incongruent relational advertising treatment condition, frontline service employees had a significantly lower intention to perform extra-role customer service. This unexpected finding may be due to the fact that frontline service employees take a more holistic view of their relationship with the organisation. Although an employee may perceive an advertising campaign to be incongruent with his/her understanding of the organisational culture, this may be disregarded as an aberration provided overall workplace perceptions are positive (Organ, 1988).

Conclusions

Recognising a lack of vignette development and use in services research, our study sought to address this gap by illustrating the development of vignettes for an experiment designed to investigate the effects of congruent (and incongruent) relational and functional advertisements on employee extra-role service behaviours. While the results of this study are insightful, viable prospects for future research remain. Our study was conducted among employees of one bank. This

may delimit generalisations. Replications among employees of different banks in New Zealand would be illuminating. Also our study scope was restricted to one service sector. Future research should investigate the impact of congruent and incongruent advertisements on frontline employees' extra-role service behaviours in other service settings. This could lead to a contingency framework and show if findings change according to type of service. Also illuminating would be replication studies among employees who do not hold frontline positions. Additionally, given the evidence that female and male employees differ in their service marketing and management related behaviours (Babin and Boles, 1998), gender-specific studies would be enlightening.

We hope that our study will inspire other researchers to pursue these and other relevant issues in the future. Such research, on one hand, can further contribute to the generalisability of findings and, on the other hand, can facilitate managerial decisions.

References

1. Alexander, C.S. and Becker, H.J. (1978), "The Use of Vignettes in Survey Research", *Public Opinion Quarterly*, Vol. 42, No. 1, pp. 93-104.
2. Ashill, N., Davies, K. and Thompson, I. (2003), "Characteristics of Marketing Organisation in the New Zealand Financial Services Sector: An Exploratory Study", *International Journal of Bank Marketing*, Vol. 21, No. 2, pp. 80-93.
3. Babakus, E., Yavas, U., Karatepe, O.M. and Avci, T. (2003), "The Effect of Management Commitment to Service Quality on Employees' Affective and Performance Outcomes", *Journal of the Academy of Marketing Science*, Vol. 31, No. 3, pp. 272-286.
4. Babin, B.J. and Boles, J.S. (1998), "Employee Behavior in a Service Environment: A Model and Test of Potential Differences between Men and Women", *Journal of Marketing*, Vol. 62 April, pp. 77-91.
5. Bettencourt, L.A. and Brown, S.W. (1997), "Contact Employees: Relationships Among Workplace Fairness, Job Satisfaction and Prosocial Service Behaviors", *Journal of Retailing*, Vol. 73, No. 1, pp. 39-61.
6. Bitner, M.J. (1990), "Evaluating Service Encounters: The Effects of Physical Surroundings and Employee Responses", *Journal of Marketing*, Vol. 54, No. 2, pp. 69-82.
7. Cavanagh, G.F., Fritzsche, S.J. and Fritzsche, D.J. (1985), "Using Vignettes in Business Ethics Research", in Preston, L.E., (Ed), *Research in Corporate Social Performance and Policy*, Greenwich, CT: JAI Press, pp. 279-293.
8. Christensen, L.T. (1995), "Buffering Organizational Identity in the Marketing Culture", *Organization Studies*, Vol. 16, No. 4, pp. 651-672.
9. Christensen, L.T. (1997), "Marketing as Auto-Communication", *Consumption, Markets and Culture*, Vol. 1 May, pp. 197-227.
10. Churchill, G.A., Jr. (1999), *Marketing Research: Methodological Foundations*, Dryden Press, Orlando, FL.
11. Cossette, P. (1998), "The Study of Language in Organizations: A Symbolic Interactionist Stance", *Human Relations*, Vol. 51, No. 11, pp. 1355-1377.
12. Drory, A. and Ritov, I. (1997), "Effects of Work Experience and Opponent's Power on Conflict Management Styles", *The International Journal of Conflict Management*, Vol. 8, No. 2, pp. 148-161.
13. Finch, J. (1987), "The Vignette Technique in Survey Research", *Sociology*, Vol. 21, No. 1, pp. 115-114.
14. Fishbein, M. and Ajzen, I. (1975), *Belief, Attitude, Intention and Behavior: An Introduction to Theory and Research*, Addison-Wesley, Reading, MA.
15. Flint, N. (1999), "The Use of Vignettes at Interviews – Helping to Develop Substantive Theory", paper presented at the AARE-NZARE Conference, Melbourne, 29 November-2 December.
16. Fredrickson, J.W. (1986), "An Exploratory Approach to Measuring Perceptions of Strategic Decision Process Constructs", *Strategic Management Journal*, Vol. 7, No. 5, pp. 473-483.

17. Giles, M. and Rea, A. (1999), "Career Self-Efficacy: An Application of the Theory of Planned Behaviour", *Journal of Occupational and Organizational Psychology*, Vol. 72, No. 3, pp. 393-398.
18. Gilly, M.C. and Wolfenbarger, M.F. (1998), "Advertising's Internal Audience", *Journal of Marketing*, Vol. 62, No. 1, pp. 69-88.
19. Gordon, W. and Langmaid, R. (1988), *Qualitative Market Research: A Practitioner's and Buyer's Guide*, Gower Press, Aldershot.
20. Hofmann, D.A. and Stetzer, A. (1998), "The Role of Safety Climate and Communication in Accident Interpretation: Implications for Learning from Negative Events", *Academy of Management Journal*, Vol. 41, No. 6, pp. 644-657.
21. Lotman, Y.M. (1977), "Two Models of Communication", in Lucid, D.P. (Ed), *Soviet Semiotics: An Anthology*, John Hopkins University Press, Baltimore, pp. 99-101.
22. Malhotra, N.K. (1999), *Marketing Research: An Applied Orientation*, Prentice Hall, Upper Saddle River, NJ.
23. Miles, M.B. and Huberman, A.M. (1994), *Qualitative Data Analysis: An Expanded Sourcebook*, SAGE Publications, Thousand Oaks, CA.
24. Mitchell, T.R. and Wood, R.E. (1980), "Supervisor's Responses to Subordinate Poor Performance: A Test of an Attributional Model", *Organizational Behavior and Human Decision Processes*, Vol. 25, No. 1, pp. 123-138.
25. Mohr, L. and Bitner, M. (1995), "The Role of Employee Effort in Satisfaction with Service Transactions", *Journal of Business Research*, Vol. 32, No. 2, pp. 239-252.
26. Moreau, C.P., Lehmann, D.R. and Markman, A.B. (2001), "Entrenched Knowledge Structures and Consumer Response to New Products", *Journal of Marketing Research*, Vol. 38, No.1, pp. 14-30.
27. Nosanchuk, T.A. (1972), "The Vignette as an Experimental Approach to the Study of Social Status: An Exploratory Study", *Social Science Research*, Vol. 1, pp. 107-120.
28. Nunnally, J.C. (1978), *Psychometric Theory*, McGraw-Hill, New York, NY.
29. Organ, D.W. (1988), "A Restatement of the Satisfaction-Performance Hypothesis", *Journal of Management*, Vol. 14, No. 4, pp. 547-557
30. Randall, D.M. and Gibson, A.M. (1990), "Methodology in Business Ethics Research: A Review and Critical Assessment", *Journal of Business Ethics*, Vol. 9, No. 6, pp. 457-471.
31. Robinson, P.W. (1981), *Fundamentals of Experimental Psychology*, Prentice Hall, Englewood Cliffs, NJ.
32. Surprenant, C.F. and Solomon, M.R. (1987), "Predictability and Personalization in the Service Encounter", *Journal of Marketing*, Vol. 51, No. 2, pp. 86-96.
33. Weber, J. (1992), "Scenarios in Business Ethics Research: Review, Critical Assessment, and Recommendations", *Business Ethics Quarterly*, Vol. 2, No. 2, pp. 137-160.
34. Wilks, T. (2004), "The Use of Vignettes in Qualitative Research into Social Work Values", *Qualitative Social Work*, Vol. 3, No. 1, pp. 78-87.
35. Winer, R.S. (1999), "Experimentation in the 21st Century: The Importance of External Validity", *Journal of the Academy of Marketing Science*, Vol. 27, No. 3, pp. 349-358.
36. Yavas, U. and Yasin, M.M. (2001), "Enhancing Organisational Performance in Banks: A Systematic Approach", *Journal of Services Marketing*, Vol. 15, No. 6, pp. 444-453.
37. Yoon, M.H., Beatty, S.E. and Suh, J. (2001), "The Effect of Work Climate on Critical Employee and Customer Outcomes", *International Journal of Service Industry Management*, Vol. 12, No. 5, pp. 500-521.

Appendix 1

Interview Guide

Introduction

Let's talk about your bank's advertising. What do you think of the ads the bank runs either now or in the past?

- Draw out opinions and feelings of the ad and any specific ads that may stand out

Current Advertising – Relational

- What do you think the bank stands for or values?
- Do you think the bank's advertisements fairly represent these values?
 - Draw out specific ads that may stand out

IF YES:

- What is it about the ad that gives you the feeling that they have painted an accurate picture of the bank and its values?
- Do the bank's ads usually paint a fair picture of the bank's values?

IF NO:

- In what ways do the ads present a distorted picture of the bank's values?
- How often do the bank's ads present a distorted picture in this way?

Current Advertising – Functional

- What services or products are usually advertised by the bank?
- Do you think the bank's advertisements make reasonable claims about the level of service the bank can actually offer its customers?
 - Draw out specific ads that may stand out

IF YES:

- What are the key aspects of the advertisement that ensure an accurate message is received by the customer?
- Are the bank's advertisements usually accurate in their service claims?

IF NO:

- What aspects of the advertisement aren't true to actual service or product offerings?
- How often does the bank make ads that don't describe true service or product offerings?

Imagined Advertising – Relational

- I would like you to imagine that you had to develop an advertisement for the bank. Imagine you have been asked to develop an advertising campaign that painted the bank in a more positive light than perhaps it is. What would the advertisement be like?
 - Draw out examples of ads that dramatise or embellish the personality or image of the bank?
- In what way have you dramatised or embellished the bank's personality or image?
- How different is this from the way the bank actually is?
- What aspects of the bank's image/culture/personality are easier to paint in a more positive light in an advertisement? Why?
- What aspects of the bank's image/culture/personality are harder to paint in a more positive light in an advertisement? Why?

Imagined Advertising – Functional

- Imagine now that you have to develop a different advertisement for the bank. Imagine that you have been asked to develop an advertisement that "overstates" or exaggerates the service levels or product benefits the customers can expect. What would the advertisement be like?
- In what way have you "overstated" or exaggerated actual service levels or product benefits?
- How different are your advertising promises from the actual service levels or product benefits?
- Which services or products are easier to "overstate" or exaggerate in an advertisement? Why?
- Which services or products are harder to "overstate" or exaggerate in an advertisement? Why?

Appendix 2

The Four Vignettes

Vignette Introduction

One day at work your branch manager informs all the staff of a new advertising campaign that the [bank] is about to introduce. You are told that it is a major promotional push for the [bank]. Variations of the ads will be everywhere; over the three main TV channels, in the newspapers, on the side of buses, and on posters in the branch. Over the following weeks you do indeed see the new ads everywhere and can't help but think that a lot of money is being spent on the campaign. It seems to be a major promotional push for the [bank]. The campaign involves two main ads.

Vignette 1: Incongruent Relational Condition

The first ad isn't promoting any single product but the bank as a whole – much like the “[current advertising slogan]” ads did. It has two scenes: the first scene shows a businessman wearing an expensive suit entering a branch to set up his sizeable investment portfolio. It is obvious that he received very good service from the sales consultant. The second scene starts with the businessman leaving the branch and a little boy entering with his mother. Although the little boy is only opening a savings account to deposit \$1 of his pocket money each week you notice that he is treated exactly the same way as the businessman was. The ad finishes with someone saying: “At [the bank] we believe the importance of your business shouldn't be linked to the size of your wallet.”

Vignette 2: Congruent Relational Condition

The first ad isn't really promoting any single product but the bank as a whole – much like the “[current advertising slogan]” ads did. The ad shows a number of images throughout the life of a father and his son. Each image shows a major event over the course of their lives, for example, the son's first day at school, his moving out of home, and his wedding day. As these scenes are being played, someone is saying: “Growing can be a painful process but we all know that it's a fact of life. To grow is to give up something familiar and move into an exciting future. At [the bank] we've gone through a lot of changes recently – some were painful to us all. But now we're more than a bank, we're the source of your total financial solutions. Now more than ever we are ready to grow with your diverse and changing financial needs [current advertising slogan]”.

Vignette 3: Incongruent Functional Condition

The second ad features a number of scenes in competitors' bank branches. Each scene shows people waiting in long queues to be served. Everybody is frustrated and annoyed at the long waiting times. The last scene shows a customer walking into [a bank] branch. Although the branch seems busy with activity the customer is served very soon after entering. The ad finishes with a voiceover stating: “At [the bank] we recognise that you shouldn't have to wait for something that is already yours. So we guarantee that when you walk into one of our branches you will be served within 60 seconds. It's the least we could do”.

Vignette 4: Congruent Functional Condition

The second ad featured the familiar [describes a recent savings account advertisement]. Of course, it is instantly recognisable as the [savings account] ad that ran on TV not long ago.