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Journal of Marketing Communications

Publication details, including instructions for authors and subscription information:

<http://www.informaworld.com/smpp/title-content=t713704530>

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Online Publication Date: 01 September 2009

To cite this Article Amos, Clinton and Paswan, Audhesh(2009)'Getting past the trash bin: Attribution about envelope message, envelope characteristics, and intention to open direct mail',Journal of Marketing Communications,15:4,247 — 265

To link to this Article: DOI: 10.1080/13527260802332053

URL: <http://dx.doi.org/10.1080/13527260802332053>

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Getting past the trash bin: Attribution about envelope message, envelope characteristics, and intention to open direct mail

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The objective of this study is to investigate the relationship between consumer attribution about direct mail based on their perception of envelope message, envelope characteristics, and consumer's intent to open direct mail. A content analysis of direct mail pieces along with an extensive literature review was undertaken to understand the underlying dimensions of envelope message appeals and envelope characteristics. After a pilot study, the main study consisting of 478 respondents was conducted and a structural equation model was used to test the relationships between the constructs. The results suggest that envelope message and envelope characteristics based attribution does influence intent to open direct mail. Specific message appeals shown to influence significantly recipients' intention to open direct mail include messages that evoke the feelings of *importance*, *non-price incentive*, and *gratitude*. Additionally, *personalized*, *standardized* and *official* envelope characteristics also influence the recipient's intention to open the direct mail. These findings provide new insight into the use of envelope message appeals and envelope characteristics for developing effective direct mail pieces.

Keywords: message appeals; direct marketing; direct mail; attribution; SEM; relational

In the twenty-first century, direct marketing has continued its growth with US companies spending more than \$166 billion annually on direct marketing, which generates more than \$1.93 trillion in annual revenue (DMA 2007). Despite the availability of other interactive mediums, direct mail (DM) is still the leading direct marketing medium with US companies spending more than \$50 billion on DM (DMA 2007). DM continues to be a mainstay by providing better response rates than e-mail, newspaper, magazine, or radio and greater potential for accuracy in segmenting and targeting consumers (DMA 2004a, 2004b). Along with the growth of other direct marketing mediums, DM volume increases continually by more than 6% annually (USPS 2005). The continual increase in volume of DM is not without negative consequences. Consumers' are inundated with DM and a significant number of these end up in the trash bin. The average US consumer opens 45% of DM and key determinants of consumer opening behavior appear to be based upon attributions about offers inside the envelope (USPS 2005). For this reason, this study focuses on the relationship between consumer's intention to open the DM envelope and

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consumer perception of two key elements of the DM envelope, i.e. envelope message appeals and envelope characteristics.

The appeal and attractiveness of the DM envelope plays a crucial role in enhancing a consumer's willingness to open the DM envelope (De Wulf, Hoekstra, and Commandeur 2000; Vriens et al. 1998) and contributes to the strength and allure of DM pieces (Barbagallo 2003). Despite the critical role played by the DM envelope, only a few studies have examined the opening behavior of DM (De Wulf, Hoekstra, and Commandeur 2000). Moreover, these studies have primarily focused on envelope characteristics such as color, size, and resemblance to other forms of mail. In addition to the physical features, DM envelopes often have messages printed on them to motivate recipients to open the envelope. None of the previous studies has examined the influence of envelope message on intention to open DM envelopes. The connection between intention and action has been a longstanding staple in explaining consumer decision making in research using the theory of reasoned action (e.g. Fishbein and Cappella 2006; Fishbein and Azjen 1975; Sheppard, Hartwick, and Warshaw 1988). Hence, the objective of this study is to examine the effects of DM envelope characteristics and DM envelope message appeals on recipients' intention to open DM.

The contributions of this study include identification of DM envelope message appeals and the development of a conceptual framework for classifying these. Subsequently, these DM message appeals along with DM envelope characteristics are empirically tested using a structural equation model with recipient's intention to open DM as the outcome variable to enhance the understanding of how to increase the likelihood of a DM envelope being picked up and opened.

In the following sections, a theoretical framework for this study is presented, followed by a review of literature pertaining to DM envelope characteristics and message strategies, including the hypotheses development. This is followed by a discussion of the research method and results. Finally, the limitations of the study are recognized and conclusions are drawn about the research and managerial implications of the study.

Theoretical framework

Advertising literature has successfully used attribution theory to explain how consumers conclude the reason for what they observe. According to Davis (1994), 'Attribution theory describes the cognitive processes through which an individual assigns an underlying cause or explanation to an observed event' (Davis 1994, 874). It consists of several theories that attempt to explain causal inferences about advertising (e.g. Gotlieb and Sarel 1991; Sparkman and Locander 1980), coupons (Chakraborty and Cole 1991), endorser (Tripp, Jensen, and Carlson 1994), product and service failure and recovery (Swanson and Kelley 2001), word of mouth communication (Laczniak, DeCarlom, and Ramaswami 2001), charitable behavior by an organization (e.g. Davis 1994; Rifon et al. 2004), and even consumer behavior (e.g. Gotlieb and Sarel 1991; Sparkman and Locander 1980). Examples of seminal attribution theory works include writing such as naïve psychology (Heider 1958; Weiner 1986), self-perception theory (Bem 1972), correspondence of influence (Jones and McGillis 1976), and external attribution theory (Kelley 1972, 1973; Kelley and Michela 1980). The attribution literature also suggests that attributions are determined by 'past experience and individual characteristics, but also the characteristics of the sponsor strategy and message' (Rifon et al. 2004, 31). The importance of advertising content has also been stressed in classical attribution theory (Kelley 1973) and in advertising literature (Sparkman and Locander 1980).

In the context of direct marketing, the content of the envelope is often communicated by the design of and the message on the mailing envelope. Literature has indicated that characteristics of the offer and the design of the mailing could be used to improve the effectiveness of DM (e.g. Akaah and Korgaonkar 1988; De Wulf, Hoekstra, and Commandeur 2000; Smith and Berger 1998; Vriens et al. 1998). We focus on two key aspects of DM – the characteristics of the DM envelope and the message printed on the envelope as key determinants of intention to open DM. Firms' spend considerable effort designing attractive DM pieces that facilitate opening behavior. These efforts are not misguided since 78% of consumers take notice of an envelope's characteristics before opening (USPS 2005). From a recipient's perspective, once the recipient picks up the DM piece from his or her mail box, he/she looks at the envelope – e.g. design, shape, color, paper used, postage type, and the message on the envelope, and makes attributions about the DM envelope as well as its contents. Based upon these attributions a DM recipient decides whether the contents appear worthy of his or her time and whether or not to open the envelope.

Advertising literature using attribution theory has established that a relationship exists between attribution and subsequent behavior (e.g. Kelley and Michela 1980; Swanson and Kelley 2001). In this study, to assess consumers' reactions to design elements of a DM envelope we use the *intention to open DM envelope* as the outcome of consumer attribution due to envelope message appeals and the envelope characteristics.

Exploratory study and hypotheses development

To get a better understanding of the envelope messages currently used by the direct marketing industry we rely on the established work on advertising message appeals (e.g. Albers-Miller and Stafford 1999; Davies 1993; Phillips and McQuarrie 2002; Shabbir and Thwaites 2007; Spears 2003, 2001) and do a content analysis of the envelope message appeals currently used by the DM industry. Content analysis has been used to understand message appeals of ad design and consumer response (e.g. Albers-Miller and Stafford 1999; Shabbir and Thwaites 2007; Spears 2003, 2001).

To start with, 162 DM envelopes were collected over a period of six months. These DM pieces were targeted at consumers and consisted of solicitations from credit card firms, mortgage firms, student loan consolidation firms, insurance firms, financial brokerage firms, real estate firms, fitness clubs, and solicitations for catalogs/magazines. The messages written on these envelopes were compiled and checked for duplications. Using a content analysis procedure (Kassarjian 1977), the messages compiled were then reviewed by two experienced graduate student coders. From the review of envelope messages, a typology of the message appeals was created based upon substantive conceptual meaning. In accordance with Arnold, Landry and Reynolds (2007), any disagreements in categorization, such as whether a statement fits more closely with one appeal or another were resolved through discussion. The content analysis of envelope message appeals resulted in six distinct message appeal types that capture the feelings of *importance*, *urgency*, *exclusiveness*, *price incentives*, *non-price incentives*, and *gratitude*. We believe that these message appeals capture the attributions (due to the messages on the envelope) about the contents of the DM envelope. Likewise, support for the use of these message appeals can be found in academic and practitioner literature and they have been alluded to by Enscoe (1989), James and Li (1993), Heinecke (1996), Mummert (2002), Nicastro (2006), and Turner (2007).

We next attempted to validate this attribution typology by comparing it with messages discussed in direct marketing trade journals. We examined a selected list of direct marketing practitioner journals including *Target Marketing*, *Direct Marketing*, *Catalog Age*, *Advertising Age*, *Marketing Communications*, *Fund Raising Management*, and *Publishing Trade* and found that the six message attribution typologies identified through our content analysis are commonly mentioned in these trade publications. Relying on the ensuing discussions, we next discuss and hypothesize the relationships between attributions due to envelope messages and the recipient's intention to open DM envelope.

Importance appeal

Using the importance appeal, direct marketers try to convey the feeling that the contents of the envelope are important enough to open immediately, thus enticing the recipients to open the envelope immediately (Nicastro 2006; Turner 2007). DM envelope messages communicating the importance appeal often include wording such as *First Notice*, *Second Notice*, *Private Information*, and *Confidential*. Recipients associate these messages with important mail such as bills, government records, or a feeling that the contents of the DM are important. Such messages may also make the recipients curious about the contents of the envelope and hence open it (Davies 1993). We speculate that this perceptions of importance (attribution made by the recipient) will likely lead to the increased intention to open the DM piece.

H1: Attribution of 'importance' towards the content of the DM, induced by the messages on the DM envelope, will be positively associated with recipient's intention to open DM envelope.

Urgency appeal

Another set of messages commonly used on DM envelopes are designed to create the feelings of urgency among the recipients. Use of messages on DM envelopes conveying a feeling of urgency became popular in the late 1980s as several industries stopped distributing third class mail (Enscoe 1989). Since then, the use of urgent message appeals has become a common practice in the DM industry. DM envelopes designed to create a sense of urgency commonly contain wording such as 'urgent', 'don't miss out', 'save now', 'offer expires soon', 'don't miss this opportunity', 'only available until', and 'save immediately'. These messages often include a response deadline, and are intended to influence the recipient to act urgently (Mummert 2002; Nicastro 2006; Turner 2007), and imply that they may miss out on something if they don't hurry (Spears 2001). It is hoped that recipients would be swayed by this feeling of urgency and think that acting quickly could lead to a favorable response. Thus, we speculate that:

H2: Attribution of 'urgency' towards the content of the DM, induced by the messages on the DM envelope, will be positively associated with recipient's intention to open DM envelope.

Incentives appeal

Teaser copies (words printed on the envelope) are one of the most popular and effective techniques used in DM for getting a DM piece opened (James and Li 1993; Rieck 2000). Many direct marketers feel that benefits or incentives should be stressed with teaser copies (Friesen 2002; Nicastro 2006; USPS 2005; Turner 2007). Some even argue that if there is no incentive described on the envelope then there is no reason for the recipient to look

inside (Nicastro 2006; Turner 2007). Advertising and promotion literature have identified two broad categories of incentives – *price* and *non-price incentives* (e.g. Davies 1993; Kotler 2000) and direct marketers use both types of incentives to get the recipients to open the DM envelope (Friesen 2002; Nicastro 2006).

Direct marketers use messages that communicate price incentive to inform recipients that they could receive some type of price related benefit if they open the envelope and act appropriately. Phrases used to convey the presence of price incentive include words such as ‘no fees’, ‘are you being overcharged’, ‘are you paying too much’ and ‘don’t pay too much’. Direct marketers also use messages that are designed to convey a feeling among recipients that they could receive some type of non-price gift or incentive if they open the DM. Common messages used to communicate the presence of such non-price incentive include words such as ‘free’, ‘sweepstakes’, ‘coupon inside’, and ‘gift certificate’.

While message appeals that lead recipients to make attributions about receiving some type of incentive may result in the desired response (Rieck 1998; Turner 2007), it is not without its share of risk. Over-dramatization may lead to a feeling of deception, suspicion and that the attributions made will not be reinforced by the contents (Nicastro 2006; Turner 2007). However, if they perceive such messages to be legitimate and genuine then they are more likely to be persuaded by such message appeals capturing both price and non-price incentives (Sagarin et al. 2002; Nicastro 2006; Turner 2007). Intuitively, most of us like to receive some incentive – financial or non-financial, and respond positively – take the first step by opening the envelope in this study (e.g. Davies 1993; Kotler 2000). Thus, we speculate that:

- H3: Attribution of ‘potential price incentive’ towards the content of the DM, induced by the messages on the DM envelope, will be positively associated with recipient’s intention to open DM envelope.
- H4: Attribution of ‘potential non-price incentive’ towards the content of the DM, induced by the messages on the DM envelope, will be positively associated with recipient’s intention to open DM envelope.

Exclusiveness appeal

An additional set of message appeals is designed to create a feeling of exclusiveness among the recipients (Lewis 1995). During the content analysis of DM envelope messages, we found that exclusiveness is conveyed through the usage of words such as ‘preferred customers only’, ‘exclusive offer’, ‘special offer’, and ‘valued customers only’. Attempts are made to make the recipients feel unique and exclusive, and create a feeling that the contents of the envelope include an offer that is not available to everyone. This type of message appeal is often used for products or services that are unique to the recipients (Mummert 2002). Similar message appeals have been identified in the promotion literature as important message appeals used for persuading viewers (Davies 1993). Thus, we speculate that:

- H5: Attribution of ‘exclusive offer’ towards the content of the DM, induced by the messages on the DM envelope, will be positively associated with recipient’s intention to open DM envelope.

Gratitude appeal

Finally, many direct marketers feel that instead of focusing on the offer, a focus on the recipient tend to improve opening behavior and increase response rates (Heinecke 1996).

During the content analysis process, we found that some direct marketers follow this strategy and use words of appreciation or gratitude towards recipients to motivate them into opening the DM. This envelope message appeal is often employed to show the existing or past customers that the direct marketing firm appreciates their patronage. The content analysis process revealed that common appreciation messages include words such as 'we appreciate your business', 'thank you', and 'you've been such a valued customer'. Intuitively, it makes sense because most of us like being appreciated. Being appreciated makes consumers feel good and they often reciprocate by doing more of what got them the appreciation in the first place (e.g. Albers-Miller and Stafford 1999; Davies 1993). Thus, we speculate that messages displaying gratitude have a positive impact on recipient's intended opening behavior.

H6: Attribution of 'in gratitude' towards the recipient of the DM, induced by the messages on the DM envelope, will be positively associated with recipient's intention to open DM envelope.

As discussed earlier, in addition to message appeals, direct marketers also use envelope characteristics to enhance the effectiveness of their direct marketing campaign (e.g. Vriens et al. 1998). We next discuss these envelope characteristics, recipient's attitude towards these characteristics and their relationship with the recipient's intention to open the DM envelope.

Envelope characteristics

Three studies have specifically examined envelope characteristics and their influence on the recipients' willingness to open DM: De Wulf, Hoekstram, and Commandeur 2000; James and Li 1993; Vriens et al. 1998. These studies suggest that envelope characteristics, along with various message appeals, determine the effectiveness of a DM campaign. Examples of envelope characteristics considered in these studies include *envelope size*, *how the envelope is addressed*, *graphic design*, *resemblance to other forms of mail*, and whether not the envelope is made of *recycled paper*. However, the previous studies have stopped at envelope characteristics. The current study attempts to discover if these characteristics and features can be grouped into a smaller set of more parsimonious and meaningful dimensions.

A compilation of the envelope characteristics provided by the previous studies, a review of the envelopes collected for the content analysis and an examination of practitioner literature resulted in the selection of envelope characteristics included for this study. As in the development of the message appeal typology, two coders analyzed the compilation of envelope characteristics and a typology of envelope characteristics was developed based upon substantive conceptual meaning. The resulting envelope characteristic dimensions are *personalized* envelope characteristics, *standardized* envelope characteristics, and *official* envelope characteristics.

The *personalized* envelope characteristics may include handwritten name and address, a stamp, return address is for an individual, and other aspects that communicate to the recipient that this envelope is specifically for them (Howard and Kerin 2004). Based on our earlier discussion about exclusiveness and related literature (e.g. Davies 1993; Heinecke 1996; Lewis 1995; Mummert 2002) we speculate that if a direct marketer takes the trouble to recognize the recipient as an individual and gives him or her due respect, most recipients would reciprocate in a positive manner, i.e. open the envelope.

The *official* envelope characteristic is designed to create a feeling of 'something important and non-trivial' towards the DM envelope. Once again, based on our earlier discussion about importance message appeals and related literature (e.g. Davies 1993; Wilkison 1987) we speculate that an envelope that gives the impression of being official is more likely to be opened just to ensure that nothing important is thrown away.

The *standardized* envelope is more likely to be addressed to the resident in a rather impersonal manner, there is nothing unique about it, and is often used by direct marketers to reduce cost (Barbagallo 2003). One could argue that a standardized envelope is more likely to get thrown in the garbage bin, because it does not have any redeeming features. However, the fact that a significant number of DM envelopes are relatively standardized indicates that direct marketing industry sees some value in using a standardized envelope beyond just cost savings. It is possible that a large number of recipients do open even the standardized envelope just to see what is inside. In a study conducted by the US Postal Service, it was found that the use of mass mailed standardized envelopes did not inhibit readership of the envelopes contents (USPS 2005). To explain these results, the USPS stated that people might recognize that their names are sold on mailing lists, and therefore, they react equivalently to both standardized and personalized envelopes (USPS 2005). An alternative explanation is that consumers' may respond positively to standardized envelopes because such envelopes may reinforce the functional aspects of the product/service marketed through DM. Standardized formats and messages have been shown to be effective for stressing the utilitarian aspects of a product/service in advertising (Lepkowska-White, Brashear, and Weinberger 2003).

Relying on prevailing literature on attitude and behavior indicating a positive association between attitude, intention, and behavior (e.g. Fishbein and Ajzen 1975; Moore and Harris 1996; Spears and Singh 2004), we speculate that the following relationships exist between the feeling induced by these envelope characteristic dimensions and the recipients' willingness to open the DM.

- H7: Attribution of 'personalization' towards the contents of the DM, induced by the characteristics of the DM envelope, will be positively associated with recipient's intention to open DM envelope.
- H8: Attribution of 'standardization' towards the contents of the DM, induced by the characteristics of the DM envelope, will be positively associated with recipient's intention to open DM envelope.
- H9: Attribution of 'official' towards the contents of the DM, induced by the characteristics of the DM envelope, will be positively associated with recipient's intention to open DM envelope.

Method

Based upon the exploratory study discussed earlier (e.g. in-depth examination of the collected DM envelopes) scales items were developed to measure recipient's reactions to various envelope message appeals, envelope characteristics, and intention to open DM. First, a pilot study was administered to 125 undergraduate students in a classroom setting for developing and refining the measurement instrument. Data was collected through a self-administered instrument to allow for simultaneous assessment of the six message appeal dimensions along with the three envelope characteristic dimensions. The responses to the scale items measuring feelings towards message appeals and envelope characteristics were measured on a 5-point Likert scale, anchored between strongly

disagree (1) and strongly agree (5). Responses to the six scale items measuring respondent's intention to open the DM envelope was measured using a six item scale on a 5-point semantic scale anchored by trash immediately (1) and open immediately (5).

Exploratory factor analysis was used to analyze the underlying structure of the envelope message and characteristics using the data from the pilot study. As expected, the items capturing message appeals grouped into six factors – *importance*, *urgency*, *exclusiveness*, *price and non-price incentive*, and *gratitude* appeals, and the items capturing envelope characteristics grouped into three factors *personalized*, *standardized* and *official* envelope characteristics. These factors along with the scale items measuring envelope-opening intention had satisfactory internal consistency (Cronbach alpha's ranging from 0.70–0.93). After minor modifications to a few items, the instrument was used for collecting data in the final study. This final questionnaire consisted of 28 items measuring 6 message appeal constructs, 15 items measuring three envelope characteristics constructs, and 6 items measuring intention to open the DM envelope. Data about demographic variables and DM received were collected to ensure that a representative sample was obtained. Reverse coded questions were used to eliminate respondents, which did not sufficiently read and interpret the questionnaire.

Final study

Data was collected from students ($n = 386$) at a major comprehensive Midwestern university as well as non-student respondents ($n = 117$) who were members of a web group for parents who home school their children. For the student population, the questionnaire was administered in a classroom setting where students responded to items relating to the six message appeal dimensions, envelope characteristic dimensions, intention to open DM, and demographic data. The non-student population was emailed a link to a web-based version of the questionnaire and was given two weeks to complete the questionnaire. The use of student population is justified because there is precedence of using student sample in prior literature especially when the purpose is to develop and test theory and when the context or the product is relevant to the student population (e.g. Lopes and Galletta 2006; Maxwell 1995; Wang and Wallendorf 2006). These conditions hold true for this study because students are a major target of DM campaigns from a variety of industry such as credit cards, banks, financial services, and automobiles, to name a few (Cubitt 2004; Pinto and Mansfield 2006).

A total of 503 completed questionnaires were collected and after removing incomplete and carelessly completed questionnaires, 478 questionnaires were retained for subsequent analysis. Discriminant analysis was used to check for difference among student and non-student respondents, and the results indicate no significant difference in terms of the message appeal, envelope characteristic, and intended opening behavior dimensions ($\chi^2 = 7.02$; $P = 0.856$). The gender composition of the sample is relatively balanced with 46.6% male and 53.4% female. A comparison between early and late respondents using message appeal, envelope characteristic, and opening behavior dimensions ($\chi^2 = 15.07$; $P = 0.238$) also revealed no significant difference.

Measures assessment

The data was first subjected to principal components analysis. As expected, the items measuring recipient's feeling associated with message appeals loaded on six dimensions (i.e. *importance*, *urgency*, *exclusiveness*, *price and non-price incentive*, and *gratitude*

appeals), with no significant cross-loadings above 0.40 (see Table 1) at the 0.05 level. The adapted envelope characteristic items grouped into the three proposed dimensions and were labeled as *personalized* envelope characteristics (PEC), *standardized* envelope characteristics (SEC), and *official* envelope characteristics (OEC). Table 1 presents the rotated factor structure, composite factor mean, and SD, and Alpha scores for each factor. Cronbach alpha's for the message appeals factors range from 0.807 to 0.946, for envelope characteristic dimensions alpha scores ranged from 0.704 to 0.837. Opening behavior is measured using six items and the Cronbach alpha for this construct was 0.878.

Next, SEM procedure was used to assess single factor structures for all the factors. Table 2 presents the fit indices for the single factor structures and the composite reliability scores (Anderson and Gerbing 1988). These composite reliability scores ranged from 0.74 to 0.94. The fit indices (RMSR, GFI, AGFI, and NFI) for the single factor structure analyses were within acceptable range (Bagozzi and Yi 1989; Smith and Smith 2004; Byrne 1998). These fit indices for single factor structure models provide evidence of convergent validity.

Table 3 shows evidence of discriminant validity where the Cronbach alpha scores are contrasted with inter-factor (using composite scores) correlations. All 55 correlations were positive, significant, and sizeable for all of the factors at the 0.05 level, ranging from 0.240 to 0.903. Except for the correlation between exclusiveness and urgency message appeal constructs, all other correlations are smaller than the reliability coefficients, which serve as an acceptable indicator of discriminant validity (Churchill 1979). The high correlation between urgency and exclusiveness is likely the result of the urgent nature of messages indicating exclusiveness as indicated by Spears (2001).

Hypotheses testing and results

The hypotheses were tested using the SEM procedure with message appeal and envelope characteristic factors as exogenous (independent) constructs and recipient's intention to open the DM envelope as endogenous (dependent) construct. SEM procedure was deemed appropriate because the hypothesized relationships include latent constructs. The path coefficients for the SEM model provide general support for our hypotheses (please see Table 4). Specifically, the relationship between *intention to open the DM envelope* and *importance* appeal ($\gamma = 0.17, P < 0.01$), *non-price incentive* appeal ($\gamma = 0.20, P < 0.01$) and *gratitude* appeal ($\gamma = 0.15, P < 0.01$) were significant at the 0.05 level. However, support was not found for the relationships between *intention to open DM envelope* and *urgency* appeal ($\gamma = -0.02, P > 0.10$), *exclusiveness* appeal ($\gamma = 0.02, P > 0.10$), and *price incentive* appeal ($\gamma = 0.00, P > 0.10$). In comparison, all three envelope characteristic factors, i.e. *OEC* ($\gamma = 0.12, P < 0$), *SEC* ($\gamma = 0.26, P < 0.01$), and *PEC* ($\gamma = 0.19, P < 0$) had significant positive relationships with *intention to open DM*. To summarize, H1, H5, H6, H7, H8, and H9 were supported, whereas H2, H3, and H4 were not supported. The model is presented in Figure 1. The global fit indices (NFI, NNFI, CFI, IFI, and RFI) were within acceptable range (Bagozzi and Yi 1989; Hu and Bentler 1998; Smith and Smith 2004).

Discussion

The results indicate that out of the six message appeals (i.e. *importance*, *urgency*, *exclusiveness*, *price and non-price incentive*, and *gratitude* appeals), only three have significant association with the intention to open the DM envelope – messages that create

Table 1. Exploratory factor analysis-message appeals and envelope characteristics.

| Rotated factor structure | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 |
|---|-------|-------|---|---|---|---|---|---|---|
| 1. Importance | | | | | | | | | |
| Private information | 0.804 | | | | | | | | |
| Confidential | 0.772 | | | | | | | | |
| Important | 0.728 | | | | | | | | |
| Urgent | 0.723 | | | | | | | | |
| Advance notice | 0.681 | | | | | | | | |
| First, second, and third notice | 0.674 | | | | | | | | |
| Open immediately | 0.633 | 0.427 | | | | | | | |
| 2. Urgency | | | | | | | | | |
| Don't miss this opportunity | 0.868 | | | | | | | | |
| Don't miss out | 0.842 | | | | | | | | |
| Offer expires soon | 0.807 | | | | | | | | |
| Only available until | 0.806 | | | | | | | | |
| Save now | 0.781 | | | | | | | | |
| Save immediately | 0.771 | | | | | | | | |
| 3. Exclusiveness | | | | | | | | | |
| Exclusive offer | 0.756 | | | | | | | | |
| Preferred customers only | 0.727 | | | | | | | | |
| Valued customers only | 0.707 | | | | | | | | |
| Special offer | 0.680 | | | | | | | | |
| 4. Price incentives | | | | | | | | | |
| Are you paying too much | 0.851 | | | | | | | | |
| Are you being overcharged | 0.832 | | | | | | | | |
| Don't pay too much | 0.821 | | | | | | | | |
| No fees | 0.657 | | | | | | | | |
| 5. Non-price incentives | | | | | | | | | |
| Coupon inside | 0.777 | | | | | | | | |
| Gift certificate | 0.745 | | | | | | | | |
| Free | 0.671 | | | | | | | | |
| Sweepstakes | 0.535 | | | | | | | | |
| 6. Gratitude | | | | | | | | | |
| Thank you | 0.858 | | | | | | | | |
| We appreciate your business | 0.853 | | | | | | | | |
| You've been such a valued customer | 0.802 | | | | | | | | |
| 7. Personalized envelope characteristics (PEC) | | | | | | | | | |
| Consumers name and address is handwritten | 0.787 | | | | | | | | |
| Envelope has a stamp on it | 0.727 | | | | | | | | |
| Return address name is from an individual | 0.694 | | | | | | | | |
| Ink color is other than black | 0.573 | 0.522 | | | | | | | |
| Envelope indicates it is made from recycled paper | 0.561 | 0.493 | | | | | | | |
| Envelope contains a sample | 0.558 | | | | | | | | |
| 8. Standardized envelope characteristics (SEC) | | | | | | | | | |
| Envelope does not contain a return address | | 0.729 | | | | | | | |

Table 1 – continued

| Rotated factor structure | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 |
|--|-------|-------|-------|-------|-------|-------|-------|-------|-------|
| Envelope is addressed to resident | | 0.725 | | | | | | | |
| Return address name is from a company | 0.418 | 0.654 | | | | | | | |
| Envelope contains a graphic design | 0.528 | 0.619 | | | | | | | |
| Consumers name and address is typed | | 0.607 | | | | | | | |
| Envelope has at least one window | | 0.511 | 0.461 | | | | | | |
| 9. Official envelope characteristics (OEC) | | | | | | | | | |
| Envelope looks like a bill | | | 0.830 | | | | | | |
| Envelope is official looking | | | 0.703 | | | | | | |
| Envelope is oversized | | | 0.660 | | | | | | |
| Percentage of variance explained by factor | 79.00 | 60.84 | 75.23 | 81.24 | 63.37 | 80.13 | 53.33 | 55.36 | 63.16 |
| Factor mean | 2.024 | 3.051 | 2.243 | 2.201 | 2.750 | 3.284 | 2.917 | 2.445 | 3.002 |
| Factor standard deviation | 0.964 | 0.981 | 0.902 | 0.962 | 0.983 | 0.996 | 0.807 | 0.769 | 0.919 |
| Cronbach alpha | 0.946 | 0.891 | 0.890 | 0.913 | 0.807 | 0.875 | 0.819 | 0.837 | 0.704 |

Notes:

- The anchor was Strongly Disagree (1) to Strongly Agree (5).
- Message framing cue: Following questions capture your feeling about the messages on the direct mail envelope.
 - I feel that the envelope's contents are important if the envelope has the following wording on it
 - I feel that the envelope's contents need an urgent response if the envelope has the following wording on it
 - I feel that the envelope contains an exclusive offer if the envelope has the following wording on it
 - I feel that the envelope's contents provide a potential benefit if the envelope has the following wording on it
 - I feel that the envelope's contents are provided in appreciation if the envelope has the following wording on it
- Envelope characteristic cue: Following questions capture your feelings about the direct mail envelope characteristics. I feel favorable toward the direct mail if

a feeling of *importance*, *gratitude*, and an anticipation of *non-price incentive*. Messages that create a feeling of *urgency* and *exclusiveness* as well as an anticipation of *price incentive* do not exhibit a significant association with envelope opening intention. As regards envelope characteristics, all three envelope characteristics factors, i.e. *official* envelope characteristics, *standardized* envelope characteristics, and *personalized* envelope characteristics have significant positive effects on envelope opening intention.

Part of the explanation for these results may come from the theoretical framework of attribution theory. The envelope characteristics deal directly with the envelope and are closely associated with the recipient's perception of the envelope. Hence, it is not surprising that respondents would associate opening intention to the three dimensions of envelope characteristics. In accordance, the US Postal Service found that envelope characteristics had a positive association with but were not substantive indicators of DM readership (USPS 2005). They did find that standardized envelopes appear to have a stronger positive effect on readership than personalized. They attribute this effect to the view of some consumers that personalized DM is deceptive in nature. The USPS suggests that consumers may be more concerned with indicators of special offers or coupons, which

Table 2. Factor structure and internal consistency.

| Constructs | Factor structure diagnostics | | | | | | | | | | |
|----------------------|------------------------------|---------------|---------|-------|------|------|------|------------|------|------|--|
| | Composite reliability | χ^2 (df) | P-value | RMSR | CFI | NNFI | NFI | Critical N | GFI | AGFI | |
| Importance | 0.844 | 88.29 (14) | 0 | 0.100 | 0.97 | 0.96 | 0.97 | 151.24 | 0.95 | 0.9 | |
| Urgency | 0.947 | 23.72 (9) | 0.005 | 0.024 | 1 | 0.99 | 0.99 | 420.25 | 0.98 | 0.96 | |
| Exclusiveness | 0.871 | 0.22 (2) | 0.895 | 0.009 | 1 | 1 | 1 | 20186 | 1 | 1 | |
| Price incentives | 0.919 | 0.15 (2) | 0.927 | 0.002 | 1 | 1 | 1 | 29136 | 1 | 1 | |
| Non-price incentives | 0.774 | 2.99 (2) | 0.224 | 0.049 | 1 | 1 | 1 | 1434.16 | 1 | 0.98 | |
| Gratitude | 0.875 | | | | | | | | | | |
| PEC | 0.823 | 29.25 (9) | 0.001 | 0.039 | 0.98 | 0.97 | 0.98 | 339.28 | 0.98 | 0.95 | |
| SEC | 0.837 | 17.68 (9) | 0.039 | 0.023 | 0.99 | 0.99 | 0.99 | 568.76 | 0.99 | 0.97 | |
| OEC | 0.744 | | | | | | | | | | |
| Intention to open DM | 0.878 | 33.06 (9) | 0 | 0.040 | 0.99 | 0.98 | 0.99 | 352.82 | 0.98 | 0.95 | |

Table 3. Evidence of discriminant validity: Inter-factor correlations, reliabilities and covariances.

| Constructs | Mean | SD | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |
|--------------------------|------|------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|
| 1. Importance | 3.05 | 0.98 | 0.95 ^a | 0.43 ^b | 0.47 ^b | 0.41 ^b | 0.42 ^b | 0.43 ^b | 0.36 ^b | 0.39 ^b | 0.43 ^b | 0.48 ^b |
| 2. Urgency | 2.02 | 0.96 | 0.45 | 0.89 ^a | 0.79 ^b | 0.55 ^b | 0.52 ^b | 0.25 ^b | 0.24 ^b | 0.34 ^b | 0.20 ^b | 0.32 ^b |
| 3. Exclusiveness | 2.24 | 0.90 | 0.53 | 0.90 | 0.89 ^a | 0.50 ^b | 0.46 ^b | 0.27 ^b | 0.26 ^b | 0.33 ^b | 0.24 ^b | 0.35 ^b |
| 4. Price incentives | 2.20 | 0.96 | 0.44 | 0.60 | 0.57 | 0.91 ^a | 0.51 ^b | 0.32 ^b | 0.27 ^b | 0.36 ^b | 0.26 ^b | 0.36 ^b |
| 5. Non-price incentives | 2.75 | 0.98 | 0.44 | 0.55 | 0.52 | 0.54 | 0.81 ^a | 0.40 ^b | 0.33 ^b | 0.33 ^b | 0.29 ^b | 0.41 ^b |
| 6. Gratitude | 3.28 | 1.00 | 0.44 | 0.26 | 0.30 | 0.34 | 0.41 | 0.88 ^a | 0.22 ^b | 0.24 ^b | 0.32 ^b | 0.39 ^b |
| 7. PEC | 2.92 | 0.81 | 0.46 | 0.30 | 0.35 | 0.35 | 0.41 | 0.28 | 0.82 ^a | 0.42 ^b | 0.34 ^b | 0.43 ^b |
| 8. SEC | 2.45 | 0.77 | 0.51 | 0.46 | 0.48 | 0.48 | 0.44 | 0.31 | 0.67 | 0.84 ^a | 0.38 ^b | 0.40 ^b |
| 9. OEC | 3.00 | 0.92 | 0.48 | 0.22 | 0.29 | 0.29 | 0.32 | 0.34 | 0.46 | 0.54 | 0.71 ^a | 0.39 ^b |
| 10. Intention to open DM | 3.22 | 1.02 | 0.48 | 0.32 | 0.38 | 0.37 | 0.41 | 0.39 | 0.53 | 0.51 | 0.42 | 0.88 ^a |

^aCronbach alpha.

^bCovariances.

Table 4. Structural equation modeling analysis – γ and Φ estimates and global fit indices.

| Parameters | | |
|--|---------------------------------|--------------------|
| Test of hypotheses | Standardized estimates γ | <i>t</i> -value |
| Importance to DM envelope opening intention | 0.17 ^a | 2.43 ^a |
| Urgency to DM envelope opening intention | – 0.02 | – 1.16 |
| Exclusive to DM envelope opening intention | 0.02 | 0.21 |
| Price incentive to DM envelope opening intention | 0 | 0.02 |
| Non-price incentive to DM envelope opening intention | 0.20 ^a | 2.34 ^a |
| Gratitude to DM envelope opening intention | 0.15 ^a | 2.54 ^a |
| PEC to DM envelope opening intention | 0.19 ^a | 2.16 ^a |
| SEC to DM envelope opening intention | 0.26 ^a | 2.97 ^a |
| OEC to DM envelope opening intention | 0.12 ^a | 2.28 ^a |
| Message strategies | Φ | |
| Importance and urgency | 0.50 ^a | 12.80 ^a |
| Importance and exclusiveness | 0.61 ^a | 16.75 ^a |
| Importance and price incentive | 0.44 ^a | 10.66 ^a |
| Importance and non-price incentive | 0.52 ^a | 12.15 ^a |
| Importance and gratitude | 0.49 ^a | 11.64 ^a |
| Urgency and exclusiveness | 0.61 ^a | 18.27 ^a |
| Urgency and price incentive | 0.62 ^a | 17.80 ^a |
| Urgency and non-price incentive | 0.29 ^a | 6.15 ^a |
| Exclusiveness and price incentive | 0.61 ^a | 17.67 ^a |
| Exclusiveness and non-price incentive | 0.67 ^a | 19.15 ^a |
| Exclusiveness and gratitude | 0.49 ^a | 11.86 ^a |
| Price incentive and non-price incentive | 0.61 ^a | 16.69 ^a |
| Price incentive and gratitude | 0.36 ^a | 8.05 ^a |
| Non-price incentive and gratitude | 0.47 ^a | 10.60 ^a |
| Global model fit diagnostics | Value | Recommended value |
| χ^2 | 2972.77 | n/a |
| <i>P</i> -value (df) | 0 (1103) | n/a |
| Bentler and Bonnett's NFI | 0.96 | ≥ 0.90 |
| NNFI | 0.97 | ≥ 0.90 |
| CFI | 0.97 | ≥ 0.90 |
| IFI | 0.97 | ≥ 0.90 |
| RFI | 0.95 | ≥ 0.90 |
| RMSEA | 0.06 | ≤ 0.08 |
| Critical N | 200.06 | ≥ 200 |

Note: Envelope characteristic constructs were not allowed to correlate.

^aSignificant at 0.05.

they can use to their advantage. Message appeals are more closely associated with an envelope's content and act as a teaser for what a recipient may find inside, and hence have a more discriminative influence on recipient's envelope opening intention. Effective message appeals may be the demarcating factor, which determines whether a DM envelope is one of the 45% that gets opened by the average consumer. Based upon the message appeal, consumers make attributions about the intentions of the direct marketer and about what is inside the envelope. Much like the display window on the front of the store, the outside of an envelope impacts whether a consumer is willing to stop, look, and listen (Nicastro 2006). Ultimately, without an enticing message appeal the opportunity to make a sale is potentially lost.

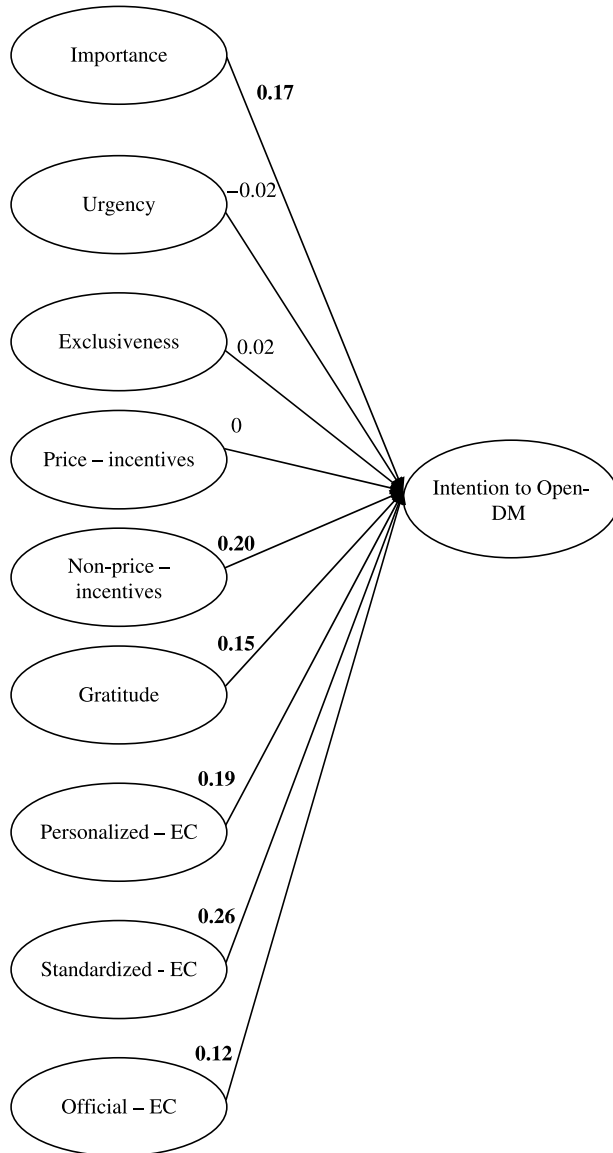


Figure 1. Envelope message appeal and characteristics, and intention to open the direct mail. Note: Paths in bold are significant at 0.05.

It is possible that in this day and age of DM deluge (Vriens et al. 1998) recipients have become jaded and they do not really believe some message types from direct marketers (Sagarin et al. 2002; Rieck 1998). For instance, when a consumer decides that an endorser advocates a product because they are being paid to do so, then the consumer will attribute the endorsement merely to the money paid to the celebrity (Mowen and Minor 2006). Consequently, the message from the celebrity will have little or no impact on the consumer (Mowen and Minor 2006). Virtually every ad and DM piece use words such as ‘act now, open now, buy now, etc.’ and after some time consumers get desensitized. For these types

of message appeals, consumers may attribute that the appeals are used in an illegitimate or misleading manner. Similar arguments could be used to explain the insignificant effect of exclusive appeal and promise of a price incentive. Overuse of terms that try to convey a feeling of exclusiveness when one realizes that everyone else is also getting an envelope with the same message, is likely to leave the recipient very cynical.

Other message types such as *importance*, *gratitude*, and *non-price incentive* may have a higher propensity for evoking positive attributions about the contents of the DM envelope. Messages emphasizing fairness and relational ties between consumer and organization often can have a positive impact on consumers' attributions (Mowen and Minor 2006). These messages may be unexpected by the consumer in an industry distinguished by its high-pressure aggressive tactics. Consequently, consumers may attribute that the benefits of the contents is important and engaging, and that the direct marketer appreciates them as consumers.

Managerial implications and applications

These findings have some interesting implications for direct marketers in terms of how to make a direct marketing campaign more effective. First, specific message appeals that communicate the feelings of *importance*, *non-price incentives*, and *gratitude* can enhance the effectiveness of DM envelope. Not only do message appeals influence consumers' opening intention but also message appeals influence attitude formation which is often reflected in future behavior (Smith and Berger 1998).

Second, it is interesting to note that the three message appeals categories that significantly influence envelope opening intention deal with the relational aspect of direct marketer recipient interaction and a feeling of importance, gratitude, and the intrigue or the curiosity factor using non-price incentive (i.e. 'let's see what is inside'). In contrast, the three insignificant message appeals clusters are more transactional – do it now (urgency), only for you (exclusiveness), and price incentive. These indicate that direct marketers should look at direct marketing pieces as a tool for building relationships with the recipients, where some of the commonly understood social relational norms play a stronger role than transactional oriented factors. Similar conclusions were drawn by Vriens et al. (1998) who found that a signature and post-script on DM inserts improves response rate, possibly because a signature is likely reflective of importance and gratitude while a post-script often is used to provide a summary of benefits.

Support was not found for envelope message appeals capturing *urgency*, *exclusiveness* or *price incentives*. Exclusiveness and urgency message strategies may not provide enough motivation to open DM because of the nature of DM. Consumers may perceive these attempts to make the DM more urgent and exclusive as deceptive and with suspicion. In addition, the overuse of price benefits message appeals likely has caused the use of such appeals to lose their effectiveness. DM is a rifle approach to marketing composed of careful selection and targeting of consumers. It is imperative that firms use one sharply defined attention-getting message with each deliverable to get consumers' attention (Nicastro 2006).

All of the hypotheses for the envelope characteristic constructs, OEC, SEC, and PEC, were significant at the 0.05 level. Each of these envelope designs can be used effectively by firms to target consumers. Taking into consideration the results for message appeals and envelope characteristics, it is critical that direct marketing firms focus on a combination of effective message appeal and envelope design.

Limitations and directions for future research

This study is not without its limitations. First, this research focuses on recipient's opening intention in general and not on any specific industry. Future research should examine the effectiveness of message appeals and envelope characteristics for specific industries (e.g. banking). Second, future research should examine whether or not there are differences in response to the message appeals based upon consumer demographics. Third, even though attempts were made to be exhaustive in the search for the various types of messages used on DM envelopes, there maybe other constructs which need to be included. Future research should incorporate other constructs and variables to test the interrelationships hypothesized in this study. Fourth, future research should also investigate factors such as bulkiness of the DM piece as antecedents to DM effectiveness. The DMA (2004a) reports that dimensional mail averaged a higher response rate than flat DM in recent years indicating that consumers' are more willing to open DM pieces if they appear to contain some form of gift or sample.

Conclusion

The contributions of this study includes identification of some of the commonly used message appeals on DM envelopes, development of a framework to categorize these into manageable clusters, summarization of DM envelope characteristics into distinct constructs, and investigating the influence of these factors on recipient's opening intention. We hope that this study provides an impetus for future exploration that enriches our understanding about how to make the direct marketing campaigns more effective.

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