







## 4.2 Research Participation

In this research, the selected participants were adults. The participants were selected voluntarily. The selection of the experimental groups used assignment randomization. Randomization is a control technique that equates the groups of experimental subjects by ensuring that every subject has an equal opportunity to be placed on any group (Christensen 1988:174). Randomization was used to minimize or even eliminate the influence of extraneous variables. In this case, the participants got the treatment in the form of printed advertisements randomly.

## 4.3 Measures

*Perceived performance risk* was measured using 4 dimensions, which adapted from Biswas, et al. (2006) (e.g., confidence towards the ability of the product/service will perform as expected, confidence towards the ability of the product/service will perform satisfactorily, the amount of risk in choosing products/services based on performance problems, and the uncertainty of product/service performance). *Perceived financial risk* was measured using 4 dimensions, which adapted from Biswas, et al. (2006) (e.g., perceived financial risk, risk of choosing products/services based on cost, the risk of determining the product/service based on the amount of money, and financial risk involved). *Perceived social risk* was measured using 3 dimensions, which adapted from Stone and Gronhaug (1993) (e.g., the thought (assumption) of others that the product/service will increase self-esteem, the thought (assumption) of others that the product/service only chosen for the sake of prestige, and the thought (assumptions) of others that are considered important that the product/service is not valuable). *Perceived psychological risk* was measured using 3 dimensions, which adapted from Stone and Gronhaug (1993) (e.g., feeling uncomfortable in using products/services, feelings of unwanted anxiety in using products/services, and feelings of unnecessary tension due to the use of products/services).

## 4.4 Preliminary Study Results

The preliminary study was conducted to identify and to determine the products with high consumer involvement used in the treatments in the form of advertisements and to determine the product brands with high consumer involvement. In this preliminary study, the researchers conducted a

focus group discussion of 7 people. Based on the results of focus group discussions, it was found that the product with high consumer involvement which had been perceived so far by the participants is a laptop. Therefore, the researchers decided to choose a laptop product as the product with high consumer involvement used in the experimental study and the brand used was "expert" which was appropriate to be used as the treatment in the experiment.

## 4.5 Manipulation Check

The results of the comparative test of T-test show that there are significant differences on financial risk, psychological risk, performance risk, and social risks in the advertisements with positive and negative message framing as indicated in Table 1. This shows that there were significant differences in the performance risk, psychological risk, financial risk, and social risks in the advertisements by using positive and negative message framing. From the results of this test, it can be concluded that the advertisements with positive and negative message framing can be compared.

The results of the comparative test of T-test show that there are significant differences in financial risk, psychological risk, performance risk, and social risks in the advertisements with high and low source credibility as indicated in Table 1. This shows that there are significant differences in the performance risk, psychological risk, financial risk, and social risks in the advertisements by using high and low source credibility. From the results of this test, it can be concluded that the advertisements with high and low source credibility can be compared.

## 5. Data Analysis and Result

### 5.1 Instrument Testing

The validity test results of all variable indicators of performance risk, psychological risk, financial risk, and social risk perceptions obtained the results of statement items with the loading factor of over 0.4 so that it can be concluded that all the indicators in the questionnaires were valid and the analysis could be continued. The reliability test result indicated by Cronbach alpha value of each variable was greater than 0.6.

### 5.2 Hypothesis Testing

The testing using ANOVA with the dependent variable of performance risk, psychological risk, financial risk, and social risk indicate that framing message in advertisement had the effect on performance risk perception ( $F = 32.566$ ;  $p = 0.000 < 0.05$ ), psychological risk perception ( $F = 32.725$ ;  $p = 0.000 < 0.05$ ) performance risk perception ( $F = 24.421$ ;  $p = 0.000 < 0.05$ ) social risk ( $F = 23.697$ ;  $p = 0.0000 < 0.005$ ). Positive message framing in the advertisement would generate the perceptions of performance risk, psychological risk, financial risk, and social risk which were lower than the perceptions of performance risk, psychological risk, financial risk, and social risk with negative message framing in the advertisement.

The test using ANOVA with the dependent variable of performance risk, psychological risk, financial risk, and social risk indicated that source credibility in advertisement had the effect on performance risk perception ( $F = 8.186$ ;  $p = 0.009 < 0.05$ ), psychological risk perception ( $F = 28.550$ ;  $p = 0.000 < 0.05$ ) performance risk perception ( $F = 20.949$ ;  $p = 0.000 < 0.05$ ) social risk ( $F = 15.908$ ;  $p = 0.001 < 0.005$ ). High source credibility in the advertisement would generate the perceptions of performance risk, psychological risk, financial risk, and social risk which were lower than the perceptions of performance risk, psychological risk, financial risk, and social risk with low source credibility in the advertisement.

The testing using two-way ANOVA with the dependent variables of performance risk and psychological risk perceptions showed that message framing and source credibility in advertisement had no effect on performance risk perception ( $F = 0.005$ ;  $p = 0.943 > 0.05$ ) and psychological risk perception ( $F = 0.289$ ;  $p = 0.593 > 0.005$ ). The test using two-way ANOVA with the dependent variables of financial risk and social risk perceptions showed that message framing and source credibility in advertisement had no effect on financial risk perception ( $F = 1.960$ ;  $p = 0.167 > 0.05$ ) and social risk perception ( $F = 0.041$ ;  $p = 0.840 > 0.005$ ).

## 6. Discussion

The test results of hypothesis 1 with the dependent variables of the perceptions of performance risk, psychological risk, financial risk, and social risk showed significant results. This suggested that there were differences in the performance risk, psychological risk, financial risk, and social risk perceptions on an advertisement by using positive and negative message framings. Consumers felt

lower risk perception on the advertisements with positive message framing. In the advertisements with positive framing, consumers felt to follow the development of times and to help complete the tasks of the university students so that consumers would feel lower risk perception. In this case, it turns out that positive message framing would affect consumers. Consumers felt lower risk perception on the messages in a positive framing. The research results were consistent with the research of Fatmawati (2012), Soliha and Purwanto (2012), Buda and Zhang (2000) and Grewal, Gotlieb, & Marmorstein, (1994) and Levin and Gaeth (1988). The results of this research differed from the research of Soliha, Dharmmesta, Purwanto, and Syahlani (2014), Rothman and Salovey (1997), Ganzah and Karsahi (1995), Mahesrawan and Levy (1990), and Meyerowitz and Chaiken (1987). Thus, it can be concluded that advertisements with high consumer involvement were more effective to use positive message framing.

The test results of hypothesis 2 showed significant results. This showed that consumers felt lower performance risk perception on the advertisements by using high source credibility, lower psychological risk perception on the advertisement by using high source credibility, lower financial risk perception on the advertisement by using high source credibility, as well as lower social risk perception perceived on the advertisements by using high source credibility. On the advertisement by using high source credibility, consumers had higher trust in the benefits obtained if the consumers used laptop products or to the effects if the consumers did not use it. This reduced the perceived risk perceptions. In this case, it turns out that the messages with high source credibility affected consumers. Consumers felt a lower risk perception in the messages with high source credibility. The results were consistent with the research of Soliha and Zulfa (2009), Biswas et al. (2006), Pornpitakpan, McGuire, and Giffin (Pratkainis and Gilner, 2004-2005), and Soliha, Dharmmesta, Purwanto, and Syahlani (2014).

The test results of hypothesis 3 showed insignificant results. This indicated that there was no significant difference in the performance risk, psychological risk, financial risk and social risk perceptions on the advertisement by using positive and negative message framings and high and low source credibility. Consumers did not feel the difference in risk perceptions on the advertisement

with positive and negative message framings and high and low source credibility.

## 7. Conclusion and Managerial Implication

There were significant differences in the perceptions of performance risk, psychological risk, financial risk, and social risk on the advertisement by using positive and negative message framing. Consumers felt lower risk perception on the advertisement with positive message framing. Therefore, a product advertisement with high consumer involvement will be more effective by using positive and message framing.

Based on the testing results of hypothesis 2, there were significant differences in risk perception in the advertisement by using high and low source credibility. Consumers felt lower risk perception in the advertisement by using high source credibility. Therefore, the functional food advertisement would be more effective by using high source credibility. Meanwhile, based on the testing of hypothesis 3, there was no significant difference in risk perception in the advertisement by using positive and negative message framing and high and low source credibility. This suggests that the differences in risk perceptions were only perceived by consumers in the advertisement by using message framing, and the differences in risk perceptions were also perceived only by consumers in the advertisement by using source credibility. In the advertisement that combined message framing and source credibility, it was found that there was no difference in risk perception.

In practice, these research results can be applied to improve the effectiveness of an advertisement. Particularly for the marketers of products with high consumer involvement, these results were able to be used as a reference in making decisions about the use of effective message framing and source credibility. The product advertisement with high consumer involvement could use high source credibility in the advertisement as it is proven that, by using high source credibility, the consumer's perceived risk perception is getting smaller. The product advertisement with high consumer involvement could use positive message framing in the advertisement as it was evidenced that, by the use of positive message, the consumer's perceived risk perception was getting smaller.

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