

Original Article

Driving Consumer Action through Fear: A Regional Analysis of Television Commercials

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ABSTRACT: *This study investigates the effectiveness of fear appeal in television advertisements and its impact on consumer purchase intention. The research examines two advertisements, HDFC Life Insurance (AD 1) and Sensodyne India (AD 2) to analyze how fear-based messaging influences consumer behavior. The independent variables include Perceived Severity, Perceived Vulnerability, Fear Arousal, and Ad Valence, while the dependent variable is Purchase Intention. A descriptive and cross-sectional survey design was adopted, with primary data collected from 150 respondents using a structured questionnaire based on a five-point Likert scale. Statistical tools, including Reliability Analysis (Cronbach's Alpha), Pearson Correlation Analysis, Multiple Linear Regression, and Chi-Square Test were employed using IBM SPSS. The findings reveal that all fear appeal elements are significantly positively correlated with purchase intention for both advertisements. For AD 1, Perceived Severity ($r = .389$) was the dominant predictor, whereas for AD 2, Ad Valence ($r = .433$) and Fear Arousal emerged as the strongest predictors. The regression model explains 17.6% of the variance for HDFC ($R^2 = .176$) and 24.6% for Sensodyne ($R^2 = .246$). These findings highlight that fear appeal strategies must be tailored according to product category for maximum effectiveness.*

KEYWORDS: *Fear Appeal, Purchase Intention, Perceived Severity, Perceived Vulnerability, Fear Arousal, Ad Valence, Television Advertisements, Consumer Behavior.*

1. INTRODUCTION

Fear appeal in advertising refers to the deliberate use of threatening or alarming messages to influence consumer attitudes and behaviors. These messages are designed to evoke emotional responses by highlighting the potential negative consequences of inaction, thereby motivating consumers to adopt the recommended behavior or purchase the advertised product. Fear-based advertising has long been a prominent strategy in sectors such as health, insurance, safety, and public awareness campaigns.

Television, as a high-reach audio-visual medium, remains a powerful channel for delivering emotionally charged advertising messages. Fear appeal advertisements on television are particularly effective because they combine visual imagery, narrative, music, and emotional cues to create a lasting psychological impact on viewers. With the growth of digital media, television fear appeal campaigns are also being extended across multi-platform environments, enhancing their reach and frequency.

The theoretical foundation of fear appeal research rests on the Extended Parallel Process Model (EPPM) proposed by Witte (1992) and Protection Motivation Theory (PMT) by Rogers (1975). These models suggest that the effectiveness of fear appeal depends on the interplay between perceived threat (severity and vulnerability) and coping appraisal (self-efficacy and response efficacy). When threat perceptions are high and coping resources are perceived as adequate, consumers are more likely to take protective action, including purchasing the promoted product.

The present study evaluates the effectiveness of fear appeal in two distinct television advertisements HDFC Life Insurance and Sensodyne India to understand how product category and message framing moderate the influence of fear appeal elements on consumer purchase intention.

2. REVIEW OF LITERATURE

Janis and Feshbach (1953) were among the first to study fear appeal systematically, concluding that moderate fear levels were more effective than high fear in changing behavior. Rogers (1975) extended this with Protection Motivation Theory, emphasizing the role of threat appraisal and coping evaluation.

Witte (1992) introduced the Extended Parallel Process Model (EPPM), which distinguished between danger control processes (leading to protective behavior) and fear control processes (leading to message rejection). This framework has been widely adopted in contemporary fear appeal research.

Kanagarathinam et al. (2017) based on the previous literature, explore how humour can break through the “ad clutter” of traditional, fear-based insurance marketing. Historically, insurance advertisements focused heavily on the mechanics of financial planning, contingency management, and the grim realities of “living too short” or “living too long”. The authors argue that while fear appeals highlight the necessity of insurance, they can also cause consumers to tune out due to defensive avoidance.

Sharma (2021) analyzed fear-based advertising effectiveness among 120 respondents and found that perceived severity and emotional arousal significantly influenced consumer behavior. Kumar and Ravi (2020) demonstrated that fear appeal advertisements attract closer attention and improve message retention among urban consumers.

Priya (2022) showed that fear appeal creates urgency and positively influences purchase decisions, while Devi and Kumar (2023) confirmed that perceived vulnerability and fear intensity significantly affect purchase intention. Tannenbaum et al. (2015) conducted a comprehensive meta-analysis establishing that fear appeals are moderately effective overall, with efficacy information being a key moderating variable.

Balaji (2023) found that fear appeal advertisements effectively capture consumer attention and improve purchase intention through emotional engagement. The literature collectively supports the view that while fear appeal is a potent persuasive tool, its effectiveness varies by product category, message framing, and consumer demographics.

3. RESEARCH METHODOLOGY

3.1. RESEARCH DESIGN

The study adopts a Descriptive and Cross-Sectional Survey Research Design. This design is appropriate for quantifying relationships between perceived severity, perceived vulnerability, fear arousal, and valence, and purchase intention across two advertisement conditions at a single point in time.

3.2. OBJECTIVES OF THE STUDY

- To evaluate how fear-based advertising affects consumer purchase intention.
- To measure and compare the levels of Perceived Severity and Perceived Vulnerability caused by the ads.
- To understand whether fear-based advertisements truly influence consumer behavior.
- To quantify the Valence (likability) and Arousal (attention-grabbing) scores for ads.
- To analyze the impact of threat-based messaging on Purchase Intention.
- To determine which product is more effective at converting perceived danger into a probable purchase.

3.3. SAMPLE & DATA COLLECTION

Primary data was collected from 150 respondents using a structured questionnaire based on a 5-point Likert scale (1 = Strongly Disagree to 5 = Strongly Agree). The study employs Convenient Sampling. Secondary data was sourced from peer-reviewed journals, textbooks, and online databases.

3.4. VARIABLES OF THE STUDY

TABLE 1 Research Variables and Their Classification

Variable Type	Variables
Independent Variables	Perceived Severity, Perceived Vulnerability, Fear Arousal, Ad Valence
Dependent Variable	Purchase Intention
Moderating Variables	Age, Gender, Education, Occupation, Income

3.5. STATISTICAL TOOLS USED

- Frequency Analysis — for demographic profile distribution
- Reliability Analysis (Cronbach’s Alpha) — for internal consistency ($\alpha \geq 0.70$)
- Pearson Correlation Analysis — to measure relationships between variables
- Multiple Linear Regression — to assess predictive impact on Purchase Intention
- Chi-Square Test — to examine the association between Age and Purchase Intention

4. DATA ANALYSIS AND INTERPRETATION

4.1. DEMOGRAPHIC PROFILE OF RESPONDENTS

TABLE 2 Distribution of Respondents Based on Demographic Profile

Demographic Variable	Category	Frequency	Percentage (%)
Age	18-25 years	60	40.0%
	26-35 years	62	41.3%
	36 years and above	28	18.7%

Gender	Male	85	56.7%
	Female	65	43.3%
Education	Undergraduate	91	60.7%
	Postgraduate	51	34.0%
	School Level	8	5.3%
Occupation	Private Employee	66	44.0%
	Self-employed	54	36.0%
	Government Employee	30	20.0%
Annual Income	2-5 Lakhs	42	28.0%
	5-10 Lakhs	52	34.7%
	Above 10 Lakhs	37	24.7%
	Below 2 Lakhs	19	12.7%

4.2. RELIABILITY ANALYSIS (CRONBACH'S ALPHA)

TABLE 3 Reliability Statistics

Variable / Construct	Advertisement	Cronbach's Alpha (α)	No. of Items	Interpretation
Perceived Severity	AD 1 (HDFC Life)	.806	3	Good
Perceived Vulnerability	AD 1 (HDFC Life)	.797	3	Acceptable
Fear Arousal	AD 1 (HDFC Life)	.820	3	Good
Ad Valence	AD 1 (HDFC Life)	.805	3	Good
Purchase Intention	AD 1 (HDFC Life)	.773	3	Acceptable
Perceived Severity	AD 2 (Sensodyne)	.777	3	Acceptable
Perceived Vulnerability	AD 2 (Sensodyne)	.778	3	Acceptable
Fear Arousal	AD 2 (Sensodyne)	.795	3	Acceptable
Ad Valence	AD 2 (Sensodyne)	.837	3	Good
Purchase Intention	AD 2 (Sensodyne)	.803	3	Good

All Cronbach's Alpha values range from .773 to .837, exceeding the minimum threshold of 0.70, confirming high internal consistency and reliability of all constructs for both advertisements.

4.3. PEARSON CORRELATION ANALYSIS

TABLE 4 Pearson Correlation Analysis | ** Correlation Significant at 0.01 Level (2-Tailed)

Variable	r (AD 1 - HDFC)	Sig.	r (AD 2 - Sensodyne)	Sig.
Perceived severity → Purchase Intention	.389**	.000	.287**	.000
Perceived Vulnerability → Purchase Intention	.259**	.001	.278**	.001
Fear Arousal → Purchase Intention	.287**	.000	.395**	.000
Ad Valence → Purchase Intention	.310**	.000	.433**	.000

All four independent variables are significantly and positively correlated with Purchase Intention for both advertisements at the 0.01 level. For AD 1 (HDFC Life Insurance), Perceived Severity shows the strongest correlation ($r = .389$), while for AD 2 (Sensodyne India), Ad Valence demonstrates the highest correlation ($r = .433$). These results confirm that fear appeal elements significantly influence consumer purchase intention, leading to rejection of the null hypothesis.

4.4. MULTIPLE LINEAR REGRESSION ANALYSIS

TABLE 5 Regression Model Summary

Model Summary	AD 1 (HDFC Life Insurance)	AD 2 (Sensodyne India)
R	.420	.496
R Square	.176	.246
Adjusted R-Square	.154	.225
F-value	7.755	11.807
Significance	.000	.000

TABLE 6 Regression Coefficients | * Significant at 0.05 Level

Variable	B (AD 1)	Sig. (AD 1)	B (AD 2)	Sig. (AD 2)
(Constant)	2.093	.000	1.472	.000
Perceived Severity	.252	.005*	.112	.174
Perceived Vulnerability	.063	.429	.072	.392
Fear Arousal	.068	.407	.200	.017*
Ad Valence	.092	.308	.249	.004*

Both regression models are statistically significant. For AD 1 (HDFC Life Insurance), the model explains 17.6% of variance in Purchase Intention ($F = 7.755$, $p < .001$), with Perceived Severity ($B = .252$, $p = .005$) as the sole significant predictor. For AD 2 (Sensodyne India), the model explains 24.6% of variance ($F = 11.807$, $p < .001$), with Ad Valence ($B = .249$, $p = .004$) and Fear Arousal ($B = .200$, $p = .017$) as significant predictors. These findings indicate that fear appeal mechanisms operate distinctly across product categories.

4.5. CHI-SQUARE TEST: AGE VS. PURCHASE INTENTION CATEGORY

TABLE 7 Chi-Square Test Results

Advertisement	Chi-Square Value	df	Asymp. Sig.	Inference
AD 1 - HDFC Life Insurance	1.781	4	.776	Not Significant (H_0 Accepted)
AD 2 - Sensodyne India	3.921	4	.417	Not Significant (H_0 Accepted)

The Chi-Square tests reveal no statistically significant association between Age and Purchase Intention Category for either advertisement ($p > .05$). This indicates that fear-based advertising impacts consumers uniformly across age groups, suggesting that age is not a moderating factor in the fear-purchase intention relationship.

5. FINDINGS OF THE STUDY

- The majority of respondents (41.3%) belong to the 26-35 years age group; 56.7% are male, and 43.3% are female. Around 60.7% of respondents are undergraduates; 44.0% are private employees; and 34.7% earn an annual income of 5-10 Lakhs.
- For AD 1 (HDFC Life Insurance), Perceived Severity has the strongest correlation with Purchase Intention ($r = .389$).
- For AD 2 (Sensodyne India), Ad Valence shows the highest correlation with Purchase Intention ($r = .433$).
- The regression model for AD 1 is significant ($F = 7.755$, $p < .001$, $R^2 = .176$); Perceived Severity is the only significant individual predictor ($\beta = .271$, $p = .005$).
- The regression model for AD 2 is significant ($F = 11.807$, $p < .001$, $R^2 = .246$); Ad Valence ($\beta = .262$, $p = .004$) and Fear Arousal ($\beta = .207$, $p = .017$) are significant predictors.
- Chi-Square tests reveal no significant association between Age and Purchase Intention Category for both AD 1 ($\chi^2 = 1.781$, $p = .776$) and AD 2 ($\chi^2 = 3.921$, $p = .417$).
- Sensodyne's model explains a higher proportion of variance (24.6%) compared to HDFC Life Insurance (17.6%), suggesting fear appeal is more predictable for healthcare products.

6. SUGGESTIONS AND RECOMMENDATIONS

- Advertisers should emphasize Perceived Severity in insurance advertisements to drive purchase intention, as it is the most influential predictor for HDFC Life Insurance.
- For healthcare products such as Sensodyne, marketing teams should prioritize Ad Valence (likability) and Fear Arousal to maximize advertising effectiveness.
- Fear intensity should be carefully calibrated; excessive fear may lead to avoidance behavior, while moderate fear combined with positive ad valence yields optimal results.
- Advertisers should invest in pre-testing fear-based campaigns to assess emotional responses and ensure the fear level does not cross the threshold for negative engagement.
- Product-category-specific fear-appeal strategies are recommended, as the study demonstrates that the predictive factors of purchase intention differ across insurance and healthcare categories.
- Solution-oriented messaging should accompany fear appeals to convert emotional arousal into actionable purchase decisions, thereby improving response efficacy perceptions.
- Multi-channel campaigns should reinforce fear appeal messages across digital, social media, and television platforms to strengthen the cumulative impact on Purchase Intention.
- Companies should integrate educational content into fear-based advertisements to strengthen Perceived Severity and Vulnerability—the rational pillars of fear appeal effectiveness.

7. CONCLUSION

This study examined the influence of fear-based television advertising on consumer purchase intention through a structured analysis of two widely recognized advertisements HDFC Life Insurance and Sensodyne India. Using data from 150 respondents and employing a comprehensive statistical framework, the research confirms that fear appeal elements, namely Perceived Severity, Perceived Vulnerability, Fear Arousal, and Ad Valence, are positively and significantly correlated with Purchase Intention across both product categories. However, the regression analysis reveals an important unevenness: while Perceived Severity drives purchase intention for insurance products, Ad Valence and Fear Arousal are the dominant predictors for healthcare products. This finding underscores the need for product-specific fear appeal strategies rather than uniform application across categories. The study also confirms that age does not significantly moderate the fear appeal-purchase

intention relationship, suggesting that fear-based advertising is consistently effective across age groups. The high Cronbach's Alpha values validate the reliability of the constructs and the overall robustness of the study design.

In conclusion, fear appeal advertising, when strategically designed with the appropriate balance of threat perception and coping enablement, represents an effective tool for driving consumer purchase intention in both insurance and healthcare sectors. The findings of this study provide actionable insights for marketing practitioners seeking to design evidence-based, emotionally resonant advertising campaigns.

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