

Advertising & Promotion (Canadian) 8th edition
Guolla Test Bank

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CORRECT ANSWERS ARE LOCATED IN THE 2ND HALF OF THIS DOC.
MULTIPLE CHOICE - Choose the one alternative that best completes the statement or answers the question.

- 1) Marketing firms work with _____ to achieve their brand objectives.
 - A) advertising agencies
 - B) suppliers
 - C) in-house counsel
 - D) retailers
- 2) An advertising agency that is set up, owned, and operated by the advertiser is called a(n):
 - A) client management firm
 - B) in-house agency
 - C) centralized system
 - D) full-service agency
- 3) Research found that _____ of all companies use an in-house agency.
 - A) about half
 - B) one quarter
 - C) two-thirds
 - D) ten percent
- 4) Two major reasons for a client using a(n) _____ include reducing advertising and promotion costs and saving time.
 - A) self-sufficient agency
 - B) client management system
 - C) in-house agency
 - D) full-service system
- 5) Companies who use a combination of in-house and outside agencies tend to use the external firms mostly for:
 - A) sales presentations
 - B) social media content
 - C) direct mail pieces
 - D) creative and media services

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- 6) A major reason why some companies choose to use an in-house agency is to:
- A) maintain creative freshness
 - B) reduce advertising and promotion costs
 - C) expedite strategic brand changes
 - D) win advertising awards that will enhance the image of their brand(s)
- 7) Lack of sufficient internal expertise and personnel growing stale while working on the same product might be reasons why a company might move away from:
- A) a brand marketing system
 - B) an in-house agency
 - C) the use of an advertising agency
 - D) the use of an agency of record
- 8) Which of the following is NOT a benefit of using an in-house agency?
- A) Ability to provide sales presentations at a low cost
 - B) Ability to coordinate promotions with the firm's overall marketing program
 - C) Saving time
 - D) Ability to quickly make a strategic brand change
- 9) According to a survey, during 2020 in Canada, which of the following was NOT one of the top services moved from an outside advertising agency to in-house?
- A) public relations
 - B) email
 - C) website design
 - D) social media
- 10) Which of the following statements explains why an organization would want to use an outside advertising agency?
- A) An outside advertising agency will save money for the client.
 - B) An outside advertising agency always helps the client gain more prestige and a better image.
 - C) An outside advertising agency has more knowledge of the brand's identity and its previous promotional activities.
 - D) An outside advertising agency provides the client with the services of highly skilled individuals who are experts in several areas including creative, media, and research.

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- 11) When a client works for many years with a primary agency whose main interest is on building the client's brand, it is known as a(n):
- A) full-service relationship
 - B) one-stop-shop
 - C) agency of record (AOR)
 - D) primary service provider
- 12) Which of the following best describes an agency of record (AOR)?
- A) the original agency who was recorded working for a particular client
 - B) an agency that performs work on a project-by-project basis
 - C) an agency that is subcontracted by the client directly for a unique assignment
 - D) the primary agency whose foremost interest is in building the client's brand
- 13) Which of the following statements about advertising agencies is true?
- A) Agencies must be used since companies do not have the capabilities of developing their own advertising.
 - B) Agencies are often used because of the skill, expertise, and experience they can offer in the advertising and brand building area.
 - C) Most large, national advertisers use in-house agencies.
 - D) Most large agencies offer only creative services to their clients leaving production to the client.
- 14) The presence of international ad agencies in Canada reflects a global trend of agencies formed through mergers and acquisitions of mid-sized agencies in order to:
- A) facilitate global campaigns
 - B) provide integrated marketing communications services worldwide
 - C) eliminate the need for domestic agencies
 - D) forge stronger alliances between agencies and their clients
- 15) Major agencies that offer an ever-broadening range of IMC services would be more appropriately called:
- A) advertising agencies
 - B) full-service partners
 - C) marketing communication agencies
 - D) multinational creative boutiques

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- 16) Larger international marketing communication agencies:
- A) facilitate global campaigns
 - B) work solely as AORs
 - C) eliminate the need for domestic agencies
 - D) work best for mass target market clients
- 17) Which type of ad agency is most likely to assist the client in areas such as planning, research, campaign planning and execution, and media planning and buying?
- A) a creative boutique
 - B) a full-service agency
 - C) a media buying service
 - D) a collateral agency
- 18) A full-service agency offers its clients all of the following EXCEPT:
- A) marketing, communication, and promotion services
 - B) research and creative development
 - C) human resources management
 - D) public relations expertise
- 19) An ad agency that offers its clients a complete range of marketing, communication, and promotion services is known as a(n):
- A) comprehensive marketing organization
 - B) media buying service
 - C) in-house agency
 - D) full-service agency
- 20) The communications link between the ad agency and its clients is the department known as:
- A) account/client services
 - B) marketing services
 - C) media
 - D) creative services
- 21) The _____ is responsible for understanding the advertiser's marketing and promotional needs and interpreting them to agency personnel.
- A) account executive
 - B) marketing specialist
 - C) media specialist
 - D) copywriter

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- 22) The agency person who is the focal point of the agency-client relationship is the:
- A) media buyer
 - B) product manager
 - C) account executive
 - D) brand manager
- 23) Which of the following is NOT the role of the account executive?
- A) The coordination of agency efforts in planning, creating, and producing ads.
 - B) Determining the message appeal and/or theme for a campaign.
 - C) The presentation of agency recommendations to the client.
 - D) Obtaining client approval of agency recommendations.
- 24) The function of gathering, analyzing, and interpreting information that will be useful in developing advertising content is the responsibility of the agency's _____ department.
- A) production
 - B) traffic
 - C) research
 - D) account management
- 25) Which of the following functions is NOT performed by the agency's research department?
- A) interpreting information to assist in advertising decision-making
 - B) planning the creative and media strategies for the advertising campaign
 - C) designing, executing, and interpreting primary research studies
 - D) pre-test the effectiveness of advertising with copy testing
- 26) The _____ in an agency interacts with agency personnel from all disciplines to collect information to better understand the client's target audience and the best ways to communicate with them.
- A) media director
 - B) traffic manager
 - C) account planner
 - D) account executive
- 27) Advertising ideas and concepts are derived from the creative brief, which includes information about consumers, competitors, and the market. This is the responsibility of the:
- A) account executive
 - B) account planner
 - C) creative director
 - D) media director

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- 28) A creative _____ is a document that the agency's creative department uses to guide the development of advertising ideas and concepts
- A) brief
 - B) storyboard
 - C) proposal
 - D) program
- 29) The _____ are the individuals who conceive the ideas for the ads and write the advertising message.
- A) copywriters
 - B) art directors
 - C) account planners
 - D) account executives
- 30) The _____ is responsible for creating the visual portion of an ad such as layouts and the commercial storyboards.
- A) account executive
 - B) product management department
 - C) art director, graphic designer, or studio artist
 - D) copywriter
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- 31) After the creative brief is reviewed and the overall concept has been developed, the _____ is responsible for developing how the ad will look.
- A) account director
 - B) product management department
 - C) copywriter
 - D) art director or the art department
- 32) A _____ shows what a print ad will look like, while a _____ depicts the sequence of frames for a commercial or video format.
- A) layout; storyboard
 - B) concept; trailer
 - C) sketch; storyboard
 - D) storyboard; layout

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- 33) Setting the creative philosophy of the agency and overseeing the work of the writers and artists are the responsibilities of the:
- A) agency president
 - B) director of account service
 - C) master artist
 - D) creative director
- 34) The increased use of digital has led to all of the following, EXCEPT:
- A) the emergence of digital technology specialists being integrated into the creative development process
 - B) a complete retreat from using traditional media
 - C) an opportunity for effective client services through coordination
 - D) the importance of the creative idea still remaining prevalent
- 35) Which department within an advertising agency would assume the responsibility for hiring outside persons such as printers, engravers, photographers, or other vendors to turn a layout into a finished product?
- A) media department
 - B) art department
 - C) production department
 - D) traffic department
- 36) Which of the following tasks is NOT performed by the production department?
- A) supervision of the casting of people to appear in the ad
 - B) coordination of the phases of production to ensure the ads are completed
 - C) subcontracting an outside director to turn the creative concept into a commercial
 - D) selecting an independent production studio
- 37) The _____ department coordinates all phases of production to see that the ads are completed and transmitted to media on time.
- A) media
 - B) production
 - C) art
 - D) traffic

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- 38) When a large, full-service agency offers additional marketing services to their clients to assist in other promotional areas, they are said to be offering:
- A) specialized services
 - B) upsell solutions
 - C) additional creative
 - D) upscale traffic
- 39) A full-service agency decides to open up a merchandising department to better service their retail clientele. They have just expanded into offering _____ services.
- A) creative
 - B) digital
 - C) media
 - D) production
- 40) The department in an advertising agency that is responsible for analyzing, selecting, and contracting for ad space or time that will be used to deliver its client's advertising message is the _____ department.
- A) public relations
 - B) account services
 - C) marketing research
 - D) media services
- 41) The _____ department is becoming an increasingly important part of the agency business as many large advertisers consolidate their media buying with one or a few agencies to save money and improve media efficiency.
- A) traffic
 - B) media
 - C) production
 - D) product management
- 42) Since most of the client's ad budget is spent on media time and/or space, it is important that the media department:
- A) coordinates with the creative department to ensure that concepts are not too complex
 - B) focuses on purchasing commercial time on the most popular shows
 - C) develops a plan that communicates to the right audience efficiently
 - D) creates a plan that utilizes the least expensive media vehicles

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- 43) In media services, an agency's strategic ability to _____ and effectively use the vast arrange of media vehicles available is as important as its ability to create ads.
- A) produce audio
 - B) produce video
 - C) communicate the message
 - D) negotiate prices
- 44) A _____ is an agency organizational structure in which each functional area is set up as a separate department.
- A) departmental system
 - B) group system
 - C) tiered system
 - D) matrix system
- 45) The *Bright Ideas* advertising agency handles each of its clients by assigning individuals from various departments to work together as a team on their accounts. The agency is using which organizational structure?
- A) departmental system
 - B) group system
 - C) matrix system
 - D) dedicated system
- 46) The size and composition of a group in the group system depends:
- A) solely on the client's billings
 - B) solely on the importance of the account
 - C) on the individuals available within the organization
 - D) on the client's billings and the importance of the account
- 47) For keeping continuity with a client and preserving client knowledge, what system is best?
- A) Group system
 - B) Any full-service agency
 - C) Departmental system
 - D) In-house agency

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- 48) Which of the following might NOT be a reason why an advertising agency would use a group system organizational structure?
- A) It allows agency personnel to become very knowledgeable about a particular client's market and business
 - B) It ensures continuity in servicing a particular account
 - C) It provides lower pricing to a key client
 - D) It provides superior service for its accounts
- 49) Agencies select from a variety of compensation methods to charge their clients, depending on:
- A) the size of the client
 - B) availability of agency personnel
 - C) how badly the agency wants the business
 - D) the type and amount of service provided
- 50) The historical method of compensating agencies is through:
- A) a commission system
 - B) hourly billings
 - C) a fee system
 - D) a straight salary method
- 51) Agency compensation under the commission system is based on:
- A) the total number of hours worked
 - B) a percentage of a client's marketing budget
 - C) a specified percentage of the costs for advertising time or space the agency purchases for its client
 - D) a percentage of advertising production costs
- 52) Opponents of the agency commission system would argue that this system is NOT effective because a commission:
- A) keeps the emphasis on creative skills and not on the bottom-line
 - B) encourages agencies to recommend high media expenditures to increase their commission level
 - C) encourages agencies to limit their client's advertising expenditures
 - D) separates agency compensation from media costs

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- 53) The agency commission rate is typically:
- A) 15% of media time and space costs
 - B) 15% added on to agency personnel time and media costs
 - C) determined during a negotiation phase
 - D) a complex formula based on the type of media purchased
- 54) A major argument put forth by defenders of the commission system is that a commission:
- A) keeps the agencies from placing advertising in expensive media
 - B) ties agency compensation to the inflation in media costs
 - C) encourages agencies to use non-commissionable media such as direct mail
 - D) is easy to administer and keeps the emphasis in agency competition on non-price factors
- 55) Critics argue that the use of a(n)_____ encourages agencies to recommend high-priced media.
- A) incentive-based compensation system
 - B) fixed-fee arrangement
 - C) cost-plus agreement
 - D) commission system
- 56) Which of the following is NOT a valid criticism of the commission compensation system for an ad agency?
- A) It is difficult to administer
 - B) In periods of media cost inflation, the agency is disproportionately rewarded
 - C) There is an incentive to avoid non-commissionable media
 - D) Media costs do not relate directly to effort or expertise expended by agencies
- 57) Under which type of compensation system might an agency be more inclined to recommend expensive media such as network television and national magazines ads to its clients?
- A) commission system
 - B) fee arrangement system
 - C) cost-plus system
 - D) incentive-based compensation system
- 58) An agency books television media space at a cost of \$1,000,000. The standard agency commission on this buy is:
- A) \$15,000
 - B) \$150,000
 - C) dependent upon the time of day the commercials run
 - D) dependent upon the actual shows in which the commercials run

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- 59) An agency books television media space at a cost of \$1,000,000. If cash discounts do not apply, what price does the agency pay to the media company?
- A) \$985,000
 - B) \$1,150,000
 - C) \$850,000
 - D) \$1,000,000 as the client pays for the agency commission
- 60) Why are negotiated commission structures becoming more common?
- A) to ensure that agencies do not make too much money
 - B) to reflect that clients are expanding more into IMC programs thus using less media advertising
 - C) to encourage agencies to switch to fee arrangements making them more competitive
 - D) to support the creation of a transactional relationship between agency and client
- 61) Which of the following statements about agency commissions is true?
- A) Under a negotiated system agencies now receive average commissions of 8 to 10 percent
 - B) Nearly all of the leading agencies earn a 15 percent commission
 - C) Most agencies are earning more of their income from fixed commissions as clients expand their IMC programs to include other forms of promotion
 - D) Most agencies are unwilling to negotiate their commission rates
- 62) What form of compensation is used to pay the advertising agency when the client's advertising program does NOT involve a large amount in media billings?
- A) a share of the profits
 - B) a negotiated commission
 - C) a rebate from the media
 - D) a 15 percent markup on costs
- 63) Negotiated commission rates for advertising agencies:
- A) are designed primarily to benefit agencies
 - B) are rarely used by consumer-products advertisers
 - C) are becoming less common
 - D) are becoming more commonplace

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- 64) Which of the following statements about changes in the way advertising agencies are being compensated is true?
- A) Clients prefer fee or cost-plus systems for agency compensation because they receive a detailed breakdown
 - B) With the move toward integrated marketing services, it is likely that there will be a return to the commission system of compensation
 - C) From the viewpoints of both the client and the agency, the traditional commission system is much superior to negotiated commissions
 - D) Since most clients want their agencies to be in total charge of the IMC process, they are willing to compensate them based on media commissions
- 65) A _____ is a type of compensation arrangement where an agency charges a client a monthly amount of money for all of its services and credits media commissions earned against this monthly rate.
- A) fixed-fee method
 - B) negotiated commission
 - C) cost-plus agreement
 - D) fee-commission combination
- 66) Under the _____, the client agrees to pay the agency a fee based on the cost of its work plus an agreed-on profit margin. TBEXAM.COM
- A) cost-plus arrangement
 - B) fee arrangement
 - C) incentive-based system
 - D) fee-combination arrangement
- 67) Under the cost-plus compensation method, all of the following costs might be included in the calculation, EXCEPT:
- A) production costs
 - B) out-of-pocket expenses
 - C) media costs
 - D) agency self-promotion costs
- 68) Agencies that are reluctant to let clients see their internal cost figures are less likely to accept a(n):
- A) negotiated commission
 - B) cost-plus agreement
 - C) commission-based arrangement
 - D) incentive-based compensation agreement

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- 69) Which of the following compensation methods should an advertiser adopt if its primary goal is to try to maximize agency efficiency and accountability?
- A) fixed-fee arrangement
 - B) fee-combination arrangement
 - C) commission-based arrangement
 - D) incentive-based compensation agreement
- 70) The *Red River Valley* advertising agency receives compensation from its clients based on how well it meets predetermined performance goals. What compensation method are they using?
- A) fixed-fee
 - B) fee-commission
 - C) incentive-based
 - D) cost-plus system
- 71) Why would a company like *General Motors* switch to an incentive-based compensation system with several of its agencies?
- A) to encourage their agencies to use more mass media advertising
 - B) to encourage their agencies to stop using network TV advertising
 - C) to save money on advertising and divert it to other business departments
 - D) to encourage its agencies to look beyond traditional mass media advertising and develop other ways of reaching consumers
- 72) The _____ advertising remuneration process rewards the agency based on the achievement of mutually agreed upon objectives.
- A) cost-based
 - B) Performance by Results (PBR)
 - C) fee-combination
 - D) advertising reward
- 73) The Performance by Results system reflects three groups of performance measures. Which of the following is NOT one of those measures?
- A) comparison to previous year's communication budget
 - B) marketing communication effectiveness
 - C) overall business performance
 - D) agency process evaluation

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- 74) Which of the following, though important, is NOT a direct measure of marketing communication effectiveness?
- A) brand awareness
 - B) retail sales results
 - C) brand image ratings
 - D) advertising likability
- 75) The four behavioural objectives that are measures of marketing communication effectiveness are intent to purchase, trial, repeat purchase, and _____.
 A) recall
 B) brand understanding
 C) brand loyalty
 D) positioning
- 76) Which of the following is a business measure under the Performance by Results system?
 A) market share
 B) intent to purchase
 C) brand awareness
 D) productivity
- 77) In the PBR system, performance measures under the agency process evaluation concerns the _____ with overall management.
 A) communication effectiveness
 B) target market behavioural results
 C) services the agency provides
 D) retention of creative talent
- 78) A _____ audit of an agency focuses on factors such as costs, expenses, and payments to outside suppliers while a _____ audit focuses on factors such as the agency's efforts in planning, development, and implementing the advertising program.
 A) financial; qualitative
 B) results; process
 C) financial; creative
 D) qualitative; quantitative

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- 79) Which of the following should a client looking at its advertising agency's performance NOT take into account when doing an agency evaluation?
- A) performance of account representatives
 - B) qualitative considerations, such as the quality of the agency's efforts in creative
 - C) pay levels of agency's CEO
 - D) market performance measures, such as sales and market share
- 80) Personality conflicts, unrealistic demands by clients, and personnel changes are all reasons why:
- A) it is difficult to measure the effectiveness of advertising campaigns
 - B) ad agencies lose clients
 - C) clients need to use more than one agency
 - D) planning and budgeting communication initiatives is difficult
- 81) Which of the following would NOT be a valid reason for switching advertising agencies?
- A) dissatisfaction over the quality of the advertising produced by the agency
 - B) conflicts over compensation policies
 - C) a change in research methodology
 - D) lack of sales growth or a decline in sales of the product
- 82) Along with having a full-service advertising agency, a company may work with a number of _____ to execute IMC programs.
- A) specialized agencies
 - B) creative boutiques
 - C) PR firms
 - D) direct-response agencies
- 83) Creative boutiques handle _____ only if clients want to _____.
- A) creative services; manage other functions internally
 - B) artistic decisions; have full-serve organizations do the rest
 - C) retail operations; save money
 - D) analytical services; outsource other functions
- 84) Which of the following is FALSE regarding creative boutiques?
- A) Creative boutiques work directly with clients.
 - B) Clients can not directly hire creative boutiques but work with them through their Agency-of-Record.
 - C) Creative boutiques can be subcontracted by full-service agencies.
 - D) Members of creative departments of larger firms sometimes leave to create smaller creative boutiques.

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- 85) The uniqueness of creative boutiques means they are often _____ and work with their clients _____.
- A) franchised; in standardized ways
 - B) partnerships; through the partner agency
 - C) independent; in interesting ways
 - D) a team of three; in a synergistic way.
- 86) Independent companies that specialize in the purchase of radio and television time are known as:
- A) media measurement bureaus
 - B) mid-sized agencies
 - C) full-service agencies
 - D) media buying services
- 87) Because _____ purchase such large amounts of time and space, they receive large discounts.
- A) creative boutiques
 - B) full-service agencies
 - C) in-house agencies
 - D) media buying services
- 88) _____ specialize in the development and management of contests and sweepstakes, refund and rebate offers, premiums, and sampling.
- A) Sales promotion agencies
 - B) Direct response agencies
 - C) Lottery corporations
 - D) Interactive agencies
- 89) *Cheerios* breakfast cereal has a sweepstakes on their packaging where consumers can win a trip for 4 people to Disney World. They hired a _____ to develop the creative, negotiate the trip costs, and administer the prizes.
- A) creative boutique
 - B) mid-range agency
 - C) sales promotion agency
 - D) direct-response agency

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- 90) The brand manager for Carnation Evaporated Milk wishes to run a cookie contest to find consumers' best recipes. The creator of the best recipe will win a trip to Paris, France. Most likely, Carnation will hire a(n) _____ to plan and execute the campaign.
- A) public relations firm
 - B) advertising agency
 - C) sales promotion agency
 - D) contest house
- 91) A(n) _____ is an organization that would develop and implement programs to manage an organization's publicity, image, and affairs with consumers and other relevant publics.
- A) public relations firm
 - B) advertising agency
 - C) media mix organization
 - D) direct-response agency
- 92) Agencies work with PR firms so that a campaign's message:
- A) delivery ensures credibility and minimizes cost
 - B) reaches as many publics as possible
 - C) works solely for lobbying opportunities
 - D) offers the greatest returns on investment
- 93) _____ specialize in offering services, such as database management, direct mail, research, media service, creativity, and production.
- A) Creative boutiques
 - B) Sales promotion agencies
 - C) Direct-response agencies
 - D) Public relations firms
- 94) A typical direct-response agency is divided into three main departments:
- A) creative, media, and research
 - B) account management, media, and research
 - C) account management, creative, and media
 - D) creative, media, and production
- 95) _____ agencies specialize in the development and strategic use of interactive marketing tools.
- A) Digital
 - B) Sales promotion
 - C) Direct-response
 - D) Public relations

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96) Many agencies are moving toward offering more integrated marketing communication (IMC) services:

- A) because they want to maintain control of the entire promotional process because it leads to more synergy among the various communication elements
- B) even though it is less convenient for a client to coordinate all of its promotional efforts with one agency
- C) because an agency with integrated marketing communication capabilities can create a number of different images of the product to appeal to all relevant publics
- D) although effecting economies of scale and synergy is difficult, especially on large budget campaigns

97) Which of the following is NOT a benefit of integrated IMC services?

- A) Clients maintain control of the entire promotional process and achieve greater synergy among each of the program elements.
- B) It is more convenient to coordinate all of its marketing efforts through one agency.
- C) An integrated approach creates one voice or a broad theme to address all audiences.
- D) Agency personnel have expertise in particular aspects of the process and therefore are inclined to consider all variables in the planning decision.

98) Marketers historically preferred to allocate _____ to their advertising agency and use _____ for other IMC decisions. TBEXAM.COM

- A) specialized services; in-house departments
- B) media services; specialized agencies
- C) creative services; specialized agencies or in-house departments
- D) creative services; only specialized agencies

99) Which of the following results were found in a U.S. survey on agency-client relationships?

- A) Agencies and clients tend not to trust one another, as profits seem to guide promotional planning.
- B) Results would be improved through better briefings from clients and a more thorough agency understanding of the client's business and situation.
- C) Clients should not be overly focused on creative strength when making an agency selection.
- D) Stronger results were more often delivered in dynamic, short-term situations than in long-term relationships.

Answer Key

Test name: Chapter 02

- 1) A
- 2) B
- 3) A
- 4) C
- 5) D
- 6) B
- 7) B
- 8) D
- 9) A
- 10) D
- 11) C
- 12) D
- 13) B
- 14) B
- 15) C
- 16) A
- 17) B
- 18) C
- 19) D
- 20) A
- 21) A
- 22) C
- 23) B
- 24) C
- 25) B
- 26) C
- 27) B
- 28) A
- 29) A
- 30) C
- 31) D
- 32) A
- 33) D
- 34) B
- 35) C
- 36) B
- 37) D

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- 38) A
- 39) C
- 40) D
- 41) B
- 42) C
- 43) D
- 44) A
- 45) B
- 46) D
- 47) A
- 48) C
- 49) D
- 50) A
- 51) C
- 52) B
- 53) A
- 54) D
- 55) D
- 56) A
- 57) A
- 58) B
- 59) C
- 60) B
- 61) A
- 62) B
- 63) D
- 64) A
- 65) D
- 66) A
- 67) D
- 68) B
- 69) D
- 70) C
- 71) D
- 72) B
- 73) A
- 74) B
- 75) C
- 76) A
- 77) C

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- 78) A
- 79) C
- 80) B
- 81) C
- 82) A
- 83) A
- 84) B
- 85) C
- 86) D
- 87) D
- 88) A
- 89) C
- 90) C
- 91) A
- 92) A
- 93) C
- 94) C
- 95) A
- 96) A
- 97) D
- 98) C
- 99) B

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