The precept that a celebrity should “match-up” with the brand endorsed is pervasive despite strong contradictory empirical evidence from product categorization and advertising. It is empirically shown that if consumers have the motivation to solve the incongruence (i.e., high need for cognition) and a solution within reach (i.e., a cognitively complex endorser), incongruent endorsements yield favorable evaluations.

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It is quite puzzling to consider that the celebrity endorsement literature has put the “match-up” hypothesis on such a pedestal. The “match-up” hypothesis implies that the effectiveness of a well-known endorser is a positive function of her or his congruence with the endorsed brand. Accordingly, the processing of congruent brands and endorsers is facilitated and leads to more favorable evaluations of marketing stimuli (Baker and Churchill 1977; Friedman and Friedman 1979; Joseph 1982; Peterson and Kerin 1977). For instance, attitude toward the advertisement has been shown to be more positive when the celebrity and the brand match on a physical attractiveness or an expertise dimension (e.g., Kahle and Homer 1985; Kamins 1990; Kamins and Gupta 1994; Misra and Beatty 1990; Till and Busler 2000).

The “match-up” hypothesis and its supporting empirical evidence are in stark contrast with the notion of schema congruity (Mandler 1982) from the product categorization and advertising literatures. Based on Mandler (1982), it is argued that consumers need both the motivation and a reasonable, reachable, way to resolve endorser-brand incongruence. More precisely, incongruence is likely to lead to more favorable advertisement evaluation for consumers with a high need for cognition and when the endorser is cognitively represented in a complex fashion by consumers.

ENDORSER COGNITIVE COMPLEXITY
Cognitive complexity represents the number of discriminating dimensions that comes to an observer’s mind when describing the endorser (Bieri 1955; Kelly 1955; Scott 1962; Zinkhan and Braunsberger 2004). This does not equate to the cognitive complexity of the consumer but to the complexity with which he comprehends the endorser. In other words, although this concept is consumer-based it is a manifestation of the complexity of the endorser. Accordingly, a more complex endorser is mentally represented by consumers on a greater number of dimensions than a simple one.

NEED FOR COGNITION
This concept reflects an individual’s inclination toward, and liking of, activities that involve thinking (Cacioppo and Petty 1982). It is expected to be instrumental in solving incongruence as consumers with a high need for cognition (NFC) should be better able to find ways in which the endorser and the brand can match than their low NFC counterparts. In order to be successful in their incongruence solving quest, high NFC consumers still need a potential solution to exist. As a consequence, they should be more likely to solve an incongruent endorser-brand association when the endorser is cognitively complex rather than simple as the former offers more possibilities to see a match with the brand than the latter; thus:

H1: Among high NFC consumers, endorser-brand incongruence leads to more favorable attitude toward the advertisement when the endorser is cognitively complex than when he is cognitively simple.

In the case of low NFC, consumers dislike tasks that require thinking (Cacioppo and Petty 1982) and prefer less complicated contexts overall. Hence, when the endorser-brand is incongruent (a more complex situation than when he is congruent), they will respond more positively when the endorser is cognitively simple rather than complex; thus:

H2: Among low NFC consumers, endorser-brand incongruence leads to more favorable
attitude toward the advertisement when the endorser is cognitively simple than when he is cognitively complex.

**METHODOLOGY**

Two studies are reported that both involved a convenient sample of undergraduate students from a large state university in North America. Study 1 was aimed at validating an instrument measuring the degree of complexity of the cognitive representation of a celebrity endorser as well as selecting the actual celebrities that would be used in study 2.

**Study 1:** Four real life Hollywood actors were used to build our instrument to ensure sufficient endorser’s image saliency to generate variance on the complexity measure: Russell Crowe, Nicolas Cage, Leonardo DiCaprio, and Bruce Willis. They were selected due to their similar profiles and Hollywood Stock Exchange ratings (HSX.com) at the time of the study (Elberse 2007).

Each actor was the object of a different Rep Grid (Bieri 1955; Kelly 1955) filled out on-line by 16 participants. Each Rep Grid was composed of columns representing the different aspects of the life of the actor (private life, roles on screen, role as a public personality, role as an endorser of different brands, products, or events). Rows of the Rep Grid represented brand personality traits derived from human personality research (Aaker 1997) and thus deemed appropriate for the study of human brands. Participants indicated the extent to which the personality traits described the aspects of the celebrity’s life using a 1 to 7-point scale.

Adapting a methodology based on Scott (1962), cognitive complexity was operationalized by extracting from the ratings of objects the number of dimensions on which raters evaluated them. There were 6 different possible pairs of life dimension for each personality trait (e.g., public figure and actor; endorser and actors, etc.). Since there were 5 personality traits in each Rep Grid, the total maximum number of different life dimension pairs was 30 per Rep Grid.

Russell Crowe (cognitively simple) and Nicolas Cage (cognitively complex) were selected. The former yielded a score of 5.787 while the latter yielded 9.745 ($t = 3.04; p < .01$). Not only this pair was different on our complexity measure but it also yielded the fewer number of differences on the control variables. The only difference was the attractiveness ratings of Russell Crowe being higher than Nicolas Cage’s ($t = -3.23, p < .001$); this was controlled in the main experiment.

**Study 2:** A total of 203 participants were randomly assigned to a 2 (cognitive complexity: low versus high) x 2 (endorser-brand congruence: low versus high) between-subjects design. Each participant received a press release regarding the endorsement of an automobile brand by a celebrity accompanied by an advertisement with a picture of the endorser next to the car. The incongruent brand was a Mini Cooper and the congruent one a Ford Mustang. The congruence of these brands with the two endorsers was pretested on a separate sample (n = 33) while ensuring that they did not differ on any other control measures. Except for the celebrity and the car, advertisements’ content and layout were kept constant across conditions. Respondents had then to fill out a measure of attitude toward the advertisement (Kim, Halley, and Koo 2009). Credibility of the endorser was measured as a control variable through its 3 dimensions (Ohanian 1990).

A multiple regression of attitude toward the advertisement on the independent variables of cognitive complexity, endorser-brand congruence, and need for cognition as well as their 2 and 3-way interaction was run. The control variables physical attractiveness, trustworthiness, and expertise were also added. It revealed a significant 3-way interaction between cognitive complexity, congruence, and need for cognition ($\beta = -1.30; t = -3.51, p < .001$) as expected. In order to interpret this result, a spotlight analysis was carried out (Irwin and McClelland 2001). It showed that when the endorser and the brand were incongruent, for high NFC consumers the more cognitively complex celebrity yielded more positive attitudes toward the advertisement than the cognitively simple one ($\beta = 1.14, t = 2.86, p < .01$), in support of H1. On the other hand, for low NFC consumers the cognitively simple endorser improved attitude toward the advertisement compared to the cognitively complex endorser when the brand was incongruent ($\beta = 0.89, t = 2.24, p < .05$), in support of H2. In the congruent endorser-brand cases, no difference was obtained between the complex and simple endorser regardless of consumers’ NFC level.

**CONCLUSION**

Our findings are consistent with the schema congruity’s view that among consumers with the motivation to solve incongruent endorser-brand associations, more positive evaluations are obtained when a solution is
within grasp (i.e., a complex endorser represented by several cognitive dimensions is easier to match with the brand than a simple one). In addition, our findings support the notion that, among consumers without the motivation to solve incongruent endorser-brand associations, affective reactions are more favorable when the context is less cognitively taxing. Hence, incongruent endorser-brand associations can also lead to positive results if consumers are willing to solve the schema incongruity and a reasonable solution is reachable. This indicates that the “match-up” hypothesis is not the panacea it is often considered to be in guiding endorser-brand association decisions.

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