

On the Dangers of Pulling a Fast One: Advertisement Disclaimer Speed, Brand Trust, and Purchase Intention

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Two experiments demonstrated that fast (vs. normal-paced) end-of-advertisement disclaimers undermine consumers' purchase intention toward untrusted brands (both trust-unknown and not-trusted brands), but that disclaimer speed has no effect on consumers' purchase intention toward trusted brands. The differential effects of disclaimer speed for untrusted versus trusted brands were not due to differences in consumers' familiarity with the brands (experiment 1). Consistent with the hypothesis that fast disclaimers adversely affect purchase intention via heuristic rather than elaborative processes, the disclaimer speed \times brand trust interaction effect remained robust even when the disclaimer presented positive information about the advertised product (experiment 2).

To adhere to industry regulations or to protect against possible lawsuits, advertisers frequently include end-of-advertisement disclaimers in radio and television spots. Although regulatory agencies like the Federal Trade Commission (FTC) exert control over the content of these disclaimers, they lack strict policies regarding many content-

irrelevant features, including speed (<http://business.ftc.gov/documents/bus47-advertising-retail-electricity-and-natural-gas>, 2000; personal communication on FTC's policy regarding disclosure speed regulation by Richard Quaresima, FTC, April 20, 2011). The current research investigates the impact of disclaimer speed on consumers' intention to purchase the advertised product. We suggest that fast disclaimers can give consumers the impression that the advertisement is trying to conceal information, "pulling a fast one" toward the goal of boosting purchase intention. We further suggest, however, that trusted brands (vs. trust-unknown or not-trusted brands) are immune to these adverse effects of fast disclaimers.

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Consumers, who must determine advertisers' motives and intentions if they hope to make optimal spending decisions (e.g., Campbell 1995), often rely on their prior knowledge and experience with advertising tactics to determine whether the advertised product is worth purchasing (Friestad and Wright 1994, 1995). Many people believe that advertisers use deceitful tactics to manipulate consumers (e.g., Darke and Ritchie 2007; Moog 1990; Packard 1991). We suggest that fast disclaimers can represent one such tactic. In particular, we propose that disclaimer speed serves as a heuristic cue that consumers use to intuit whether they can believe the claims presented in an advertisement. Because this cue is only relevant when consumers aim to evaluate whether to trust the advertiser's claims, it should only be influential

for brands that consumers do not already trust. We suggest that consumers will use fast disclaimers as a heuristic cue of low trustworthiness when evaluating trust-unknown or not-trusted brands but not when evaluating trusted brands.

ADVERTISEMENT DISCLAIMERS AND SPEED OF COMMUNICATION

Our suggestion that disclaimer speed functions as a heuristic trust cue represents a new direction for research on disclaimers and on advertisement disclosures more generally. Past research on disclosures—end-of-advertisement information about the safety or effectiveness of the product—has typically emphasized factors that influence their usefulness for protecting consumer interests (e.g., Andrews, Burton, and Netemeyer 2000; Andrews, Netemeyer, and Durvasula 1991; Mason, Scammon, and Fang 2007; Stewart and Martin 2004). For example, previous benign experience with a product and positive prior beliefs may reduce the effectiveness of disclosures (Rogers, Lamson, and Rousseau 2000), as may frequent use of the product (Andrews et al. 1991) and insufficient cognitive capacity to engage in correction processes (Johar and Simmons 2000). In the present research, rather than emphasizing the importance of disclosure content, we emphasize the importance of disclaimer speed—a content-irrelevant feature of disclosures.

Although research has neglected the speed of disclaimers, several studies have examined the effects of speed of communication in other persuasion attempts (Briñol and Petty 2003; Miller et al. 1976; Moore, Hausknecht, and Thamaran 1986; Smith and Shaffer 1995). Much of this research has used a dual-processing model of persuasion—the elaboration likelihood model (ELM; Petty and Cacioppo 1986; Petty and Wegener 1999)—as the theoretical starting point for studying the effects of fast communication (Smith and Shaffer 1995). Such research has found that fast speech can limit people's ability to process or elaborate on the message content; thus, its effect on persuasion depends on whether such processing would have had positive or negative effects. If elaboration would have yielded greater persuasion, as when argument quality is strong, then fast speech hinders persuasion (Smith and Shaffer 1991). If elaboration would have yielded weaker persuasion, in contrast, then fast speech promotes persuasion. Indeed, fast radio advertisements decrease differentiation between strong and weak arguments because consumers have trouble processing the content of the message (Moore et al. 1986).

Fast speech can also act as a positive heuristic cue for the credibility of the source, reflecting the belief that fast speakers tend to be intelligent (Miller et al. 1976; Smith and Shaffer 1995). As Smith and Shaffer (1995) note, however, there is no reason to believe that intelligence is the only characteristic conveyed by fast speech; listeners might also infer that fast speakers are trying to deceive listeners by speaking too quickly to allow for careful attention to the message content. In keeping with this insight, we suggest that, in the context of advertisement disclaimers, fast speech

can serve as a negative heuristic cue for the untrustworthiness of the advertiser.

The hypothesis that disclaimer speed may cue consumers to distrust the advertiser's intentions also has a strong link to theorizing and research on the persuasion knowledge model (Friestad and Wright 1994, 1995). According to this model, one of consumers' primary tasks is to interpret and cope with marketers' persuasion attempts. To do so, they develop knowledge structures about the motives of advertisers and the tactics used in advertising, which help them respond to advertising in a way that suits their own goals (Campbell and Kirmani 2000; Friestad and Wright 1994). In particular, consumers use their prior experience and knowledge of marketing tactics to make inferences about the manipulative intent, deceptiveness, and ulterior motives of advertisers (Campbell 1995; Darke and Ritchie 2007; Fein 1996). We suggest that consumers may believe that fast disclaimers represent a tactic used by advertisers to hide information or to deceive consumers. Just as ingratiation and flattery tactics can serve as cues for the lack of trustworthiness in salespersons (Campbell 1995; Main, Dahl, and Darke 2007), we suggest that fast disclaimers can serve as cues for the lack of trustworthiness in advertisements.

Our proposal that disclaimer speed can reduce trust via heuristic processes, as opposed to processes requiring cognitive elaboration, implies that the mere presence of the cue should influence consumers. Just as fast speech can serve as a heuristic cue for the intelligence of a speaker, affecting perception of the speaker without systematic processing of the content of the speaker's message (Miller et al. 1976; Smith and Shaffer 1995), so too can fast disclaimers affect perception of the advertised brand without systematic processing of the disclaimer's content. If so, then the effect of fast disclaimers on consumers' purchase intention should occur even if disclaimers reveal only positive information about the advertised product.

This "content-independent" hypothesis allows us to test our proposed heuristic mechanism against another plausible route through which fast disclaimers could reduce trust. If participants see fast disclaimers as a cue for untrustworthiness, then they may respond by closely scrutinizing the disclaimers (Priester and Petty 1995), elaborating upon and processing them more systematically. If so, then they should exhibit diminished purchase intention only when disclaimers are negative. According to this alternative mechanism, when disclaimers are positive, increased elaboration should, if anything, promote stronger purchase intention. We address this issue in experiment 2.

BRAND TRUST

Integrating across various perspectives (Chaudhuri and Holbrook 2001; Doney and Cannon 1997; Erdem and Swait 2004; McAllister 1995; Moorman, Deshpandé, and Zaltman 1993; Moorman, Zaltman, and Deshpandé 1992; Morgan and Hunt 1994; Sirdeshmukh, Singh, and Sabol 2002), we define brand trust as consumers' confidence that the brand, product, or service firm is dependable and competent. Trust

predicts perceptions of brand credibility (Erdem and Swait 2004) and brand loyalty and commitment (Chaudhuri and Holbrook 2001; Garbarino and Johnson 1999; Morgan and Hunt 1994; Sirdeshmukh et al. 2002), and it is an essential element in building successful marketing relationships (Morgan and Hunt 1994; Urban, Sultan, and Qualls 2000).

We draw on theorizing on interpersonal trust (Holmes and Rempel 1989; Simpson 2007) to examine how exposure to heuristically processed trust-relevant information (disclaimer speed, in this case) differentially impacts consumers' purchase intention toward untrusted (either trust-unknown or not-trusted) and trusted brands. When consumers either lack trust-relevant information about or have low trust in the advertised brand, we suggest that they will exhibit *evaluation*, showing sensitivity to heuristic trust cues. They are unsure or wary of the brand's motives, and their purchase intention plummets if the brand exhibits ambiguously suspicious tendencies. When consumers trust the advertised brand, in contrast, we suggest that they will exhibit *faith*, showing insensitivity to heuristic trust cues. They assume that the brand is acting with integrity, and their purchase intention is not affected by ambiguously suspicious behavior. Evidence consistent with this idea comes from research demonstrating that people tend not to scrutinize message content from clearly honest sources (Priester and Petty 1995, 2003).

To be sure, even regarding a trusted brand, consumers can recognize strong cues suggesting that they should reconsider their trust (e.g., if Tylenol is tainted with potassium cyanide or if Enron engages in accounting fraud). Indeed, people tend to be more distressed or unforgiving when an unambiguous transgression is perpetrated by a person with a trustworthy rather than with an untrustworthy track record (Komorita and Heckling 1967), by a romantic partner to whom one is strongly rather than weakly committed (Finkel et al. 2002), or by a sincere brand (with whom the consumer has a friendship-type relationship) rather than an exciting brand (with whom the consumer has a flinglike relationship) (Aaker, Fournier, and Brasel 2004). These effects appear to emerge because people perceive these unambiguous transgressions to violate an implicit or explicit relational norm.

Most trust cues, however, are ambiguous rather than blatant, allowing people broad interpretational latitude. Fast disclaimers fall into this ambiguous category. In contrast to unambiguous transgressions, there is nothing inherently untrustworthy about fast disclaimers; such disclaimers merely hint at the possibility of dishonesty. Consumers must interpret whether this ambiguous cue is evidence of untrustworthiness. Although the research reviewed in the previous paragraph demonstrated that people are more unforgiving when an unambiguous transgression is perpetrated by an entity with whom people have a positive relationship (by a trustworthy person, by a partner with whom one has a strongly committed romantic relationship, or by a brand with whom one has a friendship-like bond), we suggest that the opposite pattern emerges for ambiguous transgressions. Specifically, as discussed above, we suggest that consumers'

purchase intention is unaffected by ambiguous trust cues like speedy disclaimers when such cues come from trusted brands, but that consumers' purchase intention is undermined when such cues come from untrusted brands. The rationale for this prediction is that high levels of trust cause consumers to have a high threshold for perceiving trust violations, and fast disclaimers fall below this threshold.

In summary, we suggest that consumers encountering an advertisement first ask themselves whether they already trust the advertised brand. If they *do* trust the brand, we suggest that they will tend to lack the active goal of evaluating the trustworthiness of the claims and, consequently, will be insensitive to trust cues. If they *do not* trust the brand (either because they lack trust-relevant information or because they have established low trust in the brand), we suggest that they will tend to possess the active goal of evaluating the trustworthiness of the claims and, consequently, will be sensitive to trust cues. Such consumers ask themselves whether the cues indicate that the advertised brand is trustworthy. If so, then they are more likely to purchase it. If not, then they are less likely to purchase it. (Although consumers may occasionally ask themselves these two questions deliberately, diligently scrutinizing the evidence before answering them, we speculate that this process frequently transpires outside of conscious awareness.)

HYPOTHESES AND RESEARCH OVERVIEW

In two experiments, we tested the hypothesis that disclaimer speed and brand trust would interact to predict purchase intention. Specifically, we hypothesized that fast (vs. normal-paced) disclaimers weaken consumers' purchase intention toward trust-unknown and not-trusted brands, but not toward trusted brands (hypothesis 1). In experiment 1, we tested this hypothesis by employing a 2 (disclaimer speed: fast vs. normal-paced) \times 3 (brand trust: trust-unknown vs. not-trusted vs. trusted) factorial design. The brand was equally familiar across conditions.

In experiment 2, we tested the hypothesis that the disclaimer speed \times brand trust effect is driven by heuristic rather than elaborative processes (hypothesis 2) by employing a 2 (disclaimer speed: fast vs. normal-paced) \times 2 (brand trust: trust-unknown vs. trusted) \times 2 (disclaimer valence: negative vs. positive) factorial design. The disclaimer valence manipulation varied whether the disclaimer contained negative or positive information about the advertised brand. In contrast to experiment 1, which maximized internal validity by using the same unfamiliar brand across all conditions, experiment 2 bolstered external validity by using an established and widely trusted brand (Gatorade) as our trusted brand.

EXPERIMENT 1

In experiment 1, all participants listened to an advertisement for a fictitious, Canadian, best-selling wireless device company named Apollo. In the advertisement, Apollo introduced

a new wireless headset called the “Surity.” To hold constant participants’ baseline level of information about the brand, all participants heard about a poll in which Canadian consumers rated Apollo products highly in terms of design and functionality. Next, we implemented the trust manipulation. Approximately one-third of our participants were assigned to the trust-unknown brand condition in which they learned no additional information. Another one-third were assigned to the not-trusted brand condition in which they learned that Apollo is untrustworthy. The final one-third were assigned to the trusted brand condition in which they learned that Apollo is trustworthy. Participants then listened to an advertisement containing a disclaimer, which was presented at either a fast or a normal pace. After listening to the advertisement, participants reported their purchase intention regarding the Apollo Surity. We hypothesized that fast disclaimers would diminish participants’ purchase intention in the trust-unknown and the not-trusted brand conditions, but that they would not affect participants’ purchase intention in the trusted brand condition.

Method

Participants and Design. Seventy-three undergraduate and graduate students (33 males and 40 females; $M_{\text{age}} = 20.27$ years; $SD_{\text{age}} = 2.16$ years) participated in a 2 (disclaimer speed: fast disclaimer vs. normal-paced disclaimer) \times 3 (brand trust: trust-unknown vs. not-trusted vs. trusted) between-participants factorial design.

Materials and Procedure. All participants began the experiment by reading about a fictitious Canadian company named “Apollo” that was presented as a bestseller of wireless devices. They learned that the May 2010 issue of *Consumer Reports Canada* magazine (a fictitious magazine) reported a poll indicating that Canadian consumers gave Apollo relatively high marks in terms of design and functionality. The final information about the poll contained our trust manipulation, which built on work by Insko et al. (2005) and Lount (2010). In the trust-unknown condition, participants were not exposed to any information about the company’s trustworthiness. In the not-trusted condition, participants read that Apollo is a relatively untrustworthy company, receiving a rating of 31 out of 100 on the magazine’s Trustworthiness Index, which placed it well below the average brand. In the trusted condition, participants read that Apollo is a highly trustworthy company, receiving a rating of 91 out of 100, which placed it in the top 5%.

Next, all participants listened to the following advertisement for a wireless headset named the Apollo Surity. In both experiments, we designed the disclaimer speed manipulation so that the fast disclaimer was unambiguously fast but still comprehensible (approximately 4 seconds), whereas the slow disclaimer approximated the speed of the rest of the advertisement (approximately 7 seconds):

Advertisement: Interested in a small wireless headset with superior sound quality? The Apollo Surity uses latest-gen-

eration technology to make it seem like the person on the other end of the line is standing right next to you. Even on windy days, your phone calls will be virtually flawless. The Apollo Surity . . . Nothing’s clearer [pause] anywhere.

Disclaimer: The Apollo Surity emits radiation; studies have not conclusively shown that this radiation is harmless.

After listening to the advertisement, participants completed a two-item measure of purchase intention (e.g., “I am likely to purchase this brand”; 1 = strongly disagree, 7 = strongly agree; $\alpha = .95$). They also completed manipulation checks, estimating the disclaimer’s duration and using an 11-item measure to report their trust in the brand (see the appendix; 1 = not at all, 7 = very much; $\alpha = .91$). During debriefing, participants were informed that the advertisement was fake.

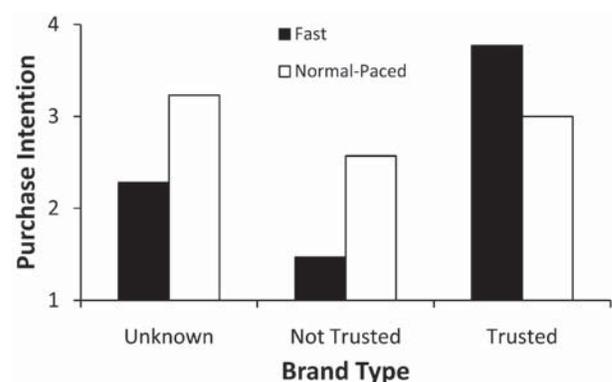
Results

Manipulation Checks. Participants in the fast disclaimer condition estimated that the disclaimer was significantly shorter ($M = 2.82$ seconds; $SD = 1.65$ seconds) than did participants in the normal-paced disclaimer condition ($M = 5.03$ seconds; $SD = 2.10$ seconds; $t(65) = -4.85, p < .001$). In addition, participants in the trust-unknown ($M = 3.49$; $SD = 0.87$) and the not-trusted conditions ($M = 2.80$; $SD = 0.83$) reported significantly less trust in the product than did those in the trusted condition ($M = 4.29$; $SD = 1.02$; $F(2, 70) = 17.31, p < .001$). Pairwise comparisons revealed that all three of these means differed significantly from both of the other two means ($|\beta| > .38, |t|(43-51) > 2.72, p < .01$).

Hypothesis Tests. As depicted in figure 1, results supported our hypotheses. The disclaimer speed \times brand trust interaction effect was significant in predicting purchase intention ($F(2, 67) = 3.35, p = .041$). We probed this interaction effect with two planned, orthogonal contrasts. First,

FIGURE 1

EXPERIMENT 1: MEANS FOR PURCHASE INTENTION AS A FUNCTION OF DISCLAIMER SPEED AND BRAND TRUST



the trust contrast pitted the trusted version of Apollo against the other two versions (trust-unknown and not-trusted). Second, the familiarity contrast pitted these other two versions against each other. Consistent with our hypotheses, the disclaimer speed \times trust contrast interaction effect was significant ($\beta = .31$, $t(69) = 2.91$, $p = .005$), with fast disclaimers significantly reducing participants' purchase intention in the trust-unknown/not-trusted condition ($M_{\text{fast}} = 1.74$; $SD_{\text{fast}} = 1.01$; $M_{\text{norm}} = 2.97$; $SD_{\text{norm}} = 1.46$; $\beta = -.39$, $t(69) = -2.86$, $p = .006$), but not in the trusted condition ($M_{\text{fast}} = 3.77$; $SD_{\text{fast}} = 1.62$; $M_{\text{norm}} = 3.00$; $SD_{\text{norm}} = 1.77$; $\beta = .24$, $t(69) = 1.43$, $p = .156$). In contrast, the disclaimer speed \times familiarity contrast interaction effect did not approach significance ($p = .842$), suggesting that the effect of disclaimer speed on purchase intention was comparable in the trust-unknown and the not-trusted conditions.

In sum, employing procedures that experimentally manipulated participants' trust in the brand while holding variables like familiarity, popularity, and quality constant across conditions, experiment 1 demonstrated that brand trust moderates the effect of disclaimer speed on purchase intention. When consumers either lack trust information about an advertised brand or believe that the brand is not trustworthy, fast disclaimers undermine their purchase intention. In contrast, when consumers trust an advertised brand, they appear to be unaffected by disclaimer speed.

EXPERIMENT 2

Experiment 1 supported our hypothesis that fast disclaimers undermine consumers' purchase intention toward brands when they lack relevant information or believe the brand is untrustworthy, but not when they trust the brand. We have proposed that fast disclaimer speed acts as a negative heuristic cue, leading consumers to view the advertised product—without conscious elaboration of the content of the message—as suspicious and perhaps unworthy of purchase. However, a plausible alternative explanation for our results is that fast communications cause consumers to be suspicious of the communicator's intent and, consequently, to attend more carefully to the content of the communication (Petty and Cacioppo 1986; Priester and Petty 1995, 2003). Such scrutiny could be stronger with trust-unknown or not-trusted brands than with trusted brands. Because the disclaimer in experiment 1 contained negative information about the brand, elaborating upon this content would likely decrease purchase intention, potentially yielding results similar to those depicted in figure 1.

Fortunately, we can pit these two explanations—that the experiment 1 results are due to heuristic versus elaborative processing—against each other by adding a disclaimer valence manipulation (negative vs. positive). (Although positive disclaimers are rare in real-world advertisements, including a positive disclaimer condition in this experiment allows us to establish the mechanism driving our effects, and it enables us to pit our heuristic-based model against an account inspired by Priester and Petty's elaborative-based

model.) According to our hypothesized process, the mere presence of the speed cue should, via heuristic processes, undermine purchase intention for trust-unknown brands, regardless of the disclaimer's valence. In contrast, if the effects are caused by an elaborative process, then the fast disclaimer should only undermine purchase intention when the disclaimer valence is negative.

If this elaborative process drives our findings, then the disclaimer speed \times brand trust \times disclaimer valence three-way interaction effect should be significant. Specifically, the disclaimer speed \times brand trust interaction effect should be robust in the negative disclaimer condition, but it should disappear (or perhaps even reverse) in the positive disclaimer condition. If, however, the heuristic process drives our findings, then the disclaimer speed \times brand trust interaction effect should not be moderated by disclaimer valence. Indeed, the disclaimer speed \times brand trust interaction effect should exhibit similar results in both the positive and negative disclaimer conditions, as the speed cue is present regardless of valence.

Beyond adding disclaimer valence to the design, experiment 2 extended beyond experiment 1 in two additional ways. First, it sought to explore the generality of our findings by testing our hypotheses in a new consumer domain: sports drinks. Second, and more importantly, it manipulated brand trust in a new way. Whereas experiment 1 maximized internal validity by using one unfamiliar brand across all conditions, experiment 2 bolstered external validity by using not only an unfamiliar brand (Omega), but also an established trusted brand (Gatorade).

Method

Participants and Design. One hundred and fifty-eight undergraduate students (72 males, 85 females, and 1 participant who did not indicate sex; $M_{\text{age}} = 20.53$ years; $SD_{\text{age}} = 1.76$ years) participated in a 2 (disclaimer speed: fast disclaimer vs. normal-paced disclaimer) \times 2 (brand trust: trust-unknown [Omega] vs. trusted [Gatorade]) \times 2 (disclaimer valence: negative vs. positive) between-participants factorial design.

Materials and Procedure. Participants listened to one of eight radio advertisements. The advertisement described either Omega (trust-unknown brand) or Gatorade (trusted brand). The announcer read the disclaimer, which presented either negative or positive information about the brand, in approximately 4 seconds (fast condition) or 7 seconds (normal-paced condition). Here is the text for Gatorade (the text for Omega was identical except for the brand name):

Advertisement: Gatorade Rush! Gatorade is proud to introduce the highly caffeinated and additive-filled Gatorade Rush, a new heart-pumping energy drink. Gatorade Rush increases your heart rate, keeping you wide awake for hours on end. It helps truckers stay alert for 18 straight hours. Find our ad in this month's issue of *Maxim*.

Negative Disclaimer: The caffeine and additives in Gat-

orade Rush can increase blood pressure and heart rate, which can be uncomfortable. To make sure Gatorade Rush is safe for you, consult your doctor.

Positive Disclaimer: The caffeine and additives in Gatorade Rush can increase physical performance and mental alertness, which can make you feel extremely driven. Achieve your goals with Gatorade Rush.

After listening to the advertisement, participants completed a two-item measure of purchase intention (e.g., "I am likely to purchase this brand"; 1 = strongly disagree, 7 = strongly agree; $\alpha = .90$). They also completed manipulation checks, estimating the disclaimer's duration and using an 11-item measure to report their trust in the brand (see the appendix; 1 = strongly disagree to 7 = strongly agree; $\alpha = .93$). During debriefing, participants were informed that the advertisement was fake.

Results

Manipulation Checks. Participants in the fast disclaimer condition estimated that the disclaimer was shorter ($M = 3.77$ seconds; $SD = 1.83$ seconds) than did participants in the normal-paced disclaimer condition ($M = 4.41$ seconds; $SD = 2.51$ seconds; $t(127) = -1.67$, $p = .098$). (This analysis omitted five outliers who estimated that the disclaimer took at least 20 seconds, presumably because they misunderstood the question to be asking about the length of the entire advertisement.) In addition, participants exhibited significantly greater trust in Gatorade ($M = 3.93$; $SD = 1.09$) than in Omega ($M = 2.59$; $SD = 0.83$; $t(152) = 8.63$, $p < .001$).

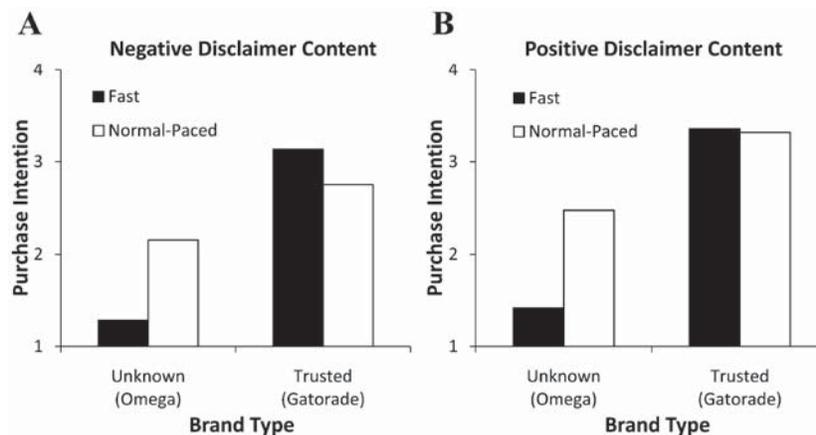
Hypothesis Tests. As depicted in figure 2, results supported our theoretical analysis. In a 2 (disclaimer speed) \times 2 (brand trust) \times 2 (disclaimer valence) ANOVA predicting

purchase intention, the three-way interaction did not approach statistical significance ($\beta = -.01$, $t(150) = -0.18$, $p = .857$). Given that it is hazardous to draw firm conclusions on the basis of a null effect (even an effect with such a large p -value), we conducted several additional analyses to examine whether the results were similar across the negative and the positive valence conditions. First, we conducted a 2 (disclaimer speed) \times 2 (brand trust) ANOVA, dropping disclaimer valence from the model and seeking to replicate the finding that fast disclaimers undermined participants' purchase intention toward the trust-unknown brand (Omega), but not toward the trusted brand (Gatorade). The disclaimer speed \times brand trust interaction effect was significant ($\beta = .19$, $t(154) = 2.72$, $p = .007$). In the Omega condition, participants who heard the fast disclaimer exhibited significantly weaker purchase intention ($M = 1.35$; $SD = 0.53$) than did participants who heard the normal-paced disclaimer ($M = 2.34$; $SD = 1.19$; $\beta = -.50$, $t(78) = -5.06$, $p < .001$). In contrast, in the Gatorade condition, no significant purchase intention difference emerged for participants who heard the fast disclaimer ($M = 3.26$; $SD = 1.78$) versus the normal-paced disclaimer ($M = 3.05$; $SD = 1.74$; $\beta = .06$, $t(76) = 0.54$, $p = .589$).

Indeed, the disclaimer speed \times brand trust interaction effect on purchase intention was near-significant not only in the negative disclaimer condition ($\beta = .19$, $t(67) = 1.76$, $p = .084$; fig. 2A), but also in the positive disclaimer condition ($\beta = .18$, $t(83) = 1.94$, $p = .056$; fig. 2B). For Omega, participants exhibited significantly weaker purchase intention in the fast disclaimer condition than in the normal-paced disclaimer condition after both the negative disclaimer ($M_{\text{fast}} = 1.28$; $SD = 0.45$ vs. $M_{\text{norm}} = 2.15$; $SD = 1.28$; $\beta = -.46$, $t(34) = -2.98$, $p = .005$), and the positive disclaimer ($M_{\text{fast}} = 1.42$; $SD = 0.59$ vs. $M_{\text{norm}} = 2.47$; $SD = 1.15$; $\beta = -.52$, $t(42) = -3.96$, $p < .001$). In contrast,

FIGURE 2

EXPERIMENT 2: MEANS FOR PURCHASE INTENTION AS A FUNCTION OF DISCLAIMER SPEED AND BRAND TRUST FOR (A) NEGATIVE AND (B) POSITIVE DISCLAIMER VALENCE



for Gatorade, participants' purchase intention appeared to be unaffected by disclaimer speed after both the negative disclaimer ($M_{\text{fast}} = 3.13$; $SD = 1.86$, $M_{\text{norm}} = 2.75$; $SD = 1.93$; $\beta = .10$, $t(33) = 0.59$, $p = .560$), and the positive disclaimer ($M_{\text{fast}} = 3.36$; $SD = 1.75$; $M_{\text{norm}} = 3.32$; $SD = 1.53$; $\beta = .01$, $t(41) = 0.08$, $p = .938$).

In sum, experiment 2 demonstrated that brand trust moderates the effect of disclaimer speed on purchase intention comparably whether the disclaimer contains negative or positive information about the advertised product. Regardless of disclaimer valence, when consumers lack trust information about an advertised brand, fast disclaimers undermine their purchase intention. In contrast, when consumers trust the brand, they appear to be unaffected by disclaimer speed. That this interaction effect emerged regardless of disclaimer valence (negative vs. positive) suggests that disclaimer speed exerts its effect through heuristic rather than elaborative processes.

GENERAL DISCUSSION

Two experiments demonstrated that fast (vs. normal-paced) disclaimers undermine consumers' intention to purchase the advertised product but only for consumers who have not established trust in the brand. Experiment 1 held brand familiarity and popularity constant and demonstrated that the undermining effect of fast disclaimers applies both to trust-unknown and to not-trusted brands, but not to trusted brands, which suggests that consumers are only impervious to the effects of fast disclaimers once trust in the brand is established.

The disclaimer speed \times brand trust interaction effect emerged even when the disclaimer presented positive information about the brand (experiment 2), which suggests that the effects of disclaimer speed work through heuristic rather than elaborative processing. That is, fast disclaimers appear to undermine purchase intention directly rather than by prompting consumers to scrutinize disclaimer content more carefully. Past research has shown that messages from untrustworthy sources elicit more attention and scrutiny than messages from trustworthy sources do (Priester and Petty 1995). Because increased attention to positive content should not reduce trust (and should, if anything, increase it), the fact that fast positive disclaimers reduced trust in our research suggests that our findings are unlikely to have resulted from increased elaboration from suspicious consumers. Of course, there is no reason to believe that these elaborative and heuristic effects are mutually exclusive. There may be times when consumers will respond to fast disclaimers by scrutinizing the message more carefully. For example, if consumers are particularly motivated to form an accurate impression of the trustworthiness of the advertised brand, they may be more likely to respond with an elaborative type of processing of the disclaimer content rather than a heuristic type of processing of the disclaimer speed cue (Petty and Cacioppo 1986).

Overall, the results support the theoretical analysis we advanced in the introduction: fast disclaimers appear to func-

tion as a heuristic cue that the advertisement is sneaky (trying to "pull a fast one"), and, consequently, they undermine consumers' purchase intention—but this effect only emerges if consumers are motivated to evaluate the trustworthiness of the brand. This motivation appears to be present when consumers evaluate trust-unknown and not-trusted brands but absent when they evaluate trusted brands.

Implications

The present findings have theoretical implications for scholars and practical implications for advertisers and policy makers. In terms of scholarship, the present findings extend research on the effects of advertising disclosures. Whereas past research has focused on the effectiveness of different disclaimer content for modifying consumer judgments (e.g., Andrews et al. 2000), the present findings highlight the importance of content-irrelevant features of disclaimers by examining how disclaimer speed affects purchase intention. The present findings also contribute to research on speed of communication (Moore et al. 1986; Smith and Shaffer 1991, 1995). Past research has suggested that perceivers use communication speed as a positive heuristic cue for the intelligence of the speaker, such that they tend to infer that fast speakers are intelligent (Smith and Shaffer 1995). The present findings show that in the context of advertising disclaimers for untrusted brands, perceivers also use fast speech as a negative heuristic cue for the trustworthiness of the advertiser, supporting research suggesting that consumers are vigilant for information that might convey ulterior motives on the part of advertisers (Main et al. 2007). One explanation for the divergent effects of communication speed in Smith and Shaffer's (1995) studies versus in our own is that the abrupt change of pace between the main advertisement and the end-of-advertisement disclaimer might draw consumer attention and raise suspicion.

These results also have implications for the social cognition literature on conditional or goal-dependent automaticity (Aarts and Dijksterhuis 2000; Bargh 1989). Conditional automaticity effects occur when an automatic process is triggered only in the presence of certain conditions, such as the presence of a specific goal (Bargh 1989; Blair 2002). For example, although exposure to members of minority groups frequently triggers automatic stereotypes of those groups, this automatic stereotype activation depends upon the presence of perceivers' goals, contextual factors, and features of the group members (Blair 2002; Dasgupta and Greenwald 2001; Macrae, Bodenhausen, and Milne 1995; Mitchell, Nosek, and Banaji 2003; Sinclair and Kunda 1999; Spencer et al. 1998). Similarly, we suggest that consumers' purchase intentions following fast disclaimers for trust-unknown, not-trusted, and trusted brands derive from a conditionally automatic process. Consumers who are motivated to evaluate the trustworthiness of an advertisement's claims (such as those hearing advertisements for trust-unknown or not-trusted brands) are influenced by heuristic trust cues like disclaimer speed, whereas consumers who are not so motivated (such as those hearing advertisements for trusted

brands) are not. To our knowledge, this is the first conditional automaticity effect to be shown in the consumer domain.

In terms of practical implications, the present findings can help advertisers make wise decisions in light of the procrustean constraints they face when writing and producing advertisements. For example, advertisers frequently have only 30 seconds to convey their message, and regulatory agencies sometimes require that the advertisement include a disclaimer. Should advertisers convey the disclaimer information as quickly as possible, or should they convey it at a normal pace? At first glance, the former approach seems preferable. After all, it has the advantages of maximizing the available time to convey the primary message while simultaneously glossing over undesirable product information. In contrast, the latter seems to emphasize the negative aspects of the product while chewing up precious seconds that could have been used to drive home the primary message. The present research suggests, however, that fast disclaimers undermine consumers' purchase intention for trust-unknown or not-trusted brands, adverse effects that were absent for trusted brands. As such, our findings suggest that advertisers promoting unfamiliar or not-trusted brands may want to employ normal-paced disclaimers, whereas advertisers promoting trusted brands have greater latitude to use fast disclaimers to save additional seconds for the advertisement's primary message.

These considerations lead us to a final implication, this one for policy makers. The present results suggest that any policies that regulate disclaimer content but not disclaimer speed could infuse systematic bias favoring some companies over others. Such policies would allow companies whom consumers already trust to pack the required disclaimer content into just a few seconds without undermining consumers' trust and purchase intention, whereas these policies would end up forcing companies whom consumers either distrust or do not know to devote more time to this required content, presenting it at a slower speed to maintain consumers' trust and purchase intention. If advertisers use disclaimer speeds approximating the ones we employed in the present research, then trusted brands could devote only 13% of the advertisement's duration to the disclaimer (4 seconds in a 30-second spot), whereas other brands might have to devote 23% of the advertisement's duration to the disclaimer (7 seconds in a 30-second spot). Thus, regulation of disclaimer content but not disclaimer speed may systematically disadvantage some companies over others.

Limitations, Future Research, and Strengths

The present research has limitations that can serve as springboards for future research. First, we have argued that once consumers trust a brand, they no longer evaluate the brand's trustworthiness, which renders them impervious to heuristic trust cues. However, an alternative possibility is that such consumers are motivated to defend against information that is potentially threatening to their established trust beliefs (Hoch and Deighton 1989). This account would

put the "action" in the trusted brand conditions: threats, such as potentially untrustworthy advertising tactics, should activate consumers' motivation to defend their positive views of the brand. This account would also suggest that consumers in the trust-unknown or not-trusted brand conditions are responding in an unbiased manner to the disclaimer information. Although the current experiments were not designed to test for motivated defense of trusted brands, the pattern of data provides evidence that tentatively contradicts this alternative account. Consumers' purchase intention toward trusted brands was not significantly influenced by disclaimer speed in any of the experiments. Rather, it was consumers' views of trust-unknown and not-trusted brands that were reliably influenced by the manipulation. That is, consumers do not seem to be responding to threats to their views of trusted brands by increasing their trust and purchase intention. Instead, they appear to be ignoring any information provided by disclaimer speed in advertisements for trusted brands, while responding to information provided by disclaimer speed in advertisements for trust-unknown and not-trusted brands.

A second limitation is that the present work did not examine several intriguing features of disclaimers that may moderate our central effects. For example, the effects of disclaimer speed may be moderated by whether consumers believe that advertisers freely chose to include the disclaimer or were required by law to include it. The effects of fast disclaimers for untrusted brands may also diminish as consumers become inured to such disclaimers in light of their widespread use within a given industry. In addition, the content of an advertisement or a disclaimer may also moderate the effects of disclaimer speed. Although experiment 2 indicated that disclaimer content valence (i.e., negative vs. positive information about the brand) did not moderate our key effects, it would be interesting to explore whether the current effects might be moderated by, for example, the credibility (or boldness) of the claim in the advertisement or by the consumer domain (e.g., perhaps fast disclaimers might not undermine consumers' purchase intention toward untrusted brands in domains in which fast disclaimers are normative).

A third limitation is the possibility that, in today's cultural climate, consumers frequently perceive disclaimers as characteristic of an industry rather than of the specific brand in a particular advertisement. If so, then perhaps the inferences consumers make after listening to a particular advertisement containing a disclaimer apply to all brands in that industry. Although our experiments demonstrated that consumers respond differently to fast (vs. normal-paced) disclaimers depending on whether the advertisement is for an untrusted or a trusted brand, we did not ask participants to report their purchase intention toward more than one brand. As such, we had no way of knowing whether, for example, the adverse effects of fast disclaimers on consumers' purchase intention generalize to their purchase intention toward other brands in that same industry.

To address this issue (albeit in a preliminary way), we

conducted an experiment in which we randomly assigned 78 students to listen to a fast-disclaimer or a normal-paced-disclaimer advertisement for Taco Bell. We sought to replicate the finding that fast disclaimer speed undermines consumers' purchase intention toward not-trusted brands (a separate sample of 56 students reported moderate-to-low trust in Taco Bell) and, more importantly, to demonstrate that this adverse effect of fast disclaimers would not generalize to other brands in the same industry. In this case, we examined whether listening to the Taco Bell advertisement with the fast versus the normal-paced disclaimer influenced consumers' purchase intention toward Taco Bell, as well as toward Chipotle and Qdoba, two other major Mexican-style fast food chains. After listening to the advertisement for Taco Bell, participants reported their purchase intention (on a 1–7 scale) toward all three brands. Results supported the hypothesis that the adverse effects of fast disclaimers are limited to the advertised brand rather than generalizing to other brands in the same industry. Specifically, although participants exhibited (marginally) lower purchase intention toward Taco Bell if they had heard the fast rather than the slow disclaimer ($M = 2.49$ vs. 3.20 ; $t(76) = -1.88$, $p = .06$), the effect of disclaimer speed on participants' purchase intention toward Chipotle and Qdoba (in composite form) did not approach significance ($M = 5.28$ vs. 5.37 ; $t(76) = -0.37$, $p = .72$). Analyzing Chipotle and Qdoba separately revealed identical conclusions—the effect of disclaimer speed did not approach significance. These preliminary data suggest that the disclaimer speed effects are limited to the advertised brand.

These limitations notwithstanding, the present research also has notable strengths. First, we experimentally manipulated brand trust, across two different product categories, using both an existing brand (experiment 2) and a fictitious brand we developed for this research (experiment 1); although both of these approaches have limitations, they complement each other and allow us to draw firmer causal conclusions about our effects. Second, the present emphasis on an ambiguous trust cue (disclaimer speed) complements previous research on unambiguous brand transgressions (Aaker et al. 2004), which has demonstrated that consumers tend to be less forgiving when they have an intimate, friendship-like relationship rather than a casual, fling-like relationship with the brand. Taken together, the story emerging from a theoretical integration of the present experiments with the work by Aaker et al. (2004) is that consumers' negative responses to potential trust violations are strongest (*a*) when a brand with which they have an intimate or trusting relationship commits an unambiguous offence (as in the work by Aaker et al. 2004) and (*b*) when a brand with which they lack such a relationship commits an ambiguous offence (as in the present work). To be sure, future research will be required to discern if this integrative model is accurate (especially given that the key moderating constructs differ somewhat across the two lines of research), but this pattern of results makes good theoretical sense. If consumers have a trusting, friendship-like relationship with a brand, then

they might be inattentive to ambiguous trust cues because they have developed confidence that the brand is unlikely to take advantage of them (see the present work). But it is precisely this confidence that makes consumers so unforgiving when they encounter the sort of unambiguous transgressions they cannot simply overlook (see the work by Aaker et al. 2004).

CONCLUSION

Two experiments demonstrated that fast disclaimers undermine consumers' purchase intention toward trust-unknown and not-trusted brands, but not toward trusted brands. These effects, which are driven by heuristic rather than elaborative processes, suggest that consumers become impervious to ambiguous trust cues once they trust the brand.

APPENDIX

BRAND TRUST MEASURE

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1. I trust this brand.^a
 2. This brand is predictable.^a
 3. This brand is dependable.^a
 4. This brand is reliable.^a
 5. This brand is truthful.^a
 6. This brand is competent.^b
 7. This brand has integrity.^b
 8. This brand is responsive.^b
 9. I rely on this brand.^c
 10. This is an honest brand.^c
 11. This brand is safe.^c
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^aAdapted or derived from Holmes and Rempel (1989).

^bAdapted or derived from Sirdeshmukh et al. (2002).

^cAdapted or derived from Chaudhuri and Holbrook (2001).

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