

# INTERNSHIP REPORT



## *Customers' Attitude towards Online Advertising*

*This Report is Submitted to the Department of Marketing, Faculty of Post Graduate Studies, Hajee Mohammad Danesh Science and Technology University as a Partial Requirement for the Fulfillment of Degree of Master of Business Administration (MBA) Program- 2015*

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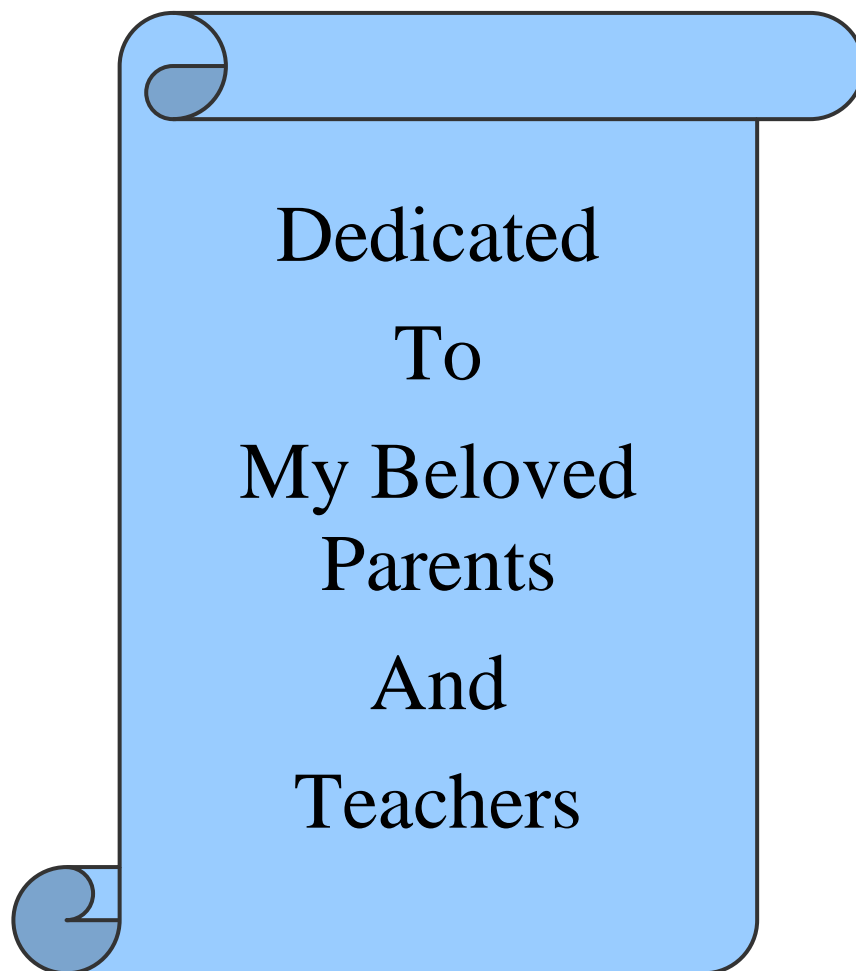
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## **Title of the Study**

***Customers' Attitude towards Online  
Advertising***



## **Student's Declaration**

The discussing report is the terminal formalities of the thesis for the degree of Master of Business Administration (MBA), Faculty of Post Graduate Studies at Hajee Mohammad Danesh Science and Technology University, Dinajpur which is compact professional progress rather than specialized. This report has prepared as per academic requirement after the successfully completion of thesis paper under the supervision of Md. Shamim Hossain, Assistant Professor, and Co-Supervisor Abul Kalam, Assistant Professor and Chairman, Department of Marketing, HSTU, Dinajpur.

It is my pleasure and great privilege to submit my report titled "*Customers' Attitude towards Online Advertising*", as the presenter of this report, I have tried my level best to get together as much information as possible to enrich the report. I believe that it was a fascinating experience and it has enriched both my knowledge and experience.

However, after all this, as a human being, I believe everyone is not beyond of limitation. There might have problems regarding lack and limitation in some aspects and also some minor mistake such as syntax error or typing mistake or lack of information. Please pardon me for that mistake and clarify these of my further information on those matters.

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## **Supervisor's Declaration**

I hereby declare that **Razu Ahmed, Student no. 1405155**, MBA in Marketing, 6<sup>th</sup> batch have submitted his report entitled "*Customers' Attitude towards Online Advertising*" after completing his thesis under my supervision. This paper has been submitted in partial fulfillment of the requirement for the degree of Master of Business Administration (MBA) at Hajee Mohammad Danesh Science and Technology University, Dinajpur-5200.

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I hereby declare that the concerned thesis entitled "*Customers' Attitude towards Online Advertising*" **Razu Ahmmed, Student no. 1405155**, MBA in Marketing, 6<sup>th</sup> batch. Hajee Mohammad Danesh Science and Technology University, Dinajpur-5200, completed his report under my supervision and submitted for the partial fulfillment of the requirement of the degree of Master of Business Administration (MBA) at HSTU, Dinajpur.

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The Author

## **ABSTRACT**

Companies increasingly see Internet advertising as an important medium in reaching out to consumers in 21<sup>st</sup> Century. The number of Internet users around the world including Bangladesh in today's world are increasing as almost all the transactions can be done through online. Thus, online advertisers need to understand the consumers' attitude towards online advertising in order to create effective online advertising.

The main aim of this research is to study consumers' attitude towards online advertising and informational responses. This research is to investigate four independent variables which comprise credibility, informative, hedonic, and materialism that have impact on dependent variable of consumers' attitude toward online advertising such as perception, feeling and behavior towards online advertising. Besides, this research study also investigates informational responses which included awareness, interest, desires and purchase intention towards advertised products.

By using the Statistical Packages for Social Science (SPSS) version 20.0 to analyze 200 sets of questionnaires collected from the respondents, researchers found that all the variables expect credibility are significant related to consumers' attitude towards online advertising. Among the independent variables, informative has the strongest significant relationship with dependent variable consumers' attitude towards online advertising. Besides, analysis also shows consumers' attitude towards online advertising has significant relationship with informational responses.

The target population in this research study is internet users who might have possibility exposure to online advertising. The sampling frame comprises internet users in the area of Klang Valley with the criteria of frequency click on internet advertisement is at least one and the hours per week spend online is at least five hours.

The limitations and recommendations are discussed with regards to further improvement. As the significant increasing in the number of internet users and usage, thus, it is crucial for advertisers to have a clear picture and understanding of consumers' attitude towards online advertising in order to attract consumers' attention which will subsequently impact on their informational responses.



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## **CHAPTER I**

### **RESEARCH OVERVIEW**

#### **1.1 Introduction**

The topic of this study is about consumers' attitude towards online advertising: The study on informational responses. Consumers' attitudes are about an individual's personal perception, feelings, behaviour and belief towards online advertising. The purpose of this study is to the factors that affect consumers' attitude towards online advertising and their influence on consumer's informational responses. In this section, the report includes research background, problem definition, research questions and research objectives, follow by significance of the research. Advertising is defined as a set of communications or activities which deliver information to the public by capturing the target consumers' attention (Ducoffe, 1996). It is a paid form of non-personal communication to present and promote ideas, goods or services by an identified sponsor (Kotler, 2000).

Online advertising is an advertisement which is published on the internet. This can be useful in creating awareness of an organization and its product and services (Abd Aziz, Mohd Yasin, and Syed A. Kadir, 2008). The first online advertisement that appeared on the web was in year 1994 (Rachel, 2011). Online advertising includes many forms of commercial content - from electronic advertisements that are similar to traditional advertisement to formats that are different from traditional advertisements, such as corporate web sites (Ducoffe, 1996). Online advertising consists of a variety of methods including web banner advertising, blog advertising, promotional advertising, social network advertising and so on (Ducoffe, 1996; Schlosser, Shavitt, and Kanfer, 1999).

Nowadays, technology advancement has enabled internet penetration into to every part of our lives, and we are spending more time on internet (Abd Aziz *et al.*, 2008). This creates high possibilities for an internet user to engage in online advertising. Thus, marketers are able to capture this opportunity to reach their consumers via online platforms to create awareness for their products, services, and to increase sales in the future (Abd Aziz *et al.*, 2008).

The reason that online advertising attracted more investment from marketers is the high benefits. For instance, online advertising is flexible and makes it easier for the company to update their products' information immediately (Ducoffe, 1996).

This allows the consumers to obtain the latest information about the products and services that company offer in the market (Ducoffe, 1996).

## **1.2 Problem Definition**

In this study, consumer's attitude towards online advertising consist several research gaps. One of the research gaps is lack of literature review of this research topic in the context of Bangladesh. This has caused researchers to face difficulty in examining this topic as there is lack of relevant information (Abd Aziz *et al.*, 2008). Therefore, researchers have to further study this area based on the Bangladesh context.

The Bangladeshi advertising landscape is gradually shifting its traditional media to the new media advertising (Bangladeshi Communications and Multimedia Commissions, 2009). Consumers can select whether, when, and how much commercial content they wish to view in an online advertisement (Schlosser *et al.*, 1999). It is all up to the consumers to seek additional commercial content in the online advertisement (Schlosser *et al.*, 1999). In addition, consumers' perception and attitudes towards online advertising may still evolve over time (Karson, McCloy, and Bonner, 2006), therefore researchers lack of understanding and little is known in consumer beliefs about online advertising associated with consumer behaviour in Bangladesh (Abd Aziz *et al.*, 2008).

## **1.3 Research Objectives**

### **1.3.1 General Objectives**

In general, the research objective is to study about the attitude of consumers towards the online advertising. The overall researches consist of four independent variables which include credibility, informative, hedonism/pleasure, and materialism.

### **1.3.2 Specific Objectives**

Specifically, the objective is to use these four yardsticks to identify and examine the relationship between consumers' attitude towards online advertising.

- To identify the relationship between the credibility of the online advertisement and consumers' attitude towards online advertising.
- To identify the relationship between the in-formativeness and consumers' attitude towards online advertising.
- To identify the relationship between the hedonism/pleasure and consumers' attitude towards online advertising.
- To identify the relationship between the materialism and consumers' attitude towards online advertising.
- To identify the impact of consumers' attitude towards online advertising in informational responses.

#### **1.4 Significance of the Research**

The reason this topic is chosen is to allow for better understanding of the consumer's attitude towards online advertising, so that marketers can effectively create their advertisements via internet. Furthermore, as there is lack of research study of this topic in the Bangladeshi context, in order to enhance the knowledge in this field, this research is carried out in Bangladesh.

Many consumers tend to ignore online advertising because they perceive online advertising as deceiving (Obermiller, Spangenberg, and MacLachlan, 2005). In this study, credibility is an essential component of an effective online advertising as it able to gain confidence of consumers. Therefore, it is advisable for the marketer to increase the believability of advertising by providing truthful information (Eze and Lee, 2012).

In order to create product awareness and positive impact over the consumers, online advertising should contain detailed and relevant information in the message (Briggs and Hollis, 1997). This may help consumers easily obtain and retrieve the latest information about the products available in marketplace (Ducoffe, 1996). Besides, it also allows consumers to make comparisons between products and choose the one which is suitable for their needs and wants.

Entertaining and pleasurable online advertising are able to capture a consumer's attention. Marketers should ensure that their online advertising is attractive and



enjoyable for the consumers as it able to capture consumer's attention immediately and stimulate the consumer's curiosity to click on the advertisement (Katterbach, 2002). This also increases the possibility that consumers will recommend the advertisement to others.

As consumers live in materialistic society, they demand for material objects and this race for possession acquisition plays an important part in our social structures (Goldschmidt, 1990), making materialistic individuals motivated to maintain or gain status by buying material objects. Certain degree of self-presentational concern is good by buying material objects to enhance one's self-image (Schlenker, 1980). Therefore, online advertising that promotes a certain degree of materialism should be encouraged because it can boost the economy and increase the standard of living when individuals continue spending (Watson, 2007). Besides, materialism can also help individuals who tend have low self-esteem because it can close the gap between individual's ideal and actual self-image (Dittmar, 2005) which in turn makes them feel good and happy in life.

Lastly, creating consumer's awareness, interest, and desire as well as purchase intention on company products or services is the objective of many marketers (Bijmolt, Claassen and Brus, 1998). For creating more favourable consumer informational responses, consumer's attitude towards online advertising plays an important role (James and Terrance, 1992). Thus, it is important for the marketers to understand the factors that contribute in developing a favourable consumers' attitude towards online advertising. Consumer who perceive online advertising positively tend to pay more attention to online advertising as well as have higher purchase intention towards the advertised products and services (Rawal, 2013).

### **1.5 Limitation**

There are several limitations in this research that constrain the researcher to obtain the complete and important information.

- Time and budget constrain are the major limitation that restricted researchers from conducting the survey to a larger sample size and geographical coverage.
- Due to fact that, the high travelling cost restricted researchers to conduct survey in other areas other than Southern and the researchers only distributed 200 survey questionnaires for this study which may not be sufficient or large enough to represent the total population of Bangladesh.

- This may subject to inefficiency of conducting survey and thus cause the demographic backgrounds of the respondents are similar.
- Second, there are limited sources of information or journal database for the topic covered for researchers to refer.
- Furthermore, limited journals are being published on Asian context of consumers' attitude toward online advertising.
- Thus, researchers are faced difficulties to search for useful information to support the study especially in literature review.
- In addition, due to the history of online advertising is not considering long as compare to traditional advertising, consumers' perception, beliefs and attitudes towards online advertising may still evolving and changing over time (Karson *et al.*, 2006).
- By acknowledging the limitation in the research will help in continuously improving the quality of the research as well as serve as a guideline for future research.

## **CHAPTER II**

### **LITERATURE REVIEW**

#### **2.1 Attitude toward online advertising**

According to Fieshbein (1967), attitude is a learned predisposition to behave consistently in a favorable or unfavorable way in respect to a given object. Attitude is an individual's personal evaluation, emotional feeling and action tendency toward some objects or ideas (Kotler, 2000). According to Hoyer and Macinnis (2010) attitude is a relatively global and enduring evaluation of an object, issue, person or action. In other words, it can be defined as an overall evaluation that expresses the extent of favor or disfavor of an individual towards an object, issue, person, or action and it tends to be an enduring emotional feeling. Attitudes are based on the cognitions or beliefs which mean attitudes can be formed based on thoughts and beliefs we have about the information received (Hoyer and Macinnis, 2010). Attitudes can also base on emotions. This means that an individual can form either positive feelings toward the information, product or action based on liking (Solomon, 1999). Thus, attitudes can affect the thoughts, feelings, and behavior of an individual.

Consumer's attitude toward online advertising is consumer's view toward online advertisements (Bauer and Greyser, 1968). Similarly, attitudes influence our behavior in exposure to online advertisement, liking and purchase intention. It is the direct human reflection toward the online advertising which involves the content and format of the advertising (Bruner and Kumar, 2000; Schlosser *et al.*, 1999). According to MacKenzie and Lutz (1989), consumer attitude towards online advertising can be indicated through consumer's favorable or unfavorable response towards a particular online advertisement. After consumer exposure to the online advertising, they will then form either positive or negative attitudes towards the advertising (Schiffman and Kanuk, 2000). According to Mehta (2000), consumer's attitude towards online advertising is one of the influential factors of effectiveness of online advertising as consumer's cognitive ability towards the online advertisement are reflected in their thoughts as well as feelings and subsequently will influence their attitude towards online advertising (Mackenzie and Luts, 1989).

Feeling, perception and behavior are the components of attitude. Generally, feeling is an emotional state or reaction or an impression or mood (Keller, 1993). According to Lutz (1985), attitude toward online advertising is a predisposition to respond in a favorable or unfavorable manner to advertising stimulus during exposure occasion. Advertisement can generate favorable or positive, upbeat feelings such as delight, playfulness and so on. In addition, it can also generate warm feelings of friendliness, caring and hope (Solomon, 2009). Other than that, the unfavorable or negative feelings such as offence, defiance and others can also be generated through consumer's cognitive capacities (Mehta, 2000).

According to Aaker and Stayman (1990) and Brown and Stayman (1992), the positive emotional response of consumers towards online advertising is the best indicator or criteria of effective advertising. This is because the objective to create advertising is to form a positive attitude in consumers towards the advertisement as well as the promoted goods and services.

Perception refers to the awareness of something through the sense or the insight or intuition gained by perceiving (Keller, 1993). Advertisement perception is the evaluation of the traditional media of advertising which also found to be relevant when assessing the attitude of consumer toward online advertising (Chen and Wells, 1999). The consumer may create favorable perception in which they may perceive that online advertising enables an individual to get more information easy by merely click on an advert, the ability to react immediately towards an advert, believability of the advertising, interesting advertisement and ability to choose and decide what and when to watch (Abd Aziz *et al.*, 2008). Yet, consumer may also create unfavorable perception about the online advertising such as unbelievable information and content in online advertisement. According to Korgaonkar, Silverbatt and O'Leary (2001), those who are interested in online advertising perceived that the advertisement provides useful information, can enhance their social role and image, their hedonism and pleasure and perceive that the advert is not false or unbelievable.

The definition of behavior is the way in which a person behaves in response to a particular situation or stimulus (Keller, 1993). Behavior is the manner of behaving or conducting oneself. Consumer behavior is also a process of decision-making and physical activity that involves acquiring, evaluating, using and disposing of goods and

services to satisfy one's needs and desires (Solomon, Bamossy *et al.*, 2006, p6). It is not just the buying of goods and services but also includes much of the processes before the goods have been acquired or bought. Before the purchase of a product, most consumers may look into details of the product via online advertisement or they will search for online advertisements and make comparisons of the products they intended to purchase (Keller, 1993). Thus, this leads to internal and external research of the online advertising. According to Aaker and Satyam (1990), Brown and Satyam (1992), consumers will form a positive attitude to the products that they feel are excellent because of the advertising and believe that the product meets their requirements. This subsequently leads them to purchase the product. In other words, consumers who form a positive attitude toward the mode of advertisement and the promoted product will be encouraged to make a purchase. Yet, consumer can form unfavorable attitudes as well as behaviors such as having no interest in online advertisement, closing the online advertisements without engaging with it and subsequently having no intent to purchase the product (Retie, 2001).

## **2.2 Credibility**

According to Alder and Rodman (2000), credibility is the believability of the consumers towards an advertisement. Credibility can be defined as the level of reliability of a message or content to provide accurate and reliable information (Kelman and Hovland, 1953). Credibility plays an important role in advertising because it may lead to a higher perception of the promoted product and consumers may feel good and comfortable with the advertisement (Kwek, Tan, and Lau, 2010). The components of credibility are credible, trustworthiness, convincing, and believability.

Credibility deals with sources such as individuals, organizations, and the media. Endorser credibility is defined as an individual's performance and deliverance of the advertising message with true and honest information (Mackenzie and Lutz, 1989). The person who brings the message plays an important role in the advertisement as that individual represents and appears as brand marketers (Ducoffe, 1996). On the other hand, corporate credibility is defined as the degree to which consumers believe that a corporation can provide products and services that can satisfy their needs and wants (Goldsmith, Lafferty, and Newell, 2000). Corporate credibility has an impact on online advertising where the advertisement is being perceived as originating from a credible source. Media credibility is different from message content as it relies on the perception

of the believability of the medium (Kiousis, 2001). In the research study of Aaker and Brown (1972), they also stated that different media will have different levels of credibility. Besides, according to Marchall and Na (2003), they identified that internet media is less credible than traditional media outlets.

Trustworthiness is defined as consumers' confidence in the source which includes the characteristics of honesty, objectivity, and good faith (Boyd and Shank, 2004). Trustworthiness can refer to the intention of the source to provide correct information (Rhine and Severance, 1970). Endorser credibility includes three dimensions such as expertise, trustworthiness, and attractiveness (Goldsmith, Lafferty, and Newell, 2002). On the other side, corporate credibility refers to the degree of consumers believe in a corporation's trustworthiness, forms part of a corporation's image (Fombrun, 1996). Corporate credibility comprises expertise and trustworthiness dimensions (Goldsmith *et al.*, 2000). The trustworthiness of a corporation can be affected by falsies illustration on the product description that will cause customers' dissatisfaction (Korgaonkar *et al.*, 2001). Trustworthiness can be viewed as the one of the most important components for endorser credibility and corporate credibility (Goldsmith *et al.*, 2000).

Convincible refers to how powerful an online advertisement is capable of persuading consumers to view the advertising (Morvarid, Abolfazl, and Mahmoud, 2012). In order to make an online advertising more persuasive, marketers can use images and expertise to increase the credibility of the advertising (Jones, 2006). Using of indirect persuasions such as pictures and images in the advertisement has increased than using words in the advertisement (Philips and McQuarrine, 2003). This is because photographic images can serve as documentary evidence and this makes it more persuasive to persuade consumers to view the online advertisement. In addition, expertise and knowledgeable sources should be viewed as useful information because the claims delivered by the knowledgeable sources lead to higher believability of consumers toward online advertising (Chiu, 2008).

Believability refers to consumer reaction (favorable or non-favorable behavior) towards online advertising (Korgaonkar and Wolin, 2002).

When an advertised message tries to change people's minds and compete with their pre-existing beliefs, consumers will not easily accept the advertisement (Maloney, 1994). However, if the advertisement is matched with the consumers' existing beliefs, the

advertisement can confirm and strengthen their existing beliefs (Maloney, 2004). Consumers may perceive the believability toward online advertising are based on the usefulness and truthfulness of the message contents (Eze and Lee, 2012). For that reason, the consumers will have the inclination to trust the online advertising (Alder and Rodman, 2000).

### **2.3 Informative**

According to Rotzoll, Haefner, and Sandage (1989), advertising plays an essential and legitimate role in delivering information. Rubin (2002) also identified that one of the most vital functions of advertising is to provide information to the public. According to Abdul Azeem and Zia ulHaq (2012), they indicated that the level and quality of information provided in an advertisement is an important factor that impacts customers' perception of the company and the company's products. Therefore, the company should ensure that the information delivered to public through online advertising is sufficiently informative.

Informativeness is defined as providing useful or interesting information (Ducoffe, 1996). According to Kottler and Keller (2008), informativeness refers to the degree of usability and effectiveness of the information contained in an online advertisement. An informative online advertisement is an advertisement that consists of specific, relevant, and reliable facts about an advertised product. These are used in creating consumer's desire for the product (Marquez, 1977). The criteria of an informative advertisement are valuable sources of information, able to provide brand information, able to provide up-to-date information and the information provided are capable of assisting consumers in decision making processes.

Being informative indicates that the information in the online advertisement has to be a valuable source of information about the promotions that company offers. To be a valuable source of online information, the advertisement must be able to show some qualitative features, such as accuracy, timeliness, and usefulness for the consumers (Siau and Shen, 2003). This shows that an informative online advertisement is able to inform the potential consumers about news products or services that introduced into the market by providing quality information in the advertisement (Chen and Wells, 1999).

In addition, when customers required information about the company's product and services, an informative advertisement is able to tell the consumers the brands feature which they are looking for (Kwek *et al.*, 2010). This means, the information is able to help the customer distinguish the company's product and services from others competitors.

As consumers always want to have immediate access to the needed information that they looking for their current content of use (Kaasinen, 2003), informative online advertising provides a good source of updated and timely sales information in order to keep consumers up to date about products and services available in the market (Ducoffe, 1996). Moreover, an informative advertisement is also a convenient source of brands information that makes sales information immediately accessible by consumers (Ducoffe, 1996).

Empirical research found that an informative online advertisement is relevant to purchase situations as it able to provide customers adequate information and thereby assist consumers in purchase decision making (Fernandezs, 2000). This is supported by Pollay and Mittal (1993) which clearly indicated that informative online advertisement is useful and able to help consumer in making the right purchase decision.

To create an informative advertisement, company should supply relevant sales information in the market (Ducoffe, 1996). Which means company should not hesitate in providing and disclosing the information, such as the benefits, function, features as well as pricing about the products (Ducoffe, 1996). This allows the consumers to gather relevant information and learn about products and services that the company offers. As the consumers have adequate knowledge about the products and services, they will in turn have the confidence to try or purchase the products.

## **2.4 Hedonism and pleasure**

According to O'Shaughnessy and Jackson O'Shaughnessy (2002), hedonism means pleasure, enjoyment or happiness. The hedonic dimension is concerned about the consumer's experience of pleasure and happiness with the product or service that makes consumer feel good and serves his or her pleasure needs (Batra and Antola, 1990; Tinkham and Weaver-Lansy, 1994). As cited by Bauer and Greyser (1968), hedonic advertisement can relate to consumer's emotion as well as it can be viewed as a feature



of pleasure and delight (Alwitt and Prabhaker, 1992; Pollay and Mittal, 1993). The components of hedonism are enjoyable, pleasure, excitement and surprise, and containing funny characters.

As noted by Tsang and Tse (2005), the process of enjoyment can be divided into three states which comprises of the ‘actual state’, ‘desired state’, and ‘preferred state’ and these states can influence the online users’ motivation toward online advertisement. Online advertising can capture consumers’ needs for aesthetic enjoyment or emotional release (Abdul Azeem and Zia ul Haq, 2012). Hedonic consumption can be satisfied through enjoyment perceived while viewing an online advertisement (Bowie and Chang, 2005). Besides that, online advertisement is more entertaining and enjoyable compared to other mass media such as print media and television advertising (Pollay and Mittal, 1993). Hoffman and Novak (1996) stated that advertising message contains with enjoyable elements are able to enhance the overall effectiveness of an online advertisement.

Hedonic advertisement always comprises pleasure, fantasy, and fun (Batra and Antola, 1990; Dhar and Wertenbroch, 2000; Holbrook and Hirschman, 1982). According to Eze and Lee (2012), they stated that advertising is entertaining, delighting, and pleasurable. The purpose of pleasure-seeking is for a quality of emotional experience (Campbell, 1987) and pleasure can make consumers feel good about an online advertisement.

Excitement can stimulate the strong feelings of excited and pleasure (Griffin, 2006). A hedonistic advertisement can induce audiences to visualize joy, fun, and excitement (Moore and Lee, 2012). An exciting and surprising advertisement can attract customers’ attention by doing something unusual in the advertisement (Griffin, 2006). Izard (1997) noted that surprise is defined by unexpected events and it is an individual response to stimulus incongruity (Alden, Mukherjee, and Hoyer, 2000). Stimulus incongruity can be viewed as the degree to which advertisement content differs from expected beliefs of consumers (Alden *et al.*, 2000). If the stimulus incongruity of advertisement content is high, higher levels of surprise seem likely to occur (Alden *et al.*, 2000).

Funny is a common part of life and it facilitates the effectiveness of an advertisement (Lee and Lim, 2008). Online advertising containing funny characters can reduce tension (Francis 1994, Freud, 1928). Marketers always use humor to convey an online advertising message to consumers. Marketers also use the advertisements with funny

characters to promote their products and services and this results 10% to 30% of the advertising expenditures annually (Krishnan and Chakravarti, 2003). Furthermore, marketers also believe that using funny characters as an advertising tool can increase advertisement responses (Scott, Klein, and Bryant, 1990; Weinberger and Campbell, 1991).

## **2.5 Materialism**

Materialism is defined as the extent to which an individual believes that attaining and acquiring of material objects can lead a person to achieve certain goals such as satisfaction and happiness in life (Richins and Dawson, 1992). Materialism can be categorized into three value orientations such as centrality (focusing acquisition of material objects), happiness (obtaining material objects to satisfy pleasure), and success (number of possessions owned) (Richins and Dawson, 1992). Material possessions can be viewed as a way to express one's social standing (Belk, 1988). The characteristics of materialism are living in a materialistic society, buying unaffordable products to show off, learning about fashions to impress others and wearing branded goods.

Marketing tools such as advertising plays an important role in society and this will results a materialistic society (Sangkhawasi and John, 2007). Nowadays, online users are attracted by material goods that display in online advertisements and thus it may promote commercial concerns overly (Wolin, Korgaonkar, and Lund, 2002). In addition, images of highly material possessions are pervasive in society nowadays. Therefore, as consumers live in a materialistic environment that easily get in touch with commercials and this will encourage consumers to demand for material possessions.

Materialistic people expect to close the discrepancy gap between a person's ideal image and actual self-image by buying unnecessary goods (Christopher, Lassane, Troisi, and Park, 2007). In other words, when online advertisement promotes a product that can enhance self-mage, consumers will intend to buy the product (Richins and Dawson, 1992).

Consumers are more likely to spend money on unnecessary products for the purpose of showing off. Materialistic people also tend to have low self-esteem and external locus of control (Christopher, Morgan, Marek, Keller, and Drummond, 2005). In order to solve this problem, they tend to buy unaffordable goods to symbolize their achievements and

attain social status benefits (Richins and Dawson, 1992). In fact, they do not need the goods and this will lead to borrowing money to buy unaffordable goods (Fitzmaurice and Comegys, 2006).

Online advertising can make consumers to learn the latest trend and information in the society and therefore impress others. Materialistic people are so concerned about how others perceive them and try to avoid negative evaluations from others (Christopher and Sclenker, 2004), so they always update themselves from time to time. Online advertising contents are embedded with attractive role models to induce a consumer to learn fashions and imitate them (Adib and El-Bassiouny, 2012). Tatzel (2002) also stated that stylishness of material objects can impress others. Learning about fashions can obtain acceptance from others and also impress them (Christopher and Sclenker, 2004). Individual's material objects can influence the impressions of others that form on the person (Belk, 1988; Christopher and Sclenker, 2004; Dittmar and Pepper, 1994).

A branded good is characterized as a prestige good that reflects one's social standing (Belk, 1988). Online advertisement can elicit consumers to buy and wear branded goods. As cited by Trigg (2011), materialistic people tend to wear branded goods in order to display wealth. A person will feel happy and pleasure when wearing a branded good and showing the good to other people (Richins, 1994). The purpose of wearing branded goods is for obtaining social status in society (Mullins, 1999). Materialistic people tend to spend money on luxury goods for gaining social status (Podoshen and Andrzejewski, 2012). A person who buys branded goods does it not just for personal satisfaction, but uses it as a way to increase one's social status (Podoshen and Andrzejewski, 2012).

## **2.6 Informational Responses**

The basic aim of online advertising is to create brand awareness and encourage purchase intention (Bijmolt *et al.*, 1998). This happens when consumers are exposed to an advertisement and develops liking to the products and in turn leads to purchase of the products. The process of consumer influencing by advertising is call informational responses.

In general, response is a reaction to an event, occurrence or situation (Keller, 1993). It also refers to any behavior which results from a stimulus. Informational responses are the interpretation of incoming information or stimulus to make a response (Belch and Belch, 2011). It is a response process that the consumers will go through in responding to an

online advertising. The AIDA model of Advertising Theory, which consists of awareness, interest, desire and action, was used as the components of informational responses (Belch and Belch, 2011).

Awareness is the stage where online advertising raise the consumer's attention towards the advertising message (Rawal, 2013). When consumers exposed to an online advertisement, it will draw consumers' awareness towards the advertisement and advertised product or services. According to Keller (1993), awareness is defined as the consumer awareness and ability to recall a brand or product. Consumer awareness is an important factor in consumer decision making as it will increase the likelihood that a particular brand or product will be taken into consideration when making purchase decision (Keller, 1993). According to Vakratsas and Ambler (1999), they argued that advertising must influence consumers in some way such as awareness, memory as well as attitude before it affects behavior. Cianfrone, Bennett, Siders, and Tsuji (2006) also claimed that, the objectives of online advertising are similar to those of conventional advertising media in which marketer use online advertising to reach desired target market and to increase brand awareness.

Interest is where the online advertisement is able to generate consumer's interest towards the advertised products and services (Rawal, 2013). For instance, carry out online advertising in entertaining or humorous way may create advertising liking among the consumers during the advertising exposure, which will in turn lead to interest in the advertised products and services (Alwitt, 1987). According to Brown and Stayam (1992) and Heath and Gaeth (1993), they offered strong support for the belief that better liking on online advertising leads to higher interest on the advertised brands and products. When consumers are interested in a particular product or service, consumers will eventually be involve in evaluating that product or service.

Desire is the measure of ability of the online advertisement in arousing the consumer's desire towards the advertised products' or services by convinces the consumers that the products or services will satisfy their needs (Rawal, 2013). When consumers are aware of the advertised product or services and have created liking on it, online advertising can assist in arousing the desire for the products among the consumers (Polly and Mittal, 1993). For instance, indicated the benefits of the products and services in advertisement will increase consumer's desire in the products and services.

Action is where the online advertisement leads consumers towards purchasing the advertised products or services (Rawal, 2013). Action is the purchase intention that arises when consumers have convinced by the advertisement. When consumers have awareness on the online advertisement, they are more likely to form a liking and interest towards the advertisement or the products advertised (Mehta and Purvis, 2006; Mulligan, 1998) in which will then increase their intention to purchase of the product or brand (Brown and Stayam, 1992; Heath and Gaeth, 1993).

## **CHAPTER III**

### **METHODOLOGY**

#### **3.1 Data Collection Methods**

##### **3.1.1 Primary Data**

Primary data is the original data that has been collected by the researchers themselves specifically for the purpose in mind. Besides, primary data is the first-hand information, has not been published, yet it is more reliable as primary data has not been changed or altered by human beings (Saunders *et al.*, 2012). Therefore, its validity is greater than secondary data. The primary data can be obtained from questionnaire, observation, interview, survey, and experiment.

Since questionnaire is the most common method that used by most of the researchers, questionnaire survey method taken as the primary data collection method in this study. Besides, this study conducts questionnaire survey by delivery and collection questionnaire under self-administered method. It is because self-administered is simple and effective as well as efficient method in terms of faster and inexpensive method to collect data directly from respondents (Saunders *et al.*, 2012).

#### **3.2 Sampling Design**

In order to yield some knowledge on the whole population, the sampling method is employed non-probability sampling to conduct research.

##### **3.2.1 Target Population**

The significant target population for this study is those people who are the internet users regardless of the races, ages, as well as occupations. These groups of population are suitable for this study as they are the internet users and might have the experience in online advertising. Thus, by accessing into their knowledge and information about the independent variables of informative, credibility, hedonic and materialism on the dependent variable of consumers' attitude towards online advertising, this enables researchers to complete the research study more accurately.

### **3.2.2 Sampling Frame and Sampling Location**

Sampling frame is the list of all elements in the population where the sample is being drawn from (Saunders *et al.*, 2012). In this study, sampling frame is with the criteria of frequent click on internet advertisement at least once and the hours per week spend online is at least five hours. On the other hand, the sampling location consists is at Klang Valley areas since Klang Valley considered as urban and most of the people are rely on internet in their daily activities who might expose to online advertising before.

### **3.2.3 Sampling Element**

The targeted respondents of this survey are general public which included self-employed, professional, housewife, students and staffs of colleges and universities and others. As the students and staffs of colleges or universities considered as heavy users of internet because they are using campus website to transfer information and communicate among themselves. Then, general public who rely on internet in their daily activities due to the technology advance in today's world. Hence, they are the respondents who more appropriate in conducting this survey.

### **3.2.4 Sampling Technique**

Sampling technique categorized into probability and non-probability sampling. As mentioned above, non-probability sampling is the sampling technique in this research. It is because this research study has no sampling frame. Yet, it can be describes as non-random sampling where each of the elements are being selected from population is unknown and unequal chance (Saunders *et al.*, 2012). There have five types of non-probability sampling, quota sampling, purposive sampling, snowball sampling, self-selection sampling and convenience sampling.

In this research, convenience sampling is being chosen. According to Saunders *et al.* (2012), convenience sampling is a form of random sampling which also known as availability sampling. Convenience sampling is where the researchers choose the respondents that they are easiest to obtain the data (Saunders *et al.*, 2012). The researchers have to continue the sample selection process until the reach of required sample size.

### **3.2.5 Sample Size**

Furthermore, the sample size of this study is 200 where there are 200 respondents and 200 sets of questionnaires. Besides, response rate is 100%. All the respondents returned the completed questionnaires within 1 day.

### **3.3 Hypotheses of the Study**

#### **Hypothesis**

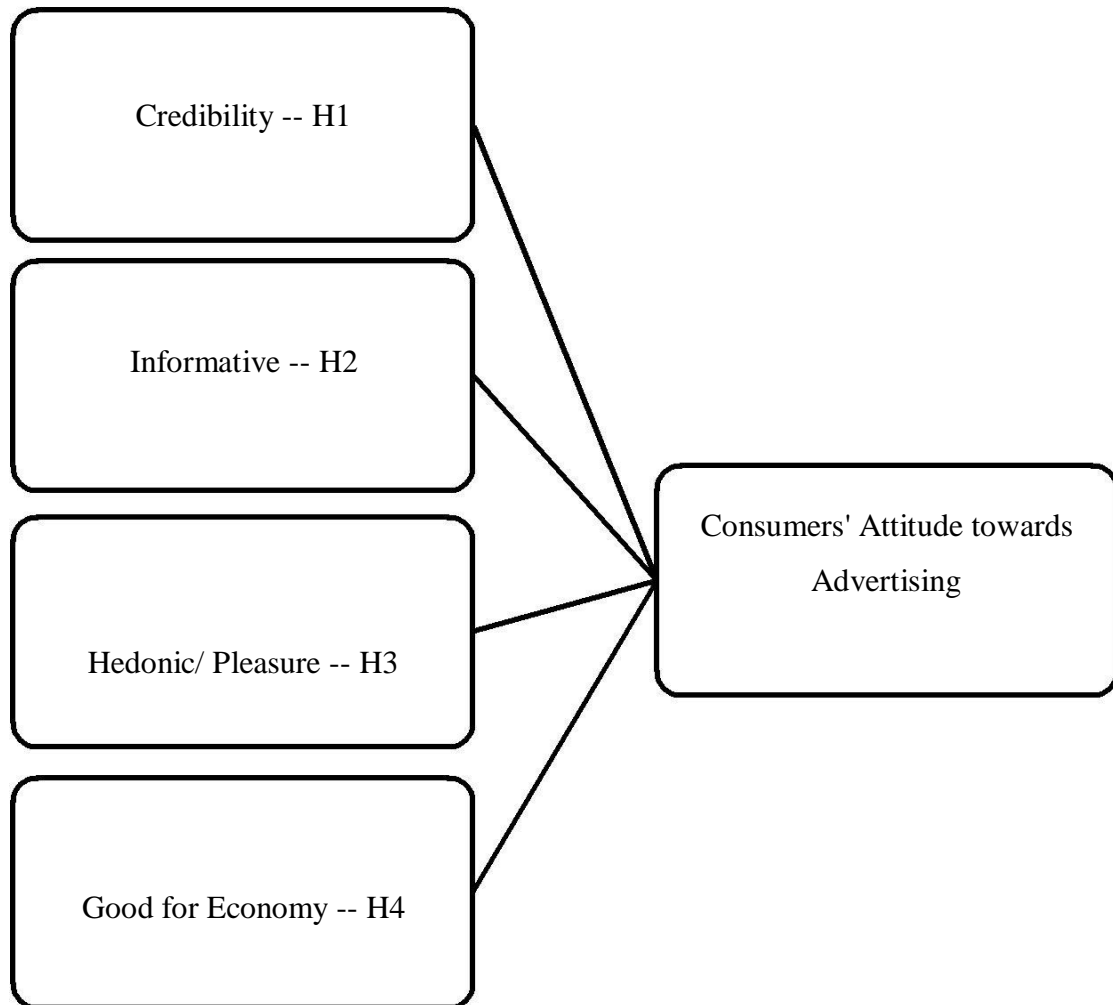
Table 1.1: Hypotheses of the study

H1	Credibility is significantly related to consumers' attitude towards online advertising.
H2	Informative is significantly related to consumers' attitude towards online advertising.
H3	Hedonic/ pleasure is significantly related to consumers' attitude towards online advertising.
H4	Materialism is significantly related to consumers' attitude towards online advertising.
H5	Consumers' attitude towards online advertising is significantly related to informational responses.



### 3.4 Theoretical Framework

Figure 2.1 Theoretical Framework



Proposed key determinants of consumers' attitude towards advertising Source:  
Ramaprasad and Thurwanger (1998)

This model is developed by Ramaprasad and Thurwanger (1998) which to assists in evaluate the determinants of consumers' attitude towards advertising.

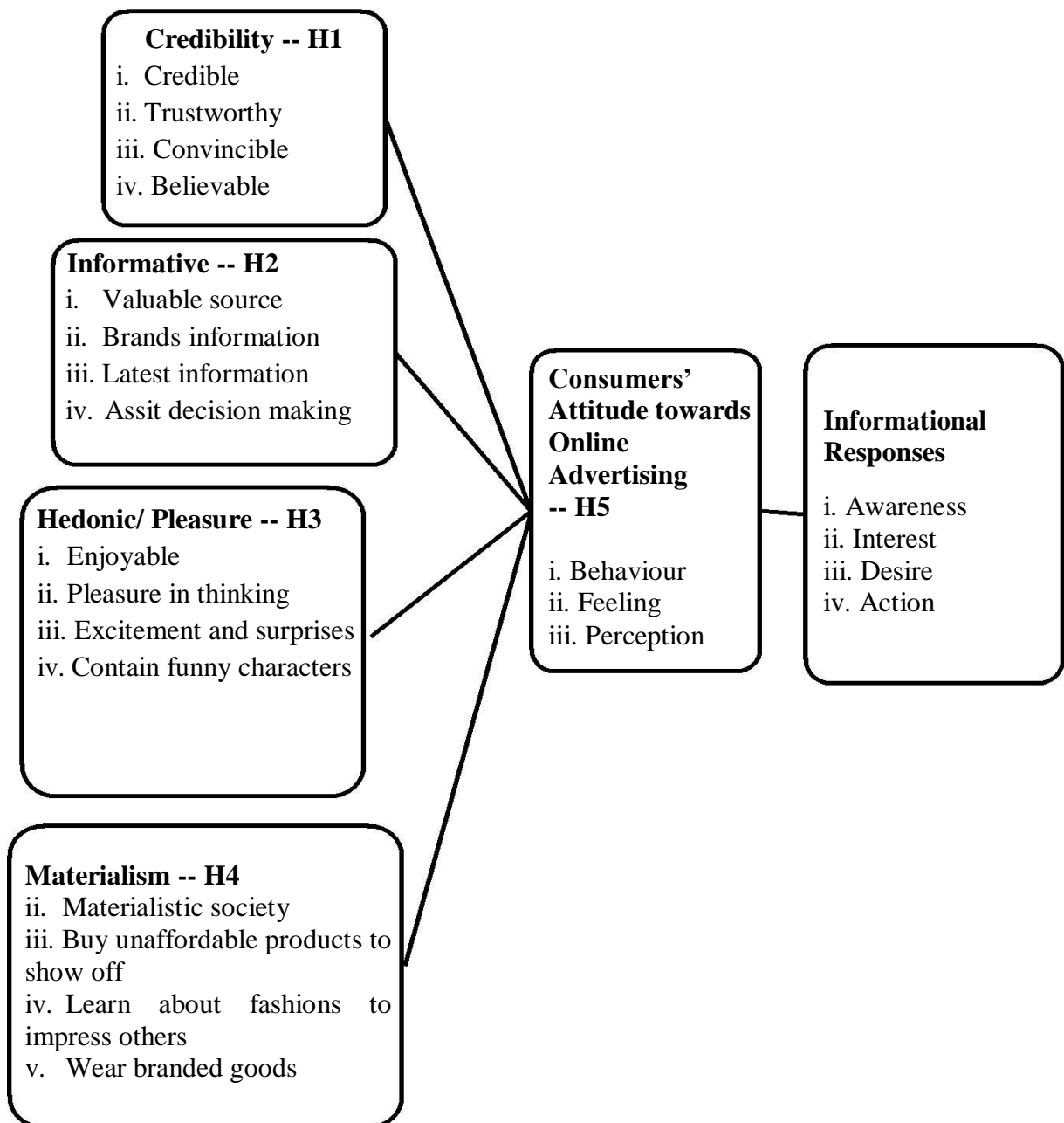
According to Ramaprasad and Thurwanger (1998); Pollay and Mittal (1993) and Bauer and Greyser, (1968), the determinants in the extant literature such as hedonic, good for economy, informative, materialism, and consumer benefits consistently indicate strong relationship with consumers' attitude towards advertising. Therefore, this model focused on the relationships between the determinants of credibility, informative, hedonic, good for economy and consumer's attitude towards advertising.

In this research, there are four independent variables which namely credibility, informative, hedonic/pleasure, and good for economy. Yet, one dependent variable is attitude toward advertising.

From the result of this study, it revealed that all the determinants namely credibility, informative, hedonic/pleasure and good for economy are have a significant strong positive related to consumers' attitude toward advertising.

### 3.5 Proposed Conceptual Framework

Figure 2.2 Proposed Conceptual Frameworks



Source: developed for this study

According to Figure 2.2, proposed conceptual framework is constructed to illustrate the factors that will affect consumers' attitude toward online advertising.

In this study, focuses on the four independent variables namely credibility, informative, hedonic, and materialism toward the dependent variable which is consumers' attitude toward online advertising. The consumers' attitude may influence the independent variable toward online advertising, but the inverse impact on the consumers' attitude by the four independent variables toward online advertising is much significant. In addition, consumers' attitude will then influence consumer's informational responses toward online advertising.

## **CHAPTER IV**

### **DATA ANALYSIS**

After all the data have been collected then the analysis of the quantitative data is needed by using the most popular statistical software which is package for Social Science (SPSS) as it is effective and efficient in terms of faster results (Saunders *et al.*, 2012). By the way, there are few methods of analysis which are descriptive statistical analysis (frequency table, percentage analysis and central tendency), scale measurement (Cronbach alpha), and inferential analysis (Pearson's correlation analysis and multiple regression analysis).

#### **4.1 Descriptive Analysis**

Descriptive analysis used to describe the information about a population or sample (Saunders *et al.*, 2012). It allows researchers to summarize the large quantities data about population or sample using into manner that are easily understood (Saunders *et al.*, 2012). It includes graphical technique such as frequency table, percentage and numerical technique such as central tendency which consist of mean, median and mode for summarizing data. Yet, measure of dispersion is also under descriptive analysis which involved range, variance and standard deviation.

#### **4.2 Scale Measurement**

Scale measurement is to access the reliability and validity of the questionnaire. It was adopted in this study in order to measure the degrees of data free from errors and yields to consistent results (Saunders *et al.*, 2012).

##### **4.2.1 Reliability**

Reliability is an indicator of a measure's internal consistency (Saunders *et al.*, 2012). Cronbach's alpha is a common used method to determine the internal consistency or reliability of multi-item scale. According to Uma

Sekaran, the closer the Cronbach's alpha is to 1, the higher the internal consistency reliability.

### 4.2.2 Pearson's Correlation Analysis

The Pearson's Correlation Coefficient is to measure the linear relationship in terms of strength and direction between two variables (Saunders *et al.*, 2012). It is with a letter of "r" to represent Pearson correlation. The correlation coefficient ranges from +1.0 to - 1.0 (Saunders *et al.*, 2012). When the correlation result is +1 means there is perfect positive relationship between the variables (Saunders *et al.*, 2012). While the result is - 1 means there is perfect negative relationship and 0 correlation result refers to no linear relationship between two variables.

### 4.3 Respondents' Demographic Profile

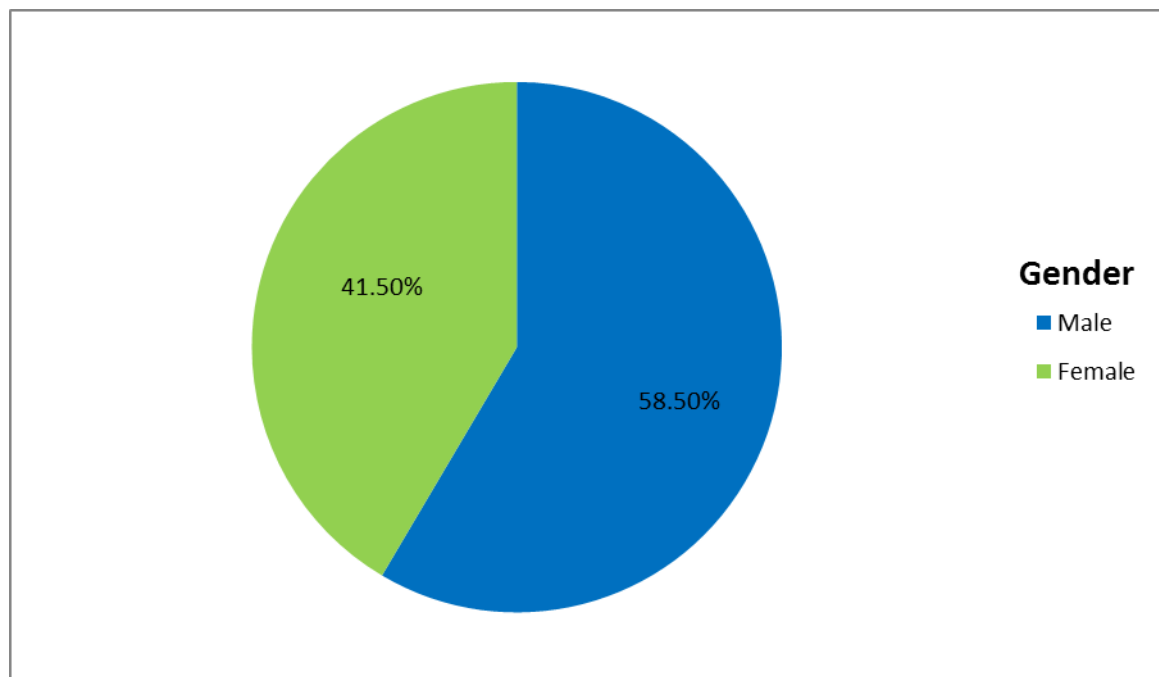
#### 4.3.1 Gender

Table 4.1: Gender

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Male	83	41.5	41.5	41.5
	Female	117	58.5	58.5	100.0
	Total	200	100.0	100.0	

Source: Developed for this study

Figure 4.1: Gender



According to table 4.1, the number of female respondents is more than the male respondents. The number of female respondents is 117(58.50%), where male respondents are 83 (41.50%). The total sample of the respondents in this research is 200 people.

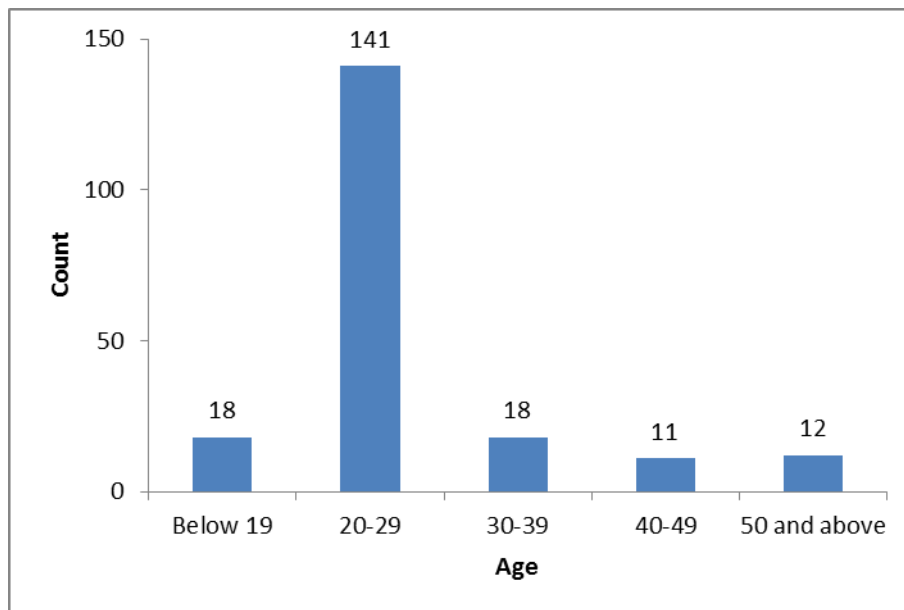
**4.3.2 Age**

Table 4.2: Age

	Frequency	Percent	Valid Percent	Cumulative Percent
10-19	18	9.0	9.0	9.0
20-29	141	70.5	70.5	79.5
30-39	18	9.0	9.0	88.5
40-49	11	5.5	5.5	94.0
50 and above	12	6.0	6.0	100.0
Total	200	100.0	100.0	

Source: Developed for this study

Figure 4.2: Age



Based on Table 4.2 and Figure 4.2, majority of the respondents are the age group between 20 and 29 years old which represent 141 (70.5%) individuals of the whole sample size. The following groups fall under the age group of below 19 (9.0%) and 30-39 (9.0%) years old with 18 people. There are 12 (6.0%) respondents are under age group of 50 years old and above. Lastly, only 11 (5.5%) respondents are falls under age group between 40 and 49 years old.

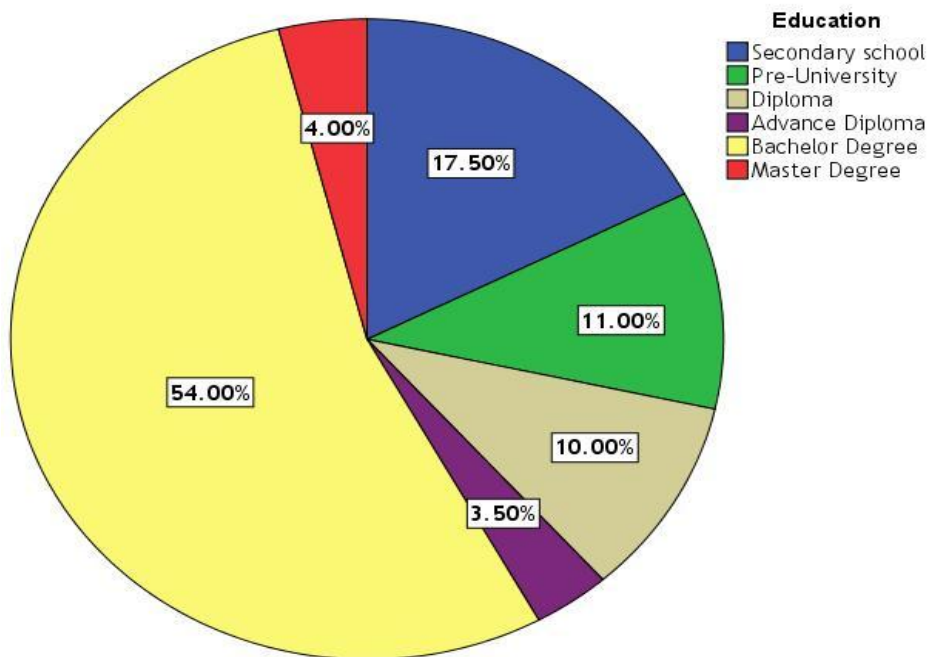
4.3.3 Education Level

Table 4.3 : Education Level

	Frequency	Percent	Valid Percent	Cumulative Percent
Secondary school	35	17.5	17.5	17.5
Pre-University	22	11.0	11.0	28.5
Diploma	20	10.0	10.0	38.5
Valid Advance Diploma	7	3.5	3.5	42.0
Bachelor Degree	108	54.0	54.0	96.0
Master Degree	8	4.0	4.0	100.0
Total	200	100.0	100.0	

Source: Developed for this study

Figure 4.3: Education Level



Based on Table 4.3 and Figure 4.3, the highest education level of majority respondents is Bachelor Degree which is 108 (54.0%) respondents. The following is Secondary school holders which is 35 (17.5%) respondents. There are 22 (11.0%) respondents holding Pre-University or Certificate level. The Diploma and Master Degree holders are 20 (10.0%) and 8 (4.0%) respondents respectively. Only 7 (3.5%) respondents are Advance Diploma level.

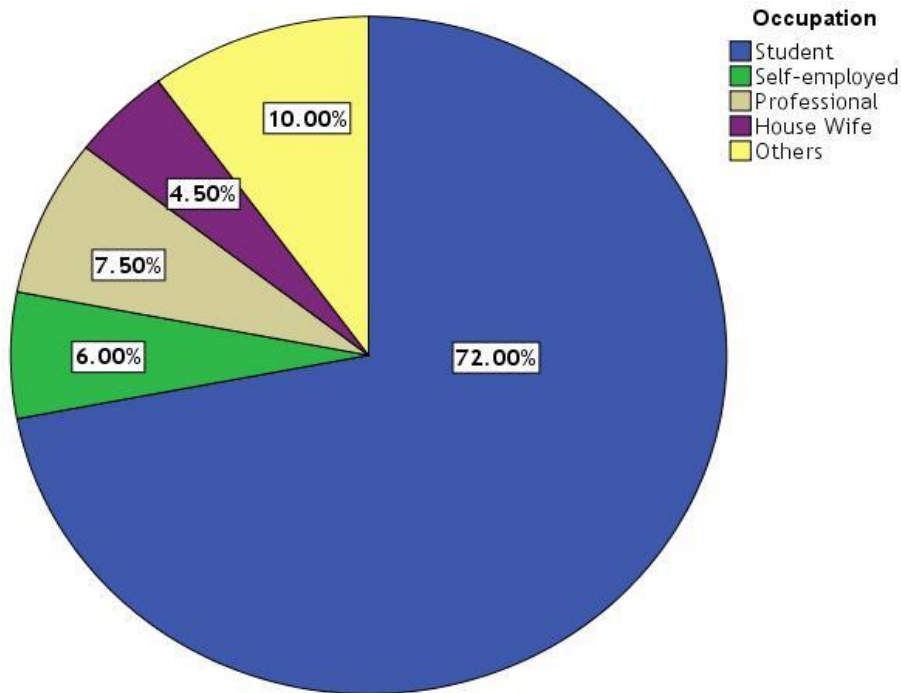
4.3.4 Occupation

Table 4.4: Occupation

	Frequency	Percent	Valid Percent	Cumulative Percent
Student	144	72.0	72.0	72.0
Self-employed	12	6.0	6.0	78.0
Valid Professional	15	7.5	7.5	85.5
House Wife	9	4.5	4.5	90.0
Others	20	10.0	10.0	100.0
Total	200	100.0	100.0	

Source: Developed for this study

Figure 4.4: Occupation



Based on Table 4.4 and Figure 4.4, 72.0% (144 people) of the respondents among the whole sample size are students. There are 15 (7.5%) respondents are professional, 12 (6.0%) respondents are self-employed, and 9 (4.5%) respondents are house wife. Lastly, 20 (10.0%) respondents are holding others occupation.



**4.3.5 Hours per week spend online**

Table 4.5: Hours per week spend online

	Frequency	Percent	Valid Percent	Cumulative Percent
5 - 10 hours	47	23.5	23.5	23.5
11-20 hours	42	21.0	21.0	44.5
21-30 hours	43	21.5	21.5	66.0
Valid 31-40 hours	18	9.0	9.0	75.0
41-50 hours	18	9.0	9.0	84.0
51 hours and above	32	16.0	16.0	100.0
Total	200	100.0	100.0	

Source: Developed for this study

Figure 4.5: Hours per week spend online

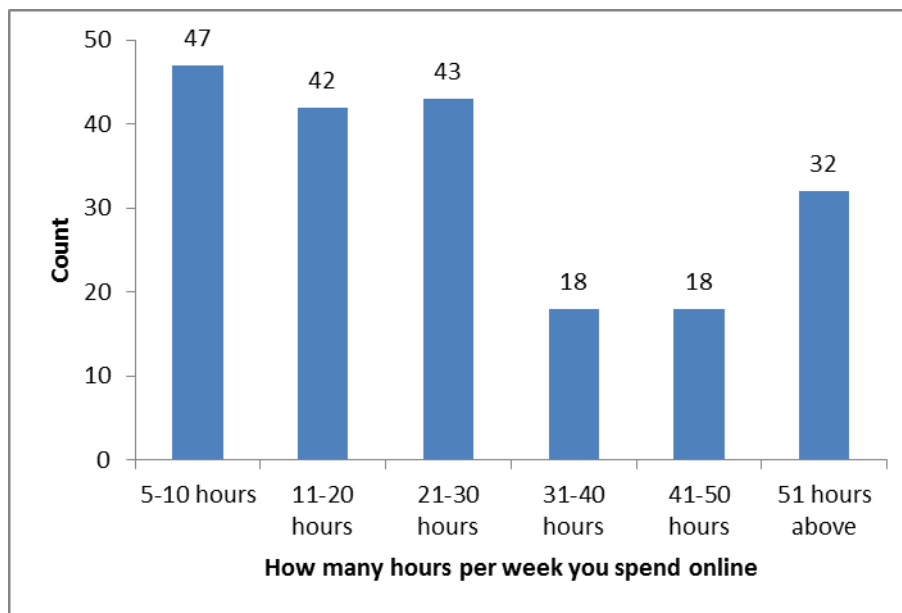


Table 4.5 and Figure 4.5 show among all the 200 respondents, 47 (23.5%) people average spend between 5 to 10 hours per week online. The second highest is between 21 to 30 hours with 43 (21.5%) people. There are 42 (21.0%) people average spend between 11 to 20 hours per week online, followed by 32 (16.0%) people average spend 51 hours and above online. 18 respondents spend average 31 to 40 hours and 18 respondents spend average 41 to 50 hours per week online.

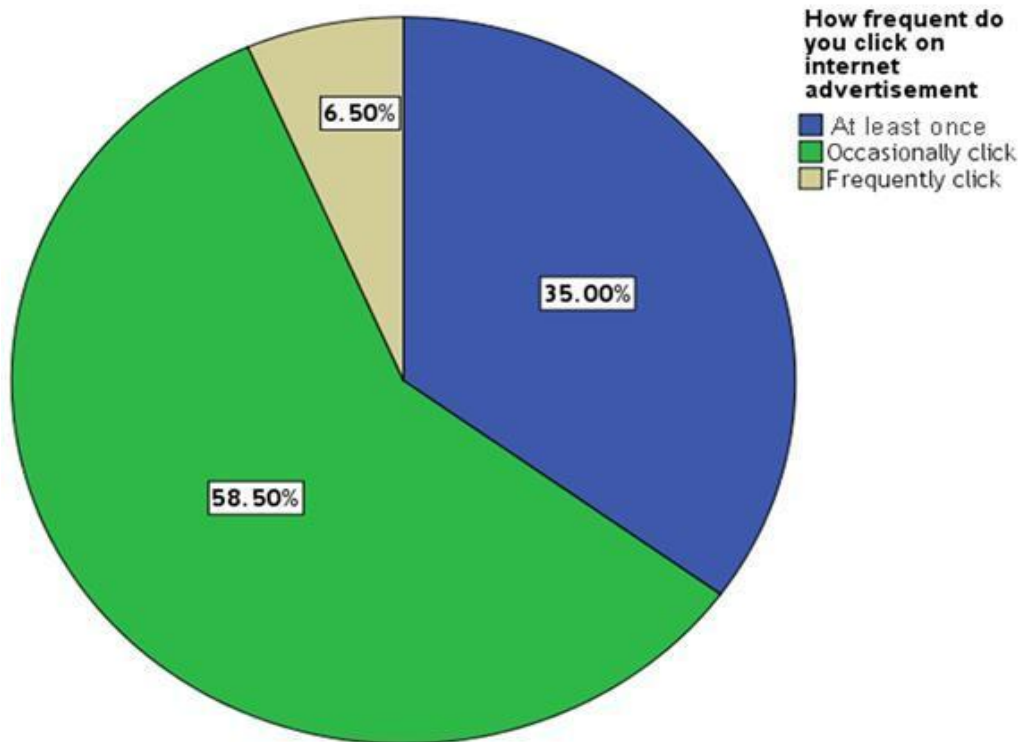
**4.3.6 Frequency click on internet advertisement**

Table 4.6: How frequent click on internet advertisement

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Click at least once	70	35.0	35.0
	Occasionally click	117	58.5	93.5
	Frequently click	13	6.5	100.0
Total	200	100.0	100.0	

Source: Developed for this study

Figure 4.6: How frequent click on internet advertisement



According to Table 4.6 and Figure 4.6, 117 (58.5%) of respondents are occasionally clicked on the internet advertisement. There are 70 (35.0%) of respondents clicked on internet advertisement at least once. The remaining 13 (6.5%) respondents are frequently clicked on the advertisement.

#### 4.4 Central Tendencies Measurement of Constructs

Table 4.7 Descriptive Statistics

	N	Sum	Mean	Std. Deviation
Credibility	200	551.50	2.7575	.68404
Informative	200	680.25	3.4013	.68449
Hedonic	200	646.50	3.2325	.74749
Materialism	200	640.25	3.2013	.63191
Attitude	200	667.33	3.3367	.62539
Response	200	672.00	3.3600	.67000
Valid N (listwise)	200			

Source: Developed for this study

All constructs were assessed through a 5-point-Likert-type scale ranging from “strongly agree” (5) to “strongly disagree” (1).

Based on Table 4.7, informative has the highest mean among all the constructs at 3.4013, this shows that the average level of agreement on informative are more towards “Agree”. On the other hand, the lowest mean among all the constructs is credibility at 2.7575, which indicate that average responses on credibility are slightly more toward “Neutral”. The remaining constructs have similar level of agreement in which the mean score are slightly towards “Agree”. Overall, the average levels of agreement for all the constructs are more on “Neutral” to “Moderately agree”.

#### 4.5 Scale Measurement

##### 4.5.1 Reliability test

Table 4.8: Reliability test (Cronbach's alpha)

Constructs	No. of Item	Cronbach's alpha
Credibility	3	0.716
Informative	3	0.822
Hedonic/ Pleasure	4	0.836
Materialism	3	0.691
Attitude towards Online Advertising	6	0.840
Informational response	4	0.814

Source: Developed for this study

The reliability of a measure indicates the reliability and consistency with which the instrument measures the concept and helps to assess the 'goodness' of a measure (Cavana, Delahaye and Sekaran, 2001). All the 6 constructs were tested for the internal reliability by using Cronbach's alpha reliability analysis. Based on Table 4.8, Cronbach's alpha for the 6 constructs ranged from the lowest of 0.691 (materialism) to 0.716 (credibility). The results shows that the Cronbach's alpha for the credibility, informative, hedonic/ pleasure, attitude towards online advertising and informational response were well above 0.70 as recommended by Cavana *et al.* (2001), which indicating that the measurement scale these constructs were stable and consistent. Whereas, the scores of the Cronbach's alpha for materialism were slightly lesser than the threshold of 0.7, this indicated that materialism were slightly lack of stability and consistency in measuring the constructs.

**Pearson Correlation Analysis**

Table 4.9: Correlations Matrix

	Credibility	Informative	Hedonic	Materialism	Attitude	Response
Credibility	Pearson Correlation	1	.505**	.459**	.219**	.473**
	Sig. (2-tailed)		.000	.000	.002	.000
	N	200	200	200	200	200
Informative	Pearson Correlation	.505**	1	.505**	.458**	.669**
	Sig. (2-tailed)	.000		.000	.000	.000
	N	200	200	200	200	200
Hedonic	Pearson Correlation	.459**	.505**	1	.391**	.604**
	Sig. (2-tailed)	.000	.000		.000	.000
	N	200	200	200	200	200
Materialism	Pearson Correlation	.219**	.458**	.391**	1	.495**
	Sig. (2-tailed)	.002	.000	.000		.000
	N	200	200	200	200	200
Attitude	Pearson Correlation	.473**	.669**	.604**	.495**	1
	Sig. (2-tailed)	.000	.000	.000	.000	
	N	200	200	200	200	200
Response	Pearson Correlation	.464**	.648**	.488**	.396**	.711**
	Sig. (2-tailed)	.000	.000	.000	.000	.000
	N	200	200	200	200	200

\*\* . Correlation is significant at the 0.01 level (2-tailed). Source: Developed for this study

Based on the correlation matrix, Table 4.9, the  $p$ -value (sig.) of the correlation between independent variables (credibility, informative, hedonic /pleasure, and materialism) and the dependent variable (attitude toward online advertising) is less than 0.01. This reflects that there is a significant relationship between them.

The positive value of correlation coefficient indicated that the relationships between each independent variables and dependent variable are positively related. However, the strength of the relationships is moderately, as all the values of correlation coefficient are not exceeding 0.7.

Among all the independent variables, the strength of association between informative and attitude towards advertising are the strongest ( $r=0.669$ ), and the correlation coefficient is highly significant ( $p= 0.000$ ). This explained that the informative have a positive and moderate relationship with the attitude toward online advertising.

Conversely, the strength of association between credibility and the attitude toward online advertising is the weakest among all the independent variables ( $r=0.473$ ). This shows that there is a moderately weak positive linear relationship between credibility and advertising.

As a result, all the independent variables (credibility, informative, hedonic /pleasure, and materialism) are moderately positive related to the attitude toward online advertising.

On the other hand, the  $p$ -value (sig.) of the correlation between independent variables (attitude toward online advertising) and the dependent variable (informational response) is 0.000 which is less than 0.01. This reflects that there is a significant relationship between them. The value of correlation coefficient of attitude toward online advertising and informational response is 0.711, which indicated that there is strong positive relationship between this two variable.

#### **4.6 Multiple Regression Analysis**

Multiple regression analysis is defined as “a statistical technique which analyses the linear relationships between a dependent variable and multiple independent variables by estimating coefficients for the equation for a straight line” (Hair, Bush and Ortinau, 2004, p578). Thus, multiple regression analysis was used in this research as an inferential analysis statistical tool to test the hypotheses.

**4.6.1 Rsquare (a)**

Table 4.10: Model Summary (a)

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.757 <sup>a</sup>	.573	.565	.41259

a. Predictors: (Constant), Materialism, Credibility, Hedonic, Informative Source: Developed for this study

From Table 4.10, R-Square is 0.573 which indicated that 57.3% of the variances in attitude toward online advertising can be explained by credibility, informative, hedonic/pleasure and materialism. In the meantime, 42.7% of the variances in attitude toward online advertising are explain by unknown factors.

**4.6.2 Test of significance (a)**

Table 4.11: ANOVA<sup>a</sup> (a)

Model	Sum of Squares	df	Mean Square	F	Sig.
1 Regression	44.636	4	11.159	65.551	.000 <sup>b</sup>
Residual	33.195	195	.170		
Total	77.831	199			

a. Dependent Variable: Attitude

b. Predictors:(Constant), Materialism, credibility, Hedonic, informative

Source: Developed for this study

Table 4.11, ANOVA<sup>a</sup> shows that the F-ratio value of 65.551 with a significance level of 0.000<sup>b</sup> (p-value = .000), which is below 0.01. This indicated that there is a statistically significant difference between the dependent variable (attitude towards online advertising) and independent variables (credibility, informative, hedonic /pleasure, and materialism). Therefore, the overall model is significance and the fitness of the model is considered high.

Table 4.12: Resulted of Multiple Linear Regression Analysis Coefficients<sup>a</sup> (a)

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	VIF
(Constant)	.511	.185		2.770	.006		
Credibility	.096	.052	.105	1.866	.064	.685	1.459
1 Informative	.353	.056	.387	6.291	.000	.578	1.729
Hedonic	.242	.048	.289	5.009	.000	.655	1.527
Materialism	.179	.053	.181	3.361	.001	.752	1.331

a. Dependent Variable: Attitude

Source: Developed for this study

Based on Table 4.12, the standardize coefficients (Beta) among the independents variables ranged from the weakest relationship of 0.105 (between credibility and attitude toward online advertising) to the strongest relationship of 0.387 (between informative and attitude toward online advertising). Therefore, this shows that the informative of online advertising has the strongest effect on overall consumers' attitude toward the online advertising. Whereas credibility of online advertising has the lesser impact on the overall consumers' attitude towards the online advertising. "Hedonic/pleasure" (0.289) and "materialism" (0.181) are ranked the second and third most important independent variables.

Multicollinearity is refers to how strongly the independent variables in a model are correlated. It is a problem in multiple regressions that develops when one or more of the independent variables are highly correlated with one or more of the other independent variables (Schroeder, 1990). To examine multicollinearity, the use of the variance inflation factors (VIF) is the most reliable way. Based on Table 4.12, the VIF values for credibility, informative, hedonic/pleasure and materialism are below 5.0. This indicated that there is no multicollinearity problem in among the 4 variables.

**4.6.3 R square (b)**

Table 4.13: Model Summary (b)

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.711 <sup>a</sup>	.506	.503	.47219

a. Predictors: (Constant), Attitude toward online advertising  
 Source: Developed for this study

From Table 4.13, R-square is 0.506, this shows that 50.6% of the variances in informational response is explained by attitude toward online advertising and 49.4% of the variance in informational response are explain by other factors.

**4.6.4 Test of significance (b)**

Table 4.14: ANOVA<sup>a</sup> (b)

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	45.184	1	45.184	202.652	.000 <sup>b</sup>
	Residual	44.146	198	.223		
	Total	89.330	199			

a. Dependent Variable: Response

b. Predictors: (Constant), Attitude Source: Developed for this study

Table 4.14 shows that the F-ratio value is 202.652 with 0.000b significance level. This shows that there is a significant difference between dependent variable (informational response) and independent variable (attitude towards online advertising). Thus, the overall model is significance and the fitness of the model is high.



Table 4.15: Resulted of Multiple Linear Regression Analysis Coefficients<sup>a</sup> (b)

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	VIF
(Constant)	.818	.182		4.501	.000		
1 Attitude	.762	.054	.711	14.236	.000	1.000	1.000

a. Dependent Variable: Response

Source: Developed for this study

Based on Table 4.15, the standardize coefficients (Beta) between attitude toward online advertising and informational response is 0.711.

#### 4.6.5 Regression Equation

Based on Table 4.12, the multiple regression equation for the study is:

Consumer's attitude toward online advertising = 0.511 + 0.353 Informative + 0.242 Hedonic/Pleasure + 0.179 Materialism

Besides, based on Table 4.15, the multiple regression equation for the study is:

Informational responses = 0.818 + 0.762 Consumer's attitude toward online advertising

#### 4.7 Hypotheses Results

**H1: Credibility is significantly related to consumers' attitude towards online advertising.**

Based on Table 4.12, the *p*-value of the t-test (*p*=0.064) for credibility is more than the alpha value of 0.01. Therefore, H1 is not supported. At this level of significance, reject H1 and conclude that credibility of online advertising messages is not significantly related to consumer's attitude towards online advertising.

**H2: Informative is significantly related to consumers' attitude towards online advertising.**

From Table 4.12, the significant value of informative is equal to 0.000, which is less than 0.01. Therefore, H2 is supported. At this level of significance, do not reject H2 and conclude that it is significant that informative of online advertising is related to consumers' attitude towards online advertising.

**H3: Hedonic/ pleasure is significantly related to consumers' attitude towards online advertising.**

From Table 4.12, the significant value of hedonic/pleasure ( $p=0.000$ ) is lower than 0.01, which indicated that H3 is supported. Therefore, at this level of significance, do not reject H3. It is significant that hedonic/ pleasure of an online advertising message is related to consumers' attitude towards online advertising.

**H4: Materialism is significantly related to consumers' attitude towards online advertising.**

Table 4.12 shows the significant value of good for economy ( $p=0.001$ ) which is lower than 0.01. At this level of significance, H4 is supported and do not reject H4. Therefore, it is significant that materialism of online advertising is related to consumers' attitude towards online advertising.

**H5: Consumers' attitude towards online advertising is significantly related to the informational responses.**

Based on able 4.15, it shows the significant value of attitude towards online advertising ( $p=0.000$ ) which is lower than 0.01. At this level of significance, H5 is supported and do not reject H5. Therefore, it is significant that consumers' attitude towards online advertising is related to informational responses.

## **CHAPTER V**

### **FINDINGS**

#### **5.1 Summary of Statistical Analyses**

##### **5.1.1 Descriptive Analysis**

In this research, the questionnaires participated by 200 respondents. Most of the respondents are students (72.0%) with Degree holders (54.0%). Majority of the respondents are age between 20 to 29 years old (70.5%).

In general information, the research found most of the respondents spend between 5 to 10 hours per week online (23.5%) and majority of them occasionally click on internet advertisement (58.5%). This indicated that the respondents generally have the possibility exposure to online advertisement.

The results from the statistical analysis show that among the 5 hypotheses, H2, H3, H4 and H5 were accepted and only H1 was rejected. This indicated that informative, hedonic/pleasure and materialism were significant predictors of consumers' attitude towards online advertising. In additional, consumers' attitude towards online advertising is significant predictor of informational responses.

Among the 6 constructs, informative has the highest mean at 3.4014, whereas credibility has the the lowest mean at 2.7575. The remaining constructs have similar mean score from 3.3600 to 3.2013.

##### **5.1.2 Scale Measurement**

The scale measurement of the 6 constructs are being measured based on reliability test bu using Cronbach's Alpha. Among the constructs, credibility has the highest Cronbach's alpha (0.846) and materialism has the lowest (0.691).

The internal reliability test shows that the measurement scale of credibility, informative, hedonic/ Pleasure, attitude towards online advertising and informational response were stable and consistent, as the Cronbach's alpha were above 0.70. Whereas, materialism

were slightly lack of stability and consistency, as the scores of the Cronbach's alpha were slightly lesser than of 0.7.

### **5.1.3 Pearson Correlation**

The correlation between independent variables (credibility, informative, hedonic /pleasure, and materialism) and the dependent variable (attitude toward online advertising) has a positive value not exceeding 0.7 and significance value less than 0.01, shows there is a moderate positive relationship between them.

On the other hand, correlation between independent variables (attitude toward online advertising) and the dependent variable (informational response) has a coefficient correlation value of 0.711 with significance value less than 0.01 shows there is strong positive relationship between this two variable.

### **5.1.4 Multiple Regression Analysis**

Multiple linear regressions between independent variables (credibility, informative, hedonic /pleasure, and materialism) and the dependent variable (attitude toward online advertising) has a R-Square value of 0.573, which shows that 57.3% of the variances in attitude toward online advertising can be explained by credibility, informative, hedonic/pleasure and materialism. In the meantime, the results show that informative (B=0.387) has the strongest impact on consumers' attitude towards online advertising, whereas credibility (B=0.105) has the weakest impact.

On the other hand, multiple linear regressions between independent variables (attitude toward online advertising) and the dependent variable (informational response) has a R-square of 0.506, which shows that 50.6% of the variances in informational response is explained by attitude toward online advertising. Besides, informational responses have a Beta value of 0.711.

### **5.1.5 Informative is significantly related to consumers' attitude towards online advertising.**

According to Table 4.13, among the 4 independent variables, informative have the highest value of Beta (0.387) with 0.000 significant values. This indicates that the informative of online advertising played an important role in influencing consumers' attitude towards online advertising.

Therefore, people who perceive online advertising to be informative are more likely to favor it (Wang and Sun, 2010). According to previous research on Internet use motives, researchers have found that the key reason that people use internet is to search for information as people tend to perceive that the main function of online advertising is to provide information (Rubin, 2002). Therefore, consumers will have more favorable perception on online advertising if they perceive the online advertising is able to provide them valuable information.

#### **5.1.6 Hedonic/ pleasure is significantly related to consumers' attitude towards online advertising.**

Based on the Table 4.13, hedonic/pleasure has the second strongest effect on consumers' attitude towards online advertising. The beta value of hedonic/ pleasure of online advertising is 0.289 with 0.000 significant values. This indicates that there is a significant relationship between hedonic and attitude towards online advertising.

This also shows that consumers' attitude towards online advertising is favorable towards the hedonic/pleasure of an advertising message. The extant literatures also suggest that hedonic/pleasure of an online advertising message will influence consumers' attitude towards online advertising (Ramaprasad and Thurwanger, 1998; Munusamy and Wong, 2007). Therefore, Bauer and Greyser (1968) stated that hedonic value is an important element in an advertisement which turns attract consumers' attention towards online advertising. Consumers will give a favorable attitude to the advertisements that comprise hedonic elements (Alwitt and Prabhaker, 1992; Pollay and Mittal, 1993).

#### **5.1.7 Materialism is significantly related to consumers' attitude towards online advertising.**

Based on the Table 4.13, materialism has a 0.181 Beta value with 0.001 significant values. This indicates that there is a significant relationship between materialism and attitude towards online advertising.

This also shows that consumers with favorable attitude towards online advertising will have positive beliefs on online advertising that promoted materialism. It is because they believe that materialism can enhance self-image and thus make them feel pleasure in their life (Christopher *et al.*, 2007). In addition, individual who likes to show off will form a positive attitude towards online advertising (Abd Aziz and Ariffin, 2010). Online

advertising that able to create needs and desires among the consumers will generate more favorable perception on the advertising (Abd Azeem, and Zia ul Haq, 2012).

**5.1.8 Consumers' attitude towards online advertising is significantly related to the informational responses.**

Based on Table 4.16, the beta value of consumers' attitude towards online advertising is 0.711 with significant value of 0.000. This indicated that consumers with favorable attitude towards online advertising will have positive impact on informational responses (James and Kover, 1992).

In other words, consumers who view online advertising in favourable side will have positive awareness, interest, desire, and purchase intention towards the advertised products or services. This is supported by the research finding of Gaffney (2001), which state that consumers who have more favorable belief on online advertising will have higher awareness and greater interest on the advertising. Besides, Polly and Mittal (1993) also state that attitude towards online advertising will contribute in forming consumers' preferences towards the advertising as well as the advertised products. The study of Korgaonkar and Wolin (2002) also indicate that online users with positive attitude towards online advertising were more likely to purchase online.

**5.1.9 Credibility is significantly related to consumers' attitude towards online advertising.**

Based on the Table 4.13, credibility has a beta value of 0.105 with 0.064 significant values. The analysis in this research shows that credibility does not significant related to consumers' attitude towards online advertising.

The result of credibility shows in this research is not consistent with previous research that indicated that consumers' attitude towards online advertising is favorable if the advertising message is credible (Ducoffe, 1996). This indicates that even though consumers believe online advertising is credible and trustworthy, does not necessary means that they would have a more positive attitude toward online advertising. These probably due to the credibility of an online advertising is usually relatively low in the perception of many consumers, thus most of the consumers have already accept this fact. When consumers refer to online advertisement, consumers do not really bother about the credibility of the online advertising, the major concern of the consumers is the ability of

online advertisement to provide them necessary information and pleasure. The credibility of online advertising is not a concern for consumers as consumers think that after they have obtained all the necessary information from the online advertisement, they can confirm the credible of the online advertising through their friends or others sources. Therefore, credibility does not necessary affect consumers' attitude on online advertising as long as the advertising is still being informative, hedonic and materialism.

Table 5.1: Summary of the Hypotheses Testing Results

**Hypothesis**

Factors	Hypothesis
Credibility	H <sub>0</sub> = Credibility is not significantly related to consumers' attitude towards online advertising. H <sub>1</sub> = Credibility is significantly related to consumers' attitude towards online advertising.
Informative	H <sub>0</sub> = Informative is not significantly related to consumers' attitude towards online advertising. H <sub>1</sub> = Informative is significantly related to consumers' attitude towards online advertising.
Hedonic/ Pleasure	H <sub>0</sub> = Hedonic/ pleasure is not significantly related to consumers' attitude towards online advertising. H <sub>1</sub> = Hedonic/ pleasure is significantly related to consumers' attitude towards online advertising.
Materialism	H <sub>0</sub> = Materialism is not significantly related to consumers' attitude towards online advertising. H <sub>1</sub> = Materialism is significantly related to consumers' attitude towards online advertising.
Consumers' Attitude towards Online Advertising	H <sub>0</sub> = Consumers' attitude towards online advertising is not significantly related to the informational responses. H <sub>1</sub> = Consumers' attitude towards online advertising is significantly related to the informational responses.

## **CHAPTER VI**

### **RECOMMENDATION AND CONCLUSION**

#### **6.1 Recommendation for Future Study**

The recommendation for future researchers is to broaden the research setting by incorporating a larger sample size of respondents. In order to represent the total population of Bangladesh, the sample must draw from different races based on the percentage of each races in Bangladesh population. Different geographic area and age of the respondents should also be taken into consideration when drawing the sample.

1. Moreover, since using traditional survey method will limit the coverage of different demographic people and increase the cost, hence the future researcher is strongly encourage to construct an online survey as the target respondents of this research are internet user. This may enhance the overall effectiveness of the research result in a less costly method.
2. Furthermore, this research consists of different education levels of respondents. Researchers may obtain different perspective from different education level of respondents toward online advertising. As less educated respondents will more likely to answer the questionnaire without depth understanding compare with the high educated respondents. As a result, in the future research studies, a short brief and clear explanation should be given for the less educated respondent before the respondents answer the questionnaire.
3. In addition, the future research questionnaire should be translated in different language such as English and Bengali Bangladesh in order to help those respondents who are poor in English. This may help researchers to save time for explanation and enable to reach out to more respondents.
4. Lastly, due to there is lack of information about online advertising which cause difficulty for researchers to find adequate information. Hence, more research study on online advertising should be done especialy in Bangladesh context. Besides, as technology advancement in today world, research study should not



just focus on traditional advertising but also online advertising. Thus, this will be easier for the future researchers to obtain more information in this particular research topic.

## **6.2 Conclusion**

The usage of internet is increasing as it become more important in people's life. Therefore, it is strongly encourage that marketer should advertise more on internet instead of traditional media. From the results of this research, it has provided evidences to support that informative, hedonic/pleasure and materialism in an online advertisement are important for marketer to take into consideration when they create an online advertisement. By understanding all the factors that will influence consumer's attitude towards online advertising, marketer can better create an effective advertisement to influence consumers' informational responses.

In this research, we take a consumers perspective and examine consumers' perceptions of different types of ads. Our aim is to understand the perceived differences between the Internet-based advertising and traditional advertising for both brand building and directional purposes. We believe that the Internet and Web have the potential to better support goal-oriented consumers, thus providing a great potential for Internet-based directional advertising. We hope that this research will contribute to a better conceptual understanding of consumers' perceptions by extending the existing frameworks. Meanwhile, the study can provide practical suggestions on how to design effective online ads to fully utilize the advantages of the Internet-based media.

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**APPENDICES**

Appendix 1.1: Summary of the key determinants of consumers' attitude towards advertising

Author	Key dimension
Barrio and Luque(2003)	Six factors: product knowledge, message involvement, attention, comparative advertising intensity, claim believability, advertisement cognition.
Petrovici and Marinov(2005)	Six factors: general attitude, attitude institution, attitude instrument, product information, social role (integration) / image, hedonism/ pleasure.
Tsang, Ho, and Liang(2004)	Five factors: entertainment, informative, irritation, credibility, relevant demographic variables.
Wang, Zhang, Choi, And D'Eredita (2002)	Six factors: entertainment, informative, irritation, credibility, interactivity, demographic.
Tan and Chia (2007)	Six factors: product, hedonism, social, falsity, good for economy, materialism.
Ashill and Yavas (2005)	Three factors: control, believability, economic
Zhang and Wang(2005)	Five factors: entertainment, informative, irritation, credibility, interactivity.
Petrovici, Marinova, Marinov and Lee (2007)	Seven factors: product information, social integration/ image, hedonism/ pleasure, good for economy, promotes undesirable values, alienation/ value incongruence, falsity/ misleading.
Wang,Sun,Lei,and Toncar (2009)	Five factors: entertainment, information, credibility, economy, value corruption
D'Souza and Taghian (2005)	Five factors: favourable, pleasant, convincing, believable, good.

Source: Developed for this study

Appendix 3.1: Questionnaire

**Customers' Attitude towards Online Advertising**

**Dear respondent**

I am student of MBA; Dept. of Marketing in Hajee Mohammad Danesh Science & Technology University (HSTU), Dinajpur. I would like to invite you to participate in a research study which aims at collecting data to determine the customer perception towards the online shopping. Your response are important for the completion of my study. I hope you can spend 10 minutes to complete the questionnaire .All data will be used for academic research purpose and kept confidential and will be destroyed after completion of the study. Thank you.

Section A: Demographic Profile Section

Please Read Each Question Carefully. Please circle the most appropriate response for each of the following questions.

Q1. Gender

1. Male      2. Female

Q3. Age:

1. Below 9      2. 10 - 19      3. 20 - 29      4. 30 - 39  
5. 40 - 49      6. 50 and above

Q4. Highest education level:

1. Secondary school      5. Bachelor Degree  
2. Pre-University/Certificate      6. Master Degree  
3. Diploma      7. Doctorate (PhD) Degree  
4. Advance Diploma      8. Others (Please specify:

Q5. Occupation:

1. Student      4. House wife  
2. Self-employed      5. Others (Please specify:  
3. Professional

Q6. On the average, how many hours per week you spend online?

1. 5 - 10 hours      2. 11 - 20 hours      3. 21 - 30 hours  
 4. 31 - 40 hours      5. 41 – 50 hours      6. 51 hours and above

Q7. How frequent do you click on internet advertisements?

1. Click at least once      2. Occasionally click      3. Frequently click

**Section B: General Opinion Section**

Please choose the most suitable answer to indicate the extent to which you agree or disagree with each of the statements given below. Please circle the number that represents your opinion the most.

		Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
<b>Credibility</b>						
1.	The online advertisement is credible.	5	4	3	2	1
2.	The online advertisement is trustworthy.	5	4	3	2	1
3.	The online advertisement is believable.	5	4	3	2	1
4.	The online advertisement is convincing.	5	4	3	2	1
<b>Informative</b>						
1.	Online advertisement is valuable source of information about products/services.	5	4	3	2	1
2.	Online advertisement tells me which brands have the features I am looking for.	5	4	3	2	1
3.	Online advertisement keeps me up to date about products/services available in the marketplace.	5	4	3	2	1
4.	Online advertisement provides complete information that assist me in decision making.	5	4	3	2	1

		Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
<b>Hedonic/ Pleasure</b>						
1.	Online advertisements are even more enjoyable than other media content.	5	4	3	2	1
2.	I feel pleasure in thinking about what I saw or heard in online advertisement.	5	4	3	2	1
3.	Online advertising contains a lot of excitement and surprises.	5	4	3	2	1
4.	Most of the time online advertising contains funny characters and is enjoyable.	5	4	3	2	1
<b>Materialism</b>						
1.	Online advertising is making us a materialistic society—overly interested in buying and owning things.	5	4	3	2	1
2.	Online advertising makes people buy unaffordable products just to show off.	5	4	3	2	1
3.	From online advertising, I learn about fashions to impress others.	5	4	3	2	1
4.	Online advertising promotes awareness on branded goods.	5	4	3	2	1
<b>Attitude toward Online Advertising</b>						
1.	I consider online advertising is useful as it promotes the latest products.	5	4	3	2	1
2.	Through online advertising I got to know more innovative ideas.	5	4	3	2	1
3.	I refer to online advertising because it allows me to enjoy the best deal out of the competing products advertised.	5	4	3	2	1
4.	I support online advertising because it is where creativity is highly appreciated.	5	4	3	2	1

5.	I support online advertising because it plays an important part in my buying decision.	5	4	3	2	1
6.	My general opinion of online advertising is favorable.	5	4	3	2	1
<b>Informational Response</b>						
1.	Online advertising able to create my awareness towards the advertised product.	5	4	3	2	1
2.	Online advertising able to raise my interest towards the advertised product.	5	4	3	2	1
3.	Online advertising able to arouse my desire towards the advertised product.	5	4	3	2	1
4.	Online advertising able to generate my purchase intention towards the advertised product.	5	4	3	2	1