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This Is Your Brain on a Strong Brand: MRIs Show Even Insurers Can Excite

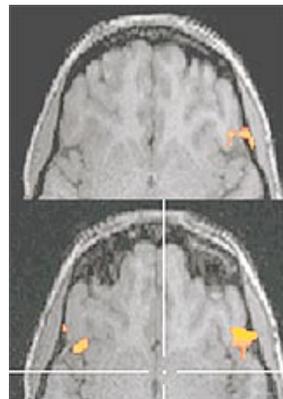
By **KEVIN HELLIKER**
November 28, 2006; Page B1

Big brands make bigger brain waves.

According to new research examining brain reaction to commercial brands, strong product identities can create more excitement than weaker ones even in areas generally perceived as dull, such as insurance.

That research, to be presented today at the annual conference of the Radiological Society of North America in Chicago, is the first ever to use magnetic resonance imaging to study the impact of brand-recognition on brains, says Christine Born, the German radiologist who directed the research.

Dr. Born, who specializes in the use of MRI to study neurological questions at Ludwig-Maximilians University in Munich, says the brand study involved no industry funding and got under way when a member of her university's Institute of Marketing approached her about the possibility of using medical technology to study neuroeconomics.



Big brand requires less brain work (top) than weaker one.

A group of combined medical and economic researchers designed a study that would examine neurological reaction to strong and weak brands in two product categories, cars and insurance. They selected 20 adult men and women who had a mean age of 28 and a high level of education, and placed them one at a time inside an MRI machine that had been rigged with a small video screen. The logo of Volkswagen flashed across the screen for three seconds, followed by the logo of a lesser-known European brand called Seat (also owned by Volkswagen).

Film of their brains during that sequence found that the Volkswagen logo produced a strong pattern of activity in the part of the brain associated with positive emotions, self-identification and rewards. By contrast, the Seat logo provoked activity in the parts of the brain associated with negative emotion as well as memory -- suggesting that the brain had to work for a response.

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What surprised Dr. Born is how little either logo activated the decision-making part of the brain, even though the subjects were required -- purely for purposes of ensuring concentration -- to answer a question about each image.

But the bigger surprise was that under examination by MRI, brains respond just as powerfully to strong insurance brands as to strong automotive brands, says Dr. Born. The result surprised her, she adds, because "cars are a status symbol. Insurance is an abstraction."

In the MRI study, the logo of the strong insurance brand -- a European insurer named Allianz -- produced just as powerful a reaction as did Volkswagen. The weaker brand of insurance -- Volksfursorge -- evoked the same response as the Seat brand of auto.

Dr. Born says the study suggests that the psychological pull of strong brands may be even greater than previously thought, though she cautions that this study is small, pioneering and, as yet, unpublished.

Up to now, consumer research has shown that brand is very important in the purchase of cars, apparel, food, vacation spots and goods for the home -- but less important in the purchase of insurance, shipping services, household cleaners and paper products, says Michael Silverstein, a senior vice president of Boston Consulting Group and an expert in consumer-shopping behavior. And despite Dr. Born's study, he doubts that insurance brands mean as much to consumers as automotive brands. "I find that hard to believe," he says. But he acknowledges that in studying the brains of consumers, "you're at the end of the art, in an area that has not been very well explored."

Dr. Born says the use of MRI to gauge consumer response eliminates the risk of dishonest or incomplete answers in market surveys. In an informal experiment, she says she asked a student to name his favorite brand of sneakers, and he said Adidas. But under MRI, the Puma brand evoked a more positive response, and the student admitted that his favorite shoe was a Puma model that was out of his price range.

This may be, as Dr. Born says, the first study of consumer brains. But previous studies have shown that shopping can alter blood pressure, heart rate and respiratory rate, says Mr. Silverstein. "We know that a woman's pulse increases in a Victoria's Secret store," he says.

Dr. Born's previous work included the examination of brain reaction to stimuli among people with and without dementia. Among other future studies, she says she plans to study brain reaction to television versus print advertisements.

Of course, brain reaction to commercial brands is hardly the most important issue being discussed at a conference otherwise devoted to new and better ways of diagnosing disease and saving lives. But of the 2,000 or so studies being presented at the radiology meeting -- billed as the largest medical conference in the world -- the branding study is one of only 16 deemed unusual or newsworthy enough to warrant a press conference.

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