



# *IABS Journal*

*Independent Association of Business Scholars*

*Edition 5 Volume 1*

January 2021





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ISSN 2572-6706 (Print)

ISSN 2572-6714 (Online)

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## EDITORS NOTE

In this volume of IABS we have gathered articles which provoke unique thought expansion in areas effecting education, society, and culture of business.

This edition is a shorter special edition focused on three key business areas. The two articles are submitted by Dr. Brian Iannucci and delves into the opportunities surrounding COVID-19 and High Cost of Higher Ed. The COVID-19 Opportunity article is a unique opinion piece submitted for its thought-provoking exploration of impact and future. Both articles present unique opportunities and possible futures within business and higher education.

Dr. Jim McCleskey shares a special thought-provoking article focusing on the impact sex appeal has on advertising. The article explores marketing impacts based on suggestive material and imagery and the possible indirect impacts on non-targeted demographics culturally and socially.

May ignorance be left behind, and rhetoric melt away.

*Dr. J. Robert Heinzman*

# The COVID-19 Opportunity:

Ten Tips to Plan for Success in Troubling Times

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2020 has presented some major business challenges that, for better or for worse, have led organizations worldwide to make drastic changes to their strategic approach to doing business. In many cases, revenues have drastically decreased causing a domino effect that has included furloughs, layoffs, cuts for hourly employees, and other difficult decisions that have been made in order to preserve and, in many cases, save the organization. These impacts have been far-reaching and have had an impact on the way the entire business community goes about conducting business.

While it may sound trite, opportunities are becoming evident even in these trying times. Smart organizations are strategically analyzing

opportunities to capitalize upon them. From staffing to sales strategies, organizations who are forward-looking are finding the current economic climate ripe with ways to improve future success and position themselves to more quickly recover losses that have been experienced in the past several months.

This article will explore ten tips that are key to identifying and capitalizing on opportunities that exist in today's market. Further, this article will also posit some potential strategic efforts that will allow for organizations to be better positioned to recover faster and prepare for the potential for another disastrous pandemic or other events that could have a seismic impact on society.



## **Focus on Your Mission, Vision, and Values**

The COVID-19 pandemic has provided many organizations with a valuable asset, time. Slowdowns in work, reductions in orders, and an overall drop in sales has idled many employees and has freed up time for other efforts.

Now, more than ever, your organization must focus on what is important. As with any organization, there are tendencies to seek out projects and create additional strategic efforts. While geared toward expansion, many organizations are finding that such efforts are not in line with their vision, mission, and values. Rather, from a strategic perspective, many of these initiatives are out of alignment with the “purpose” that is set forth by the organization. This creates friction and misalignment which, ultimately, causes confusion and conflict among goals and employee and departmental efforts.

Take advantage of this slowdown to review the organization’s goals. In this strategic review take an honest look at every project and initiative that is being undertaken. Ask questions like, “What is the end goal of this project?” and “Does the make sense given the overall

mission, vision, and values of the organization?” In the search for cost savings, many organizations are hesitant to put a halt to projects because they see these as the seeds of future success. Equally troubling is a complete unwillingness to evaluate projects that no longer fit with the current strategic direction of the organization.

It is vital now, more than ever, to focus efforts on key, profitable initiatives and projects that further the overall mission of the organization. By pausing or even canceling such projects, time and dollars can be reallocated to ensure the core functions of the organization continue to be a viable source of revenue. Downsizing projects and initiatives can also allow organizations to cut costs and avoid cutting essential and valued employees. This analysis can also allow the organization to focus efforts so that when the COVID-19 pandemic is over they can more quickly return to and even exceed Pre-COVID profit levels.

## **Take Advantage of Free Agents**

One of the most obvious and devastating impacts of the COVID-19 pandemic has been wide-spread furloughs and layoffs. Many organizations have had no choice but to make difficult decisions and cuts to their workforce. The ripple effect these changes have had is drastic and has presented a myriad of problems.

Amid crisis, there are opportunities, and none can be more impactful than this. The “free agent” talent that is in the workforce is staggering! Highly skilled, well-trained, and productive employees are sitting at home searching for jobs. Entire industries have been impacted causing the talent pool to expand. Smart organizations are taking advantage of this opportunity to hire top talent from their competitors. Further, with the foundational shifts that have devastated several industries, many highly-qualified individuals with skills that can translate to success in other industries are looking for a career change.

What does this mean for you? Simply put, now is the best time to seek out and retain this talent for your organization. By planning for future needs and allocating resources that allow for new positions,

organizations can recruit, retain, and train employees while the COVID-19 slowdown exists. This will contribute to a faster recovery to re-COVID-19 revenues and allow for increased success in the years to come.

Finally, the opportunity to increase diversity within an organization is evident. Please, do not confuse diversity with multiculturalism. Rather, diversity of experiences allows for better decision making, increased innovation, and avoids groupthink. By adding employees from other organizations, the diversity of thoughts and ideas is naturally expanded. This is shown to be a major benefit as diverse thoughts and opinions allow for an organization to anticipate potential problems as well as innovate to better meet customer needs.

## **Use Cutbacks as a Tool to Retain and Enrich Top Talent**

When it comes to the need to pare down an organization's human resources, many difficult decisions must be made. First and foremost is the decision to furlough or lay off employees. This sad reality is becoming more and more common as profits and productivity are diminishing. On its face, this seems to be a negative for many organizations as losing valued employees further contributes to the woes that are being experienced. Further, morale will inevitably take a hit as uncertainty sets in.

What the company will be left with is its top talent. This is the group of employees that will help rebuild when all returns to normal. In many cases though, one of two scenarios is playing out. Either there is not enough work to go around or those who remain are stretched too thin as their workload has increased drastically. Let us look at both scenarios.

In the case of a workforce that is overburdened with work, an opportunity to build morale exists. By rewarding and appreciating employees in both an intrinsic and extrinsic manner, an organization is

provided an opportunity to rebut the hit to morale that COVID-19 has provided. The obvious extrinsic reward in this situation is money but it is, by no means, the only way to show appreciation and reward employees. Some other options include providing a more permanent work-from-home option, flexible hours, additional vacation, and potentially increased stock or equity awards. All of these can help to demonstrate an appreciation of employees and also increase morale as each is a way to demonstrate, in a meaningful sense, the organization's commitment to employees and the collective future of both the organization and its employees.

The second scenario, where we see a freeing up of employees' schedules, presents an amazing opportunity to provide training and development opportunities for employees who are seeking to grow with the organization. By creatively providing such opportunities, the organization will demonstrate a commitment to its employees and also will reap the rewards of taking this momentary pause in the business cycle to provide employees' tools that will foster their future success. Potentially encouraging employees to take advantage of work time to complete a degree or certification or even hosting seminars on

leadership, training on current or future products, or roundtable discussions on soft skills are just a few of the great ways to take advantage of time.

Overall, the goal here is to better position employees for the future. The organization that takes advantage of this opportunity will more rapidly find success when business and employees' calendars return to normal.

### **Get in Touch with Customers and Clients**

“We are all in this together!” The world has been living this mantra for the past several months, almost to the point where it is sounding cliché. One thing is for certain, your customers and clients are experiencing the COVID-19 pandemic too.

In this time of uncertainty, clients and customers are seeking empathy and support. By intentionally and meaningfully reaching out to your clients you will become a part of their support structure. This will help to further cement your business relationship and let them know that you are with them in these crazy times.

I am sure each of you has received a canned email from businesses and organizations with whom you do business. This is a logical first step in this process. However, how many of you have received a personal phone call or had a meeting scheduled just to check-in to see how you are doing? This type of personal service will go a long way toward building trust and positioning your organization as a partner through these uncertain times.

Uncertainty is a way of life in 2020 By reaching out to clients and customers you demonstrate your commitment to them and allow them to understand that your organization is not going away. At this moment, clients and customers are facing decisions. This is not the time to fall off the face of the Earth and hide. This sends a signal to clients that you are ill-prepared to meet their needs.

Pick up the phone! Let your clients know where you stand on projects, deadlines, and other important details they most probably are wondering about. This will position your organization to take advantage of opportunities sooner.



## **Build Plans with Vendors and Business Partners**

Building upon the previous section, your customers are not the only ones you need to get in touch with. Vendors and business partners would also benefit from a phone call. The opportunity here is simple, if your vendors and partners are in the loop on your plans, they are more likely to be there when you need them.

The pandemic has caused many projects and initiatives to be postponed or canceled. Your vendors are most probably thinking the worst has happened when they do not hear from you. By reaching out and scheduling time to make plans for when business gets back on track you are planning the success of tomorrow. Also, you are ensuring your vendors and partners that they are in your plans and confirming the role they will play.

Additionally, if something has changed and your vendor can no longer meet your needs, this is an opportunity to secure a new partnership with another firm without causing delays or panic. This further ensures that you are removing variables that could delay your speedy recovery.

Finally, with all of the changes going on, this may be the best time to find value from new vendors or renegotiate terms with a current vendor or business partner. This could provide cost savings and/or a value-add to the products and services your organization provides. Don't be afraid to discuss alternatives and ask for better terms. In the current economic climate, firms' will be competing for your business. Never underestimate the power you have as a customer. I am quite certain your customers will not!

### **Systematize and Automate Processes**

As one looks critically at the processes in place in an organization, those processes are rarely without flaws. In these crazy times, there is little room for waste and inefficiencies. With uncertain cash flows and a workforce that is shifting, it is important to ensure that processes work as well as possible.

Improvements can be made by mapping processes to determine potential changes that could help your organization save money and be more efficient. Many changes in processes can be identified by asking employees and customers who experience them where inefficiencies are

evident. Armed with this feedback, leaders can find and implement solutions on several different levels of size and scope.

First, by creating process maps, an organization can make changes that provided for immediate efficiencies. Fixing issues as simple as document handoffs between departments or approval processes can be inexpensive and reap huge rewards in reducing processing time and costs. Map out the common processes your organization undertakes and review each of them for ways they can be improved.

Second, and more expensive, is to ask questions about automation and systematizing processes that are regularly completed. While potentially costly, up-front investment of capital can allow for efficiencies and cost savings down the road. With the rising cost of labor and other overhead costs, automating processes can be a game-changer for businesses who are seeking to become more efficient or are seeking ways to maintain or increase productivity while reducing human resource costs.

It can never hurt to have a solid understanding of the way the organization performs functions. Even if this review ensures that all is

running smoothly, the peace of mind that comes from knowing that the organization is running optimally is comforting, especially in these difficult times. Globally, there is a shift that is coming as a result of evolving technology, increased labor costs, and other factors.

Organizations that ignore this fact are risking losing a competitive advantage over their competition.

### **Explore Permanent Remote Work Options**

One of the more interesting impacts that the COVID-19 pandemic has created is the increase in employees who are working from their homes. The results of this have been largely positive and several organizations are seeing increases in productivity. Further, many employees are finding this to be a perk as they don't have to commute to work and have the expenses associated with working in an office (dry cleaning, lunches, gas, etc.) This "perk" has shown benefits for both the employee and the organization.

Many organizations are looking into a more permanent work-from-home arrangement for employees. Part-time and full-time work-from-home opportunities will allow organizations to leverage the experience

that they have gained during the pandemic. Many can relate to a steep and fast learning curve that included awkward Zoom meetings, scheduling issues, internet outages, and other issues. Now that many organizations, and their employees, have become used to working from home their course be major benefits to allowing for this practice to become permanent.

Cost savings is chief among the benefits that can be achieved. With the cost of office space and utilities reduced, organizations can find budget savings that can be reallocated to help the organization be more successful. Maintaining an office may not even be necessary given the growing acceptability of home offices.

The caution that would be important to consider in this case is to review the feasibility on a case-by-case and department-by-department basis. Some functions are more easily translated to the work-at-home environment. Next, create policies and procedures that provide clear direction to employees who are working from home. This will help employees to stay on task and maintain or improve upon the level of productivity that they had when working from a brick-and-mortar office.

Finally, instill in employees the importance of work/life balance. With the office just a room away, it is challenging for some employees to separate personal time from work. This may require some training and forethought.

Working from home may be the biggest societal shift to come from the COVID-19 pandemic.

### **Evaluate Current and Future Products and Services**

Given all the change discussed to this point, it will be important to evaluate the products and services offered by the organization to ensure they still meet the needs of the marketplace. Just like the horse and buggy were rendered obsolete by the automobile, there will be many products that are seen as obsolete due to the pandemic. Attitudes, societal norms, regulations, technology, and other factors will come together to fundamentally change demand for products and services. Is your organization ready for this shift?

Look critically at the way these changes are impacting your business. Societal evolution will move faster as a result of the pandemic.

Customer demands are changing and it is important to tailor your business to meet these needs.

For example, forward-thinking business owners in service-related fields have had to make shifts to accommodate social distancing, handwashing and sanitation, & ensuring customers are comfortable. This will inevitably be a trend every organization will need to consider in one way, shape, or form.

### **Find Unmet Needs Created by the Pandemic**

It would be an oversight to not mention the opportunities that have come about as a result of the pandemic. Innovate organizations have discovered unmet needs and have tailored their products and service to meet these needs. For example, before the COVID-19 pandemic, there was not a great need for sanitation and cleaning of facilities. Now, there is a booming market for such services.

How can you adapt to meet needs currently being unmet? What products or services might offer solid diversification strategies to cater to the newly found needs of your customer base? COVID-19 is

fundamentally changing the way we live our lives. These changes are not likely to completely go away when the threat is over. Rather, like the handshake becoming the fist or elbow bump, these changes are most likely here to stay.

Catering to the newly found needs of clients and customers will allow your organization to innovatively create demand for its products or services. By creatively seeking solutions to problems, organizations can prosper in these uncertain times. Think outside the box and don't be afraid to reinvent the wheel!

### **Reanalyze Your Competitive Environment**

Finally, the very environment in which an organization competes is changing. Competitors are going out of business, leaving markets, and reorganizing their operations. The external competitive environment in which every organization competes is changing. In order to be successful, organizations must determine the changes taking place and understand the new competitive environment.

By keeping up to date on changes with competitors, an organization



can more adequately plan for its future. This will allow them to more accurately allocate resources, anticipate demand, and hire the right employees to accomplish the job.

At a rate seldom seen in history, rapid changes are taking place in every market sector. The smart organizations are aware of the change taking place and are even able to anticipate changes. By conducting a competitive market analysis, organizations can better plan for their future and anticipate ways they can create competitive advantages.

## **Conclusion**

It sounds trite to make cliché statements about the changes that the COVID-19 pandemic has brought about. Further, at the time of this article's publication, this author is convinced that we have not seen the last of the impacts of the pandemic and all of the market changes that will inevitably take place.

Change is constant. Change is rapid. These are axioms that are not new to the business world. However, in these unique times, we are experiencing constant and rapid change at a rate unseen in history. Successful organizations will, no doubt, find a way to overcome these challenges. While there is no way to ensure success, planning for and understanding the necessary challenges that need to be faced are solid steps toward successfully weathering this storm.

In the end, society will survive and move forward. The basic challenge facing us all is planning for the future and helping our organizations survive long enough to see it.

The Higher Education Solution: Fixing the Problem of Student Loans in Higher  
Education

Brian A. Iannucci, Ph.D., MBA

## Abstract

Higher education has undergone several fundamental shifts over the past years. Absent among these shifts is a change in the way federal student loans in the United States are administered and repaid. Due attention to the need for such a change, as well as a proposal for said change, is discussed with the goal of providing market-based solutions that focus on incentives. These solutions will allow students to connect their educational pursuits to their career aspirations and goals.

*Keywords: federal student loans, higher education, funding, education reform*

## **Introduction**

Education is a crucial aspect of any society. It sets the standard for how individuals understand and ultimately contribute to their communities. Further, it allows for a broadening of one's perspectives and beliefs while contributing to their knowledge of a variety of concepts. A liberal arts education is, no doubt, important. However, in today's educational climate, the concept of a liberal arts education is often watered down. In many cases, the broad approach to a liberal arts education, with a core of courses in a series of general education arenas, is dwindling. Focus, instead, has been on skills desired within a specific industry with the goal of preparing the student for a career of their choosing.

The Higher Education Act of 1965 created a framework that was intended to provide access to higher education by offering an increase in federal funding for universities, low-interest student loans, and scholarships (Hegji, Collins, and Library of Congress, 2020). The lofty goals of this legislation have brought about access to higher education for several thousand Americans and have had a major impact on the higher education marketplace.

While much of this change has been positive, it has not been without its drawbacks. Among the unintended side effects of creating federal student loans has been the advent and proliferation of for-profit universities who have been accused, on several occasions, of fraudulent business practices, deceptive statements, and predatory lending which has taken advantage of students and exacerbated the student loan debt bubble facing the country (Qumer & Purkayastha, 2011). This phenomenon demonstrates the need for reform in the way that education is funded thus allowing for better alignment with the 21<sup>st</sup> century education system, as it currently exists. Overall, the total student loan debt is now calculated at a record of \$1.6 Trillion (Friedman, 2020). This unsustainable trend is a topic of much debate and is a source of problems at many different levels.

By leaving behind the antiquated and corrupt system that currently exists, it can be posited that we can reform higher education funding to a point that is can better suit the current needs of the marketplace, its students, and the various institutions of higher learning. These reforms can allow for higher education to properly prepare individuals for jobs that will be awaiting them when they are seeking employment. Further, the reforms proposed here will allow for students to pay for their student loan debt more successfully by using a free-market solution based on supply and demand. These changes will have a positive impact in many ways, among these positive impacts are an anticipated reduction in the total amount of student debt and an expected drop in student loan default rates.

## Looking at the Markets

One of the major aspects overlooked by the Higher Education Act of 1965 was that it lacked a means to analyze and determine whether demand exists in the current or future employment market for the skills gleaned from various programs. This omission has allowed students to invest in educational pursuits, funded by student loans, that are teaching skills that are not in demand in the current economy. This has left several students with the inability to repay the student debt that was accrued as it is difficult for the student, once graduated, to find suitable employment with their skillset.

In 2014 the US Department of Education adopted Gainful Employment (GE). This attempt to remedy the situation was met with much consternation as the GE Rule noted that in 2017 a full 98% of programs failed to meet this requirement. This, among other critiques of GE, led to its repeal in 2019 (Kreighbaum, 2019).

Ultimately, it can be said that partisan bickering between the Obama and Trump Administrations killed this well-intended, but poorly thought-out, attempt at reform. Many critics of the GE Rule noted that there were negative impacts on various minority and low-income communities that led to its implementation being untenable (Guida & Figuli, 2012). Despite the negative impacts, the proposal of the GE Rule underscored a need for a market-based approach to higher education that allowed for students to be put on a path to a lucrative career that had a high likelihood to provide them with both a living wage as well as the

ability to pay back their student loan debt.

### **The Changing Landscape of Higher Education**

The current situation within higher education is highly competitive and rapidly changing. The number of colleges and universities has grown substantially over the past 40 years (Digest of National Education Statistics, 2019) and enrollment trends over this time have continued to increase (Calderon, 2018).

Further trends demonstrate the major impact that technology is having on education. Technological advances in communication and content delivery are helping to foster a stark increase in online and hybrid learning that is becoming more widely available and accepted within the education community (El-Hussein & Cronje, 2010). This trend has also led to further differentiation in programmatic offerings, a change in general education requirements, and an overall trend toward a shift in educational outcomes that are more aligned with the demand within the marketplace (Staley & Trinkle, 2011).

Further muddying the waters are industry trends that have promoted a certificate or micro credential-based model thus eliminating the need to earn complete degrees in some cases. Rather, the goal of a micro-credential or certificate program is to learn a series of skills necessary to be successful in a specific career field without the need to complete other courses that are deemed non-essential (Ghasia, Machumu, & DeSmet, 2019). This further differentiates the programmatic differences



in the offerings of various colleges and universities.

This shift in offerings in higher education has been drastic. However, the funding model for such changes has remained largely unchanged. This has left the consumer (students) to determine as to whether there is value in the various offerings provided in higher education. With little more guidance than one receives from their place of work, mentors, and the colleges and universities themselves, the value proposition is highly subjective. The lack of an objective measure of outcomes that are associated with various educational offerings leaves students to evaluate programs and institutions in different ways. This can, and in some cases does, lead to buying decisions that are based on flawed value propositions and can lead to buyer's remorse.

Often, the goal of higher education is to further some sort of employment prospects. With some exceptions, students enrolling in a specific program are seeking a new career, advancement in a current career, or additional compensation. With this goal in mind, it is evident that a change in the system is in order so that institutions, programs, and student costs are better aligned toward these end goals.

## **The Proposal-Funding as an Incentive**

Various publications provide lists with careers that are currently in demand. In a recent publication in Money, Inc. (Lee, 2019), the “top 20 most in-demand jobs” are listed. This list includes a myriad of different careers in which one might seek to develop a skillset to secure employment in a field. These lists are often associated with salary ranges and are excellent planning tools as a student seeks to find a field to explore while they pursue higher education (Malinsky, 2020). With statistics and data such as this available, it is evident that data exist to provide a more informed decision for students.

However, in the current model, degrees with little or no demand in the marketplace are provided the same loan amounts and terms. Thus, if a student were interested in a degree path that does not lead to the likelihood of employment, there is not a disincentive to deter them from such a pursuit. For example, USA Today published a list of careers they recommend “steering clear of” based on the demand in the field as well as median annual salary (Suneson, 2018). Yet, majors in college preparing students for these fields are still readily available, and in many cases still frequently pursued, further contributing to the lack of demand and contributing to depressed salaries. This appears to be a fundamental flaw in the system.

Rather than allowing for student loans to be based simply on the amount borrowed, a solution would be to use the statistics available to determine the market demand in specific fields and base federal financial aid amounts and rates on the likelihood that the borrower will achieve a level of financial success that would allow them to support themselves and repay their debt. Further, by providing a framework to differentiate between programs and course of study, a holistic approach to career planning can be undertaken to set expectations in the mind of students for what the logical outcome of their course of study is likely to be once it is completed.

A key aspect of this proposed solution is that degree, certificate, and micro-credential programs will be ranked annually based on anticipated employment demand at the average time of completion for the program. There will be no differentiation between the institutions providing the courses. Rather, this analysis will solely focus on the career field outcomes expected for the various courses of study. This will allow for only one variable to be reviewed and provide for a controlled experiment. For example, a four-year bachelor's program that feeds into a position as a financial advisor will be forecasted for four years into the future and will be analyzed based on the projected average starting salary of a financial advisor position in the marketplace at that time. In the case of a certificate or micro-credential program in IT that takes nine months to complete, the projected starting salary in the IT field will be projected nine months into the future, based on the duration of the program being shorter. Based on this forecasting, programs can be

ranked, and these figures can be published and disseminated. These data will allow the number of available student loans and total funding limits to be calculated for each course of study. Based on these calculations, the loan-granting organization (often, the US Federal Government) could also provide grants that incentivize students to pursue high-demand career fields. This will attract the best students with the highest aptitude to high-demand fields. This will also provide a market incentive to fill jobs and careers that are in high demand.

From the perspective of colleges and universities, the market incentive will be provided to pare down enrollment in programs that are not predicted to lead to successful employment. This will create a demand for colleges and universities to provide programmatic offerings that map to successful employment while reducing or eliminating those that do not.

It is important to mention that such an approach is not designed to eliminate degree programs that lend themselves to lower demand. All academic pursuits add value and should be encouraged. Further, some students pursue educational endeavors for ends other than a career. For these reasons, financial aid should remain in place for all programs with the important caveat that limitations on loan amounts and availability of loans for certain degree paths, and the lack of available grants, will act as a disincentive for those choosing such majors for career purposes. Further, this will allow students to better align their educational endeavors to avoid poor career outcomes derived from certain fields of

study while preserving study in liberal arts fields that are important pillars of the academic community. Finally, this approach will shift the burden to the various institutions to provide scholarships and other financial aid for students they wish to attract to these programs of study in order to maintain adequate levels of enrollment pursuant to their institutional goals.

### **Expand the Definition of Higher Education to Include Trades and Other Programs**

In addition to providing students a more objective way to plan their education and career paths, this solution would also serve to satisfy the goals of the Gainful Employment Rule by allowing institutions to offer programs that cater to the demands of the marketplace. The trend toward compulsory requirements for two and four-year college degrees is already beginning to shift. As noted in the earlier section, the change in the higher education industry, and the way it translates into careers, is shifting. With many organizations no longer requiring college degrees, with Big Tech predictably leading the way (Connley, 2018), offerings to students have already seen a seismic shift. Gone are the days where a college degree is required to obtain a high-paying job. Colleges and universities must come to this realization as they endeavor to remain on the cutting edge of higher education.

Career education, apprenticeships, and other fields requiring technological or trade schools are providing high-paying and rewarding careers, even when compared with those obtained by many four-year college graduates. Traditionally, higher education has ignored these industry demands. This has been a major contributing factor to the rise of for-profit education providers that cater to such fields. By incentivizing public institutions to provide such programs in greater volume, the cost for such programs, as well as the options provided to students seeking such educational endeavors, will allow for reduced educational costs and lower student debt. This will, in turn, help to eliminate opportunities for predatory lending that have been a harbinger of, and given rise to, the for-profit higher education model. In short, with more choices the market is better prepared to meet the needs of students in a fair and adequate manner.

## **Providing Further Incentives to Pursue High-Demand Careers and Fields of Study**

While the market is a great tool to incentivize high-demand fields with higher pay, this may not be enough to provide for the market demand for positions in some fields. In this instance, it will be important to re-evaluate the loan forgiveness options currently provided. As an example, the value of the Public Service Loan Forgiveness Program (PSLF) as well as other loan forgiveness options based on payments and need will be diminished by the previous proposals as higher education takes a more market-based approach. Instead, loan forgiveness based on career choice in a high-demand field would be a more appropriate approach to incentivize students to pursue such career paths.

Annually, there are high-demand career fields in health care, technology, and trades that are consistently not met. In this final aspect of this proposed solution, any field shown to have an unfilled number of positions significantly below demand for five consecutive years would be eligible for an enhanced loan forgiveness or payment deferral provided to both students pursuing an education preparing them for a high-demand career and then subsequently being employed within the same field. By providing terms such as those outlined in the PSLF Program whereby individuals who make 120 consecutive on-time payments on a qualified repayment plan and are employed in a qualified career field for ten years (US Department of Education, 2020), industry demand can be further satisfied.

While the terms of such programs will, and should, vary, these influences will allow for corrections in discrepancies between market demand for careers and pay gaps that may exist. This could be a major benefit to non-degree seeking students and, if extended to support such certification, trade, and modular programs, could offer further incentive for individuals to pursue a career in a particular field without the need for a college degree.



## **Conclusion**

With the current evolution of higher education, exacerbated by technology and demands of students and employers, there is a major opportunity to think strategically about how the entire enterprise is funded. By clearly defining the desired outcome of education to align with the employment demands of the market in which students find employment, it is possible to provide educational experiences that better equip students to be positioned for career success in their chosen field. These proposed changes will also allow for educational institutions to position themselves as an asset to their students as they develop and deliver impactful curricula.

Ultimately, this approach will allow for better outcomes because it will be in the interest of each stakeholder (institutions, student-borrowers, lenders, and employers). As noted in the introduction, education sets a standard upon which society learns, functions, understands, and operates. It is for this reason that change in the way we fund this most-basic endeavor is needed. Through simple economic incentives, the entire enterprise will be allowed to reach further heights and levels of achievement that allow for the entire community to prosper and grow.

These achievements will benefit everyone as they can learn, find employment that provides for a basis for their financial security and success, and contribute to the collective success of society. Further, society will avoid crucial unmet needs in high-demand career fields such as health care, technology, trades, educators, and so many more.

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**The Inconvenient Truth about Sex Appeal in Advertising**

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**Abstract**

This manuscript presents three theoretical topics surrounding a controversy in advertising. The topics include the negative externality of sexually suggestive materials, the responsibility for the effects of advertising on indirect targets such as children, and recommendations on how advertisers can mitigate these issues to protect themselves. The manuscript includes a brief overview of the 165-year history of sex appeal in advertising. It presents a discussion of the ethical and socially responsible aspects of advertising and its negative externalities as it relates to objectification, gaining attention, and predatory advertising. The Parents Bill of Rights for advertising to children is discussed.

*Key Words: advertising, ethics, targeting children, sex appeal*



## **The Inconvenient Truth about Sex Appeal in Advertising**

Advertising has been called a distorted mirror of society (Pollay, 1986). It is an activity heavy with social and cultural consequences, often unintentionally. Its effects have been called both “inescapable and profound” (Pollay, 1986, p. 18). Those who criticize advertising do so primarily on social grounds and those who defend it do so primarily on economic grounds. The purpose of this manuscript is to present three theoretical topics involving the use of sex appeal in advertising. The topics include the negative externality of sexually suggestive materials, the responsibility of advertisers for the effects of advertising on indirect targets such as children, and recommendations on how advertisers can mitigate these issues to protect themselves. First, a brief history of sex appeal in advertising is presented.

### **A Brief History of Sex Appeal**

The use of sexual imagery in advertising dates back more than 165 years in the United States (Reichert 2003; Reichert et al., 2012) and appears to be on the rise in the US and other Western cultures (Lee & Lee, 2016). These advertising images typically involve nudity, pinup girls, or muscular men in shirtless or semi-nude poses (Raghuram et al., 2015). These visual images may involve nudity, suggestive camera angles, and prominence of body parts featuring women and men as sexual objects (Rouner et al., 2003). The use of scantily clad or nude

models or other suggestive images has historically received significant criticism in advertising and while these images may succeed in getting the consumers' attention, they often have no relevance to the product or service being advertised and viewers are frequently offended by the use of these images and themes (Belch & Belch, 2021). The popularity of sexual imagery in advertising has increased across types of media and different cultures (Nelson & Paek, 2005).

The perceived value of sexual appeals to the advertiser is well-documented. Sexual appeals in advertising increase the attention of the audience, especially the male audience (Raghuram et al., 2015), and may help the advertiser's message stand out from the clutter (Putrevu 2008; Reichert et al., 2001). While sexualized images are present in the advertising of many industries, sexual images appear most often in the advertising of health and hygiene products, drugs and medicine, and clothing (Reichert et al., 2012). Despite its popularity in advertising, the use of sexually suggestive or provocative images in advertising engenders significant social costs.

## **The Negative Externality of Sexually Suggestive Advertising**

Kotler and Armstrong (2016) posited that the practice of marketing frequently involves issues of ethics and social responsibility and the behavior of marketers, even well-meaning ones, may sometimes have unintended consequences for consumers and society. These unintended consequences are called externalities (dictionary.com) and may be either positive or negative. One major challenge around negative externalities is that, in many cases, firms have few incentives to prevent negative externalities (Biglan, 2009).

One primary concern around the use of sexual images in advertising is that the prevalence of these images further serves to objectify people, especially women. Although, consumers strongly dislike the objectification of women, many feel even more strongly about advertising that targets younger consumers (Raghuram et al., 2015). Sexualized objectification involves a process of thinking of a human being as a sexual object and thinking of others' bodies as objects that exist for sexual use while equating attractiveness with overt sexuality (APA, 2007; Sherman et al., 2019). Objectification by society through advertising is especially dangerous because people may come to view themselves in the same way that society views them (Calogero & Tylka, 2014). In defense of their profession, advertisers claim that they are held to unusually high standards compared to their peers engaged in the production of entertainment content and programming on the same media platforms where the advertising is viewed (Belch & Belch, 2021).

“Even the most suggestive commercials are bland” compared to the entertainment programs that feature them (Belch & Belch, 2021, p. 388). Regardless, the twin dangers of increased objectification and the undue influence of these sexual images on younger viewers combine to make sexual images in advertising a topic worthy of both scholarly and practitioner scrutiny.

One of the primary goals of advertising is to gain the attention of the audience. Bartholomew (2018) stated that advertisers may attempt to attract consumers' attention by the shocking transgression of societal norms through the use of "sex, violence, race, and religion" (para. 1). This is sometimes called “outrage” (para. 1) or “shock advertising” and may involve the use of nudity, sexually suggestive images, or other startling visual images designed to gain attention (Belch & Belch, 2021, p.388). In a world where the available media channels and outlets have proliferated to an enormous extent, the drive to find new and innovative ways to capture consumer attention is stronger than ever and shock advertising is one-way advertisers have found to accomplish that goal.

Negative externalities and advertising have been examined in the context of predatory advertising (Grosset et al., 2011), the application of advertising to conspicuous consumption (Gsoffbauer et al., 2014), the role of advocacy groups in reducing negative externalities (Biglan, 2009), and cigarette advertising and social welfare (Biglan, 2011; Farr et al., 2001). Negative externalities and advertising have been examined with regard to alcohol advertising and social welfare (Biglan, 2011;

Triggle, 2009), consumer privacy (Goh et al., 2015), provocative female images and female viewer aggression (Borau & Bonnefon, 2019). Researchers have examined negative externalities and advertising in the context of the impact of sexualized images on young male viewer beliefs and courtship behaviors (Ward et al., 2015), mass media exposure and self- and romantic partner sexual objectification (Zurbriggen et al., 2011), humorous depictions of violence against male targets (Gulas et al., 2010), and the impact of advertising on market price and search costs (Stivers & Tremblay, 2005). The problems of negative externalities produced by advertising seem to be most pronounced in the areas of sexualized images and advertising aimed at children (whether directly or indirectly).

Advertisers face a difficult challenge. Sexualized images may be a simple and predictable route to greater audience awareness and higher levels of attention. However, eventually, consumers' views of the negative consequences of these approaches may backfire on the advertiser. The textbook relates the examples of Abercrombie & Fitch, Calvin Klein, and American Apparel, all of whom employed highly sexualized images in their advertising (Belch & Belch, 2021). While this has worked out well for Calvin Klein, the shocking envelope-pushing advertising choices at American Apparel and Abercrombie have resulted in a backlash against the companies, the ousting of their CEOs, and lowered sales revenues (Belch & Belch, 2021). While advertising proposes to represent a social good for consumers (Kotler & Armstrong, 2016), the offsetting social cost must also be mitigated to maintain a net

social good through the benefits associated with advertising.

### **Responsibility of the Advertiser for the Indirect Targets of Their Advertising**

Advertising has been widely criticized due to its unintended consequences for society and the culture including encouraging consumers toward materialism, causing people to buy things that they may not need or cannot afford, enforcing stereotypes around gender, ethnicity, and other factors, and exercising undue influence over the media through ad revenues (Belch & Blech, 2021). But perhaps no indirect result of advertising is more troublesome than the targeting and influence of young children (Lapierre & Rozendaal, 2019; Belch & Belch, 2021). Advertisers can reach children easily through TV and the Internet and research suggests that children between ages seven and 16 spend an average of three hours a week online (and these estimates are probably low based on recent changes since the publication of the textbook), and it is estimated that children between the ages of two and 11 see more than 25,000 TV commercials a year and that does not count the commercial messages they may see on the Internet, their mobile phones, their video games, and other platforms (Belch & Belch, 2021). Children and young teens are especially vulnerable to the influence of advertising messages because they are more susceptible to attention shifting (the ability to move a viewer's attention away from their current task and onto the desired commercial message) by advertisers than adults and because they demonstrate poor emotion regulation strategies,

and this is especially true among younger children (Lapierre & Rozendaal, 2019). The question of whether or not advertisers are responsible for indirectly targeting vulnerable populations and children with their advertising is a question of ethics in advertising.

Advertising ethics has been traditionally conceptualized as a normative process based on “what ought to be done” (Schauster, 2019, p.92). The process involves assigning moral qualities to an activity and then judging the activity using a moral judgment. Ethical concerns and advertisements include whether a message is honest, whether the client is treated fairly, whether employees and other stakeholders are treated fairly, and questions of right and wrong in advertising may not always be clearly understood (Schauster, 2019). Accordingly, consideration of whether the indirect effects of advertising are the responsibility the advertiser might be analyzed based on whether the message is honest, whether the client and the indirect recipient are treated fairly, whether employees and other stakeholders are being treated fairly, and whether or not the outcomes occurring would be classified as right or wrong. Another definition suggests that ethics are “moral principles and values that govern the actions and decisions of an individual or group” (Belch & Belch, 2021, p.381). The textbook authors also argue that advertising and promotion are areas rife with potential lapses in ethical standards and where the results are both highly visible and can often be very damaging to the organization (Belch & Belch, 2021). It is also clear that the field of advertising is changing. What does this mean for the practice of professional ethics in advertising? Schauster and Neill (2017)

suggested that new media, the increasing use of both paid and earned media outlets, changing roles and responsibilities, and other dynamic aspects of the marketing and public relations fields are creating new challenges to existing ethical standards and practices. Despite these increasing layers of complexity brought about in large part by the growth of the Internet and social media, the ethical and moral thing to do as it relates to advertising to children seems intuitive and obvious. Advertising that either directly or indirectly targets children for inappropriate products or services is a prime example of unethical behavior where the organization's standards should strongly influence the organization's behaviors whether or not behaviors in question are legal or fall within the requirements of the current regulations. Organizations should take every step possible to ensure that the wrong advertising is not aimed at children either directly or indirectly.

Children have been the target of advertising that influences their (un)healthy food choices (Ferguson et al., 2012; Kelly et al., 2010), creates early brand recognition and adoption (Connor, 2006), impacts their attitudes toward the use of alcohol (Fielder et al., 2009; King et al., 2009), and reduces their fears and concerns about smoking (Farber & Folan, 2017). The largest group of research articles addressing unintended advertising effects among children focused on unhealthy eating and childhood obesity (De Jans et al., 2019). Techniques used to target children include influencing their decisions through the use of YouTube influencer targets (De Veirman et al., 2019) and more traditional advertising utilizing animated spokes-characters designed to



capture the attention of younger viewers (Neeley & Schumann, 2004).

Researchers also examined the effects of advertising targeted toward children. Slater and Tiggeman (2016) found that exposure to sexualized advertising images in media related to a greater prevalence of sexualized clothing among young girls which led to the adoption of negative body images. Another key research finding for unintended effects of advertising was a tendency for parent-child conflicts to results when advertising moved children toward a greater propensity to materialism in homes with fewer economic resources (De Jans et al., 2019). Additionally, some scholars attempted to conceptualize the mechanisms needed to mitigate the issues of indirect advertising effects on children. These scholars posited that consumer policies designed to prevent indirect advertising effects should include interventions that improve overall advertising and purchasing literacy among children and should also be designed to help strengthen children's ability for self-control in purchasing decisions (Büttner et al., 2014). To the extent possible, organizations should move proactively to reduce indirect advertising effects.

The direct and indirect targeting of children in advertising raises significant issues from a professional ethical standpoint. Children are a vulnerable population based on their higher susceptibility to attention shifting and their less-developed emotion regulation strategies (De Jans et al., 2019), making them easy targets for materialism, sexualization, and objectification, reinforcing of gender and ethnic stereotypes, and

other negative externalities (Belch & Belch, 2021). While adults may ignore or even belittle attempts by advertisers to change their perceptions, children are more likely to experience unintended alterations of their perceptions and products and behaviors including their perceptions of sex, tobacco, alcohol, and other risky behaviors (Nelson, 2010) and these perceptions among young people have far-reaching implications for their future health and happiness. As noted previously, this is a moral and ethical issue for advertisers. Ultimately, while regulation and legal restrictions may play a role, it will be the responsibility of the field of marketing and advertising itself that must be responsible to resolve these ethical dilemmas and they should be encouraged to do so beginning at the top of the organizations (Snyder, 2011). Advertising should clean up its own house for both the protection of consumers and for the protection of the professional and ethical image of advertising and marketing generally.

## **How Advertisers Mitigate the Risks of Sex Appeals**

Putting aside the case where an advertiser deliberately targets children with inappropriate advertising, since this case is unethical and in many cases, illegal and corrective action is likely in the form of legal sanctions, self-regulatory behaviors by entities like Council of Better Business Bureau's Children's Advertising Review Unit (CARU), or the kind of backlash from consumers that was evident for American Apparel and Abercrombie & Fitch (Belch & Belch, 2021), what actions should advertisers take to address the problem of unintended indirect effects of adult-themed advertising on children? The use of any advertising involves a series of choices about the target, message, media, content, and timing (Kotler & Armstrong, 2016). Using some commonsense guidelines about these choices can help avoid indirect effects on children. One set of suggestions for common sense advertising choices came in the form of the Parent's Bill of Rights from Commercial Alert (Belch & Belch, 2021).

Commercial Alert (a consumer advocacy group founded by Ralph Nader and Gary Ruskin) published its Parents Bill of Rights (Belch & Belch, 2021). The document includes the idea that corporations are bypassing parents in a deliberate effort to market to children and that since corporations are created and regulated by state and federal laws, the law should be enacted to limit the ability of corporations in their effort to deliberately market to children. These laws include an act banning television advertising to children under 12 years old, an act

giving parents the right to control personal information about their children, an act requiring corporations to disclose who created their advertising and conducted their market research aimed at children under 12 years of age, an act making public schools into advertising-free zones, an act allowing parents with response time on broadcast TV and radio to talk back to advertisers, an act requiring corporations to disclose product placements on TV and in videos, movies, video games and books, an act requiring corporations to publicly disclose information about any ways their products could substantially harm children's health, and act requiring fast-food restaurants to label food contents and basic nutritional information, and an act that eliminates federal subsidies, tax deductions, and preferences for the production or research into advertising aimed at children under 12 years of age (Belch & Belch, 2021). If advertisers want to mitigate the risks associated with inadvertently advertising sexually suggestive images to children, the industry could start by supporting the legislative agenda suggested in the Parents' Bill of Rights for Advertising.

De Jans et al. (2019) posited that most prior research on the negative effects of advertising to children involved diet and food choices, alcohol, tobacco, advertising through games, and a few studies on violence (De Jans et al., 2019). Extraordinarily little has been published about sexual images in these advertisements. Describing concerns about the influence of consumer media on young girls, Brookes and Kelley (2009) argued that issues with body image, lower self-esteem, the use of sexually suggestive clothing, eating disorders, weight issues, and anxiety about their appearance are strongly influenced by the images projected in consumer media including an emphasis on what is "hot" or "sexy" and representations of an ideal female body (p. 602). The influence of these images and the constant bombardment of advertising in the consumer media combine to create a very powerful force for influencing young girls.

While advertisers may cling to the idea that "sex sells," research suggests that both men and women generally dislike irrelevant use of sex appeal in advertising (Dahl et al., 2009; Lanseng, 2016), although some moderating factors do exist, and men are slightly less likely to dislike gratuitous sexual images in advertising. These negative attitudes toward gratuitous sexual depictions were consistent across same-sex images relative to the viewer and opposite-sex images related to the viewer and although gender differences existed, both genders felt negatively about the advertising (Lanseng, 2016). However, some research supports the opposite conclusion with support for both genders having positive feelings about sexual images in advertising (Lee & Lee,

2016). Questions about the appropriateness of the product, age of the participants, the gender of the images and respondents, and culture all play a role in determining whether a sexually suggestive image is salient for the audience or not (Lanseng, 2016; Lee & Lee, 2016). Ultimately, advertisers may continue to debate and test the effectiveness of sexually suggestive images when advertising adult products to adult audiences, but advertising to children is another issue.

The issue of advertising viewing by children is a complex one with some scholars claiming that it is inappropriate to declare that child advertising is inherently unfair and that an examination of the process used by the advertiser, the production of unfair outcomes for the viewer, or a combination of an unfair process and unfair viewer outcomes may be necessary before declaring that the advertising is unfair (Rowthorn, 2019). Another aspect of fairness is the extent to which the target of the advertising is classified as a competent consumer. Children may or may not be competent consumers since competent consumers know that they should shop around and can do so, can determine differences in quality and price, are aware of their legal rights, have knowledge of the products and its characteristics, and have the resources to enter into market exchanges with the organization (Rowthorn, 2019). Under this definition, many children would not qualify as competent consumers. Advertisers who want to avoid liability for indirectly advertising inappropriate images to children should work diligently to ensure that only competent consumers view these advertisements.

If children are the targets (directly or indirectly) of advertising meant for adults, advertisers are targeting children as a "sub-target within" adult target market segments and the advertising industry is essentially using covert advertising to aim messaging at children to influence adult purchases (Preston, 2005, p.66). While it is still not clear whether marketers are behaving unethically in their interactions with young children, it is clear that deliberate research-driven marketing initiatives aimed at younger children create an imbalance of power and advantage for the marketer or advertiser and should be avoided (Preston, 2005). Advertisers should work to self-regulate and avoid using sexually suggestive ads in channels and platforms where the audience is frequently composed of mixed ages and where the sub-targets may be young children. Being deliberate with the media, channel, platform, timing, and frequency of advertising could solve many of these issues.

The adoption of the Commercial Alert Parents Bill of Rights (Belch & Belch, 2021) discussed earlier as both a legislative agenda and as a set of self-regulatory priorities would solve many of the issues concerned parents have with advertisers and would avoid or substantially mitigate the social costs associated with the use of sexually suggestive material in advertising.

## **Conclusion**

This paper presented three topics involved with the use of sexual suggestive advertising. The topics include the social costs of sexually suggestive materials, the responsibility of advertisers for the effects of advertising on indirect audiences, especially children, and how advertisers can protect themselves from negative outcomes associated with these practices. The special case of children was discussed at length and recommendations were made including the adoption of the legislative and self-regulatory agenda called the Parents Bill of Rights in Advertising.



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### *Author Information / Submission Guidelines*

Authors are invited to submit theoretical and empirical papers in all categories of business such as e-business, general management, international business, strategy, marketing, supply chain management, organization studies, entrepreneurship, enterprise, innovation and human resource management. This list is not meant to be exhaustive, but rather an indication of the areas of concern of the journal.

We welcome paper submissions on the basis that the material has not been published elsewhere. We also aim to develop a journal that will appeal to both business and management practitioners. On that basis, papers that include practical applications to any business and management field are welcomed.

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