DETERMINANTS FOR THE FORMATION OF ATTITUDE TOWARDS INTERNET ADVERTISEMENT: A REVIEW OF LITERATURE FOR INDIAN MARKET

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ABSTRACT
Using the internet as a global marketing platform, internet advertising allows promotional messages to be delivered to people around the globe (SendPulse, 2019). According to Halli Bruton, Burdette Ketchum's content and social media account executive, "Internet advertising is a double-edged sword because there are so many places and platforms to advertise that there is no way to ignore it, but at the same time, consumers are being bombarded with advertising all day long, so they need something unique to catch their attention." According to Mi Hyun Lee (2021) there have been reviews of the literature on internet advertisement in the past. The present review attempts to provide a more comprehensive overview of advertisements taking note of the changes in them in recent times. The authors of this paper have reviewed the literature on internet advertising in a way that would enable researchers, academicians, and practitioners to better understand the factors that determine attitudes toward internet advertising. In addition to examining various papers and proposing determinants, the authors have identified certain gaps that could provide a starting point for future research on internet advertisement.
Keywords: Internet Advertisements, Determinants, Literature, SEM

Introduction about Advertising

Advertising is the most significant occurrence where it motivates consumption, monetary undertakings and models standard of living and a certain value orientation. Consumers come across many forms of advertising daily in the form of multiple media and everyone seems to have their own different beliefs about various features of advertisements ranging from delight and appreciation to skepticism and disapproval (Milorad Kilibarda, 2019). Advertising in general can have both the views positive as well as negative i.e. adverse and favorable depending upon the need and taste of the customers as well as how much benefit it is bringing to the economy. Depending upon all these factors advertisements are either successful or not. Bauer and Geyser from Harvard's (Bauer, 1968) assessed different views regarding advertising like the different issues of advertising related to other features of American life, opinions and approaches about advertisement in common, opinions about social and economic role about advertising and reactions to specific print ads; and for this they conducted personal interviews. After conducting the research seven resulting items were clustered into two major clusters of economic and social effect. This study created the major revolution in the advertising world and was referred by many with their primary measurement tool. Researchers used this two-dimensional scale to measure different population groups like executives (Greyser, 1971), Students (Haller, 1974), and subscribers (Anderson, 1978). One common conclusion of these studies was that these studies supported advertisement economic role and criticized the social role. As the study of Bauer and Greyser included only two factors, many other studies were conducted individually which came up with different factors of advertisements or belief systems of advertisement. Studies like (Barksdale, 1972), (Haller, 1974) and (Durand, 1985) suggested advertising as an information source. Materialism was suggested by (Larkin, 1977), falsehood and deception by (Muehling, 1987), ethics in advertisement by (Triff, 1987) and enjoyment of advertisement by (Russell, 1989). But there is a fundamental difference between beliefs and attitude, beliefs are expressive statements about objective characteristics and attitudes are summary assessments of substances, and after the study of Bauer and Greyser were tested by many authors like Fishben and Ajzen considered attitudes to originate from beliefs. And considering all this (Mittal, 1993) came up with personal uses and social effects; In personal use, information is provided about the product, one's social role and image, hedonic pleasure is produced, while in a societal context, problems such as materialism, value corruption, falsity are generated. and all this makes the attitude for advertising and from this study it got clear that beliefs make attitude and attitude makes behavior, and this model came to be known as the seven-factor belief model.

Internet Advertisement

Internet advertisement as a topic when researched and was studied to find its influence on consumer attitudes, results were positive in most of the studies. Ducoffe who initially studied the attitude of customers towards

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advertisement in general and whose base is considered for further studies also found a relationship between entertainment, irritation, and information with web advertisement (Ducoffe, 1996). While Schlosser in 1999 when studying to find the relationship between different factors and attitude towards online advertisement also found entertainment and information very positive and 43% of variance in internet advertisement (Schlosser, 1999). Brackett in 2001 in his studies found information; entertainment, credibility, and irritation have positive impact and direct relationship with advertising (Brakett, 2001) and (Korgaonkar, 2002) while completing his study found believable, entertaining, honest, information and enjoyable as the major factors affecting internet advertising. And many others found factors like credibility, entertainment, irritation, and hedonic pleasure to be the significant factors in forming an attitude towards internet advertising (Faraz, 2013) and (Tsang, 2004). Studies done later also found almost the same results showing trust, credibility, information, entertainment, and interaction as the main factors or constructs to predict the attitude of customers towards internet advertising (Dr. Suresh Banu, 2013).

Rodgers and Thorson in 2000 felt the value of customers and hence proposed a model for internet advertising known as interactive-information processing model (IAM). This model includes both customer's-controlled aspects as well as advertiser controlled aspects. The major point that this model covers is that the purpose of using the internet will affect the processing of internet advertisements.

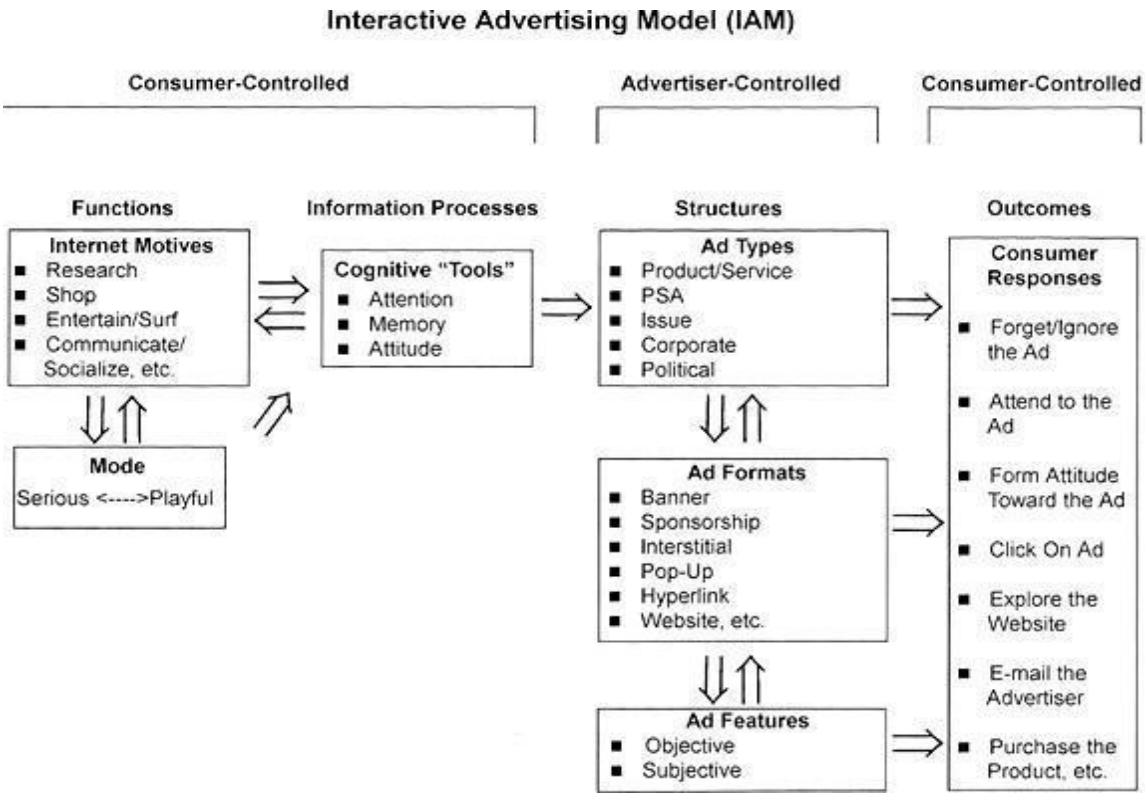

Figure 1: Interactive Advertising Model (Thorson, 2010)

For the present review to be successful, it must be different from the previous reviews, and it must be broader in scope. Apart from providing a review of determinants of internet advertisement literature, this paper covers the following objectives as well:

1. Organize the publications as per the determinants so that they can be easily and quickly. searched.
2. Organizing the literature.
3. Formation of models based on determinants for further research.

Determinants for the formation of Attitude:

The key determinants responsible for formation of attitude of customers towards Internet Advertisement as per the various authors and their literature:

AUTHOR	KEY FACTORS
Korgaonkar, (2002)	Honest, believable, entertaining, enjoyable, and informative.
Lori D. Wolin, (2002)	Product information, hedonic pleasure, social role, good for economy, materialism, falsity, and value corruption.
Xiang, (2008)	Informativeness, entertainment and credibility.
Cheng, (2009)	Entertainment, informative, irritation.
Vander Waldt, (2009)	Entertainment value, informativeness, credibility and irritation.
Wang, (2009)	Entertainment, information, credibility, economy, value corruption.
Brackett, (2010)	Informativeness, entertainment, irritation, and credibility.
Richard, (2010)	Entertainment, Challenge, and Information.
Cardoso, (2011)	Information, Entertainment, Trustworthiness, Irritation
Bassam, (2012)	Information, Entertainment, Social role, Falsity and Value corruption.
Ching, (2013)	Interactivity, vividness, entertainment, and self-referencing.
Faraz, (2013)	Product information, hedonic, social role, and irritation.
Mahmoud, (2013)	Information, irritation, values corruption, and entertainment.
Ogutu Martin, (2014)	Credibility, Informativeness, interactivity, entertainment, and irritation.
Thamaraiselvan Natrajan, (2015)	Social role and image, hedonic pleasure, product information, materialism, value corruption, falsity, demographic variables.
Anabel Gutierreza, (2019)	Product Information, internet privacy concerns, monetary rewards(materialism)
Milorad Kilibarda, (2019)	Security, Information, Shipping, Pricing, and time.

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Mi Hyun Lee, (2021)	Informativeness, Education, Contextual Factors, Place of residence.
Martínez-Domínguez, (2022)	Education, Age, Informativeness, Place of residence
Sukumaran, (2022)	Product Information, Rewards, Credibility, Perceived intrusiveness.

Table 1: Key determinants responsible for formation of the attitude of customers towards Internet Advertisement

Product information

Consumers' attitudes toward advertisements are determined by a strong belief antecedent. Information has the efficiency and ability to create positive advertising value where consumer's needs and wants are better matched and advertising value can be created easily (Mi Hyun Lee, 2021). One of the major responsibilities of advertisement is to create awareness about the product and service which is possible only through proper information (Ju-Pak, 1999). And many researchers when conducting their studies found out positive relationship between product information and the attitude of customers towards online advertisement (Ducoffe, 1996), (Wolin, 2002), and (Wang, 2009).

Hedonic/Pleasure

When an advertiser wants to reach the global market, entertainment and pleasure plays the most important role and can be helpful at the same time if used wisely. Web advertising with its mutual, multimedia competence, can be attractive, sentimental, humorous, and entertaining (Watson, 1998). Websites with rich content add value and try making it giving pleasure of watching, customers may be attracted more (Hoffman, 1996). Example: YouTube, Facebook. There is a lot of scope to websites as they can add content wisely and also content can be presented in such a way that it touches the consumers and they are impressed by it and enjoy watching advertisements (Wolin, 2002). Websites like YouTube, Facebook, and Instagram can add many trending concepts of advertisements and can reach their consumers as many studies done earlier have found positive relationships between pleasure and attitude of customers towards advertising (Ducoffe, 1996).

Social role and image

It is the belief that social websites influence forming social status and image through lifestyle. Web advertising can easily promote lifestyle changes and can deliver many social messages through it (Wang, 2009). Advertising that affects consumers' social image through fashion-related advertisements and making them aware about the latest trends in the market is a good example. Web advertisement if done properly with the help of social media sites can bring positive lifestyle changes and the chances of purchase decisions improve (R. W. P. a. B. Mittal, 1993). Social role and image are significant belief constructs that help in creating a positive attitude of customers towards online advertising (Wolin, 2002). Banner advertisement is one of the examples of social media websites which can motivate customers in many ways. Perception of social role and image is a significant belief that helps the customers to create positive response about advertising (Thamaraiselvan Natrajan, 2015) was the result of one study that was carried out in India.

Good for economy

With the help of web advertising, it has become very easy for the consumers all over to choose from a wide variety of merchandise from home, office resulting in saving time, money and effort. Good for the economy indicates that advertising helps consumers to adapt to new goods, technologies and services coming up in the market, provides employment, drops the cost of production, encourages strong competition, and also boosts up the standard of living (Belch, 2008). US online retail sales reached $54 billion in 2001 (Emarketer, 2001) which helped in boosting up the economy's spending sector. When the environment is such that price comparison is very easy, capacity for saving is important, the motivation for the customers to shop on the web is strong (Comer, 2000). One of the aspects of economic motivation is the consumer's capability of receiving free gifts in the form of coupons, cash back or any product (Wolin, 2002). And earlier studies have shown a positive relationship between consumer's attitude and good for the economy (Mittal, 1993).

Materialism

Consumption habits of consumers have no reason and no explanations, consumers can purchase products that they don't need and can't afford just because they have interest in it (Lee, 2021). Materialistic people have unreasonable engrossment towards material things which may not include spiritual or intellectual concerns

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(Larsen, 1999). Web users are exposed to many options of material goods which may tempt them to purchase the goods which may not be of direct use of that time, but the discounts or the deals may motivate them to purchase hence resulting in materialism (Hoffman, 1996). Advertising in general can provide customers with unlimited options which can keep them busy for the longest period at the expense of political, cultural and social qualms (Belch, 2008). If advertising is responsible for materialism or the purchase that customers are doing, then it will have a negative attitude (Wolin, 2002).

Falsity/No-sense

Many times websites just to attract more customers will provide information which may be misleading, half true and not up to the mark just to get more walk-ins on their websites; now this may lead to negative attitude of customers towards web advertising (Nadilo, 1998). There are many types of advertising that promise some different and magical type of results from the products which are not delivered once the product is purchased by the customer; websites do this to stay in limelight and to fetch customers (Ross, 1998). Brand or advertisement can have a negative attitude towards themselves if even a single wrong message is interpreted on social media advertisement which in turn can cause irritation and distrust among consumers. Previous studies have already shown a negative relationship between falsity and the attitude of customers (Wolin, 2002) and (Wang, 2009).

Value corruption

Online advertisements or web advertisements can portray and have the power to display whatever content they want and as a result attract customers from all age groups. To gain customers attention marketers in India use emotions, values, culture, religion as a tool to attract them and then try selling them their products and services (Banerjee, 2008). Any form of advertisements which also include web advertisement can have either positive or negative impact on the customer depending upon the type of content advertisement is using. Web advertisements with wrong content such as unpleasant sexual implication, illegal exploitation can cause negative attitude towards customers towards advertisement (Wolin, 2002), (Wang, 2009). These days there are software available which blocks unwanted advertisements on the web page thus making it easier for customers and in a way stopping value corruption which in itself is a crime (McCormally, 2000). Thus, web advertisements have the power to corrupt the values of its own customers; in turn molding their values.

Credibility

Everyday people come in contact with lots of information through television, family, friends, websites, colleagues, books, magazines, newspaper, social media, etc. All of these give some or the other type of information, of which some information might be true some, might not be true. It is in the hands of customers to decide which information to trust and which information according to them is credible. credibility started getting more attention in the late 1990's since the internet started taking over and also providing new information and v=creating an interactive environment for customers allowing them to seek information and communicate in a way which was never possible before. Consequence of this was such that advertisers started taking advantage of this scenario and examined it from different perspectives to gain attention (Rieh, 2007). Advertising credibility as defined by MacKenzie and Lutz is the Believability and truthfulness of advertising as perceived by consumers (MazKenzie, 1989). Actually it is all about what was said about the advertisement and what is done in reality, if the information shared is something else in comparison to the reality then it may create negative attitude of customers towards the ad and vice versa. In simple words if the product claims matches with the performance, the credibility increases (Herbig, 1995).credibility of an advertisement completely depends upon how truthful or believable consumers think the advertisement is. Once studies on credibility started it was found that credibility is the major factor that affects the attitude of customers towards advertising (Brakett, 2001)43. In short, the credibility of an advertising message has the power to influence consumer's attitude towards advertising (Tsang, 2004).

Interactivity

The degree to which an individual can act on and react to i.e., influenced or be influenced to a stimulus is defined as interactivity (Florenthal, 2010). Because of the increased use of internet and digitalization, it has comparatively become easy for customers to interact with the software application that they are using (Gaurau, 2008) .Interactivity establishes two way communication where consumer gets the chance to communicate about their queries or can get aware and most importantly can control whatever they want to view or not. Interactivity is the key component as consumers have the power to view or exit the page that they are watching and this is the special setting in online advertising (Schlosser, 1999). In online advertisements there are many types of ads like bumper ads, overlay ads, etc. Some of which can be skipped, and some cannot, the ones which can be skipped give customers the power to control ads and this is one of the main features of interactivity. Ads which are highly interactive give more power of control and choice to consumers to build their experience in turn resulting in building attitude. The surviving literature proposes that online shopping websites with high

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interactivity contributes to increased patronage, such that higher the degree of consumer website interactivity, the higher the level of participation of customers, which in turn influences the loyalty of websites (Campbell, 2008) and (Dann, 2004). When the interactivity is higher it helps the consumers to remember the ad which in turn helps in increasing the consumption of that product or service (Schlosser, 1999). All this high stimulation helps in increasing engagement of customers in the story of the ad and they remember the ad in a pleasurable and active way enabling them to control and participate in the ad and confirming the transportation effect. Hence from all past studies it can be concluded that higher interactivity helps in building a positive attitude of customers towards products.

Vividness

Vividness as defined by Steuer J. refers to breadth and depth of the message where breadth refers to sensory dimensions, senses presented, and cues i.e. graphics, colors, etc., and depth refers to the quality and resolution of the band width (Steuer, 1992). Advertisements which are vivid have the quality of being clear and capture one's mind so that they can remember ads for a longer period. The past studies and the literature suggest that vividness is one of the most noticeable attributes that contributes to consumer's emotional reaction (Mooradian, 2008). Vividness as defined by Steuer includes the senses to engage the consumer for a considerate amount of time. A vivid advertisement will fascinate viewer's vision, will gain their attention, and will emotionally engage them, will help them with their imagination and excite them so that their interest is maintained (Nisbett, 1980). Vividness sometimes is mistaken as interactivity, but it differs on the basis of two ways communication as sometimes advertisements can be highly vivid but non- interactive for example you tube, television and vice versa (Steuer, 1992). All the prior research suggests that there is a positive effect of vivid advertisements on emotional responses of customers (Mooradian, 2008). Vividness also helps in improving the clarity and making customers aware and increases their knowledge about the product, increases their belief; improves their virtual experience as many types like animations, celebrity involvement, etc. can be used for remembrance, and this all results in improving their shopping enjoyment. Persuasion is enhanced if there is richness in context that is used in advertisement and it allows users to have images (Petrova, 2005).

Self-referencing

It is normal human tendency to relate everything with them and then judge, this happens with advertisements as well where viewers will relate it with themselves and judge its usefulness. For example, if the ad is of fairness cream, viewers will relate to it, judge, measure its usefulness as per the information shared and then decide whether to purchase or not. Various studies suggest that those who are high in self-referencing can relate to advertisements on a greater level and form a positive attitude towards advertisement and products and have more encouraging purchase intentions in comparison to the individuals who have low self-referencing quality. And an advertisement which has something extra, any element which is a landmark and viewer can directly relate or like that landmark then it can help in creating a rather positive attitude towards that product or advertisement as it will have greater relevance. Self-referencing ads can be high on context and can use storytelling methodology which will stay with viewers for a longer period of time. They think about their own behavior, relate it with the context used, and imagine themselves as the hero of the story which creates a transportation effect. Narrative advertisements which have great self-referencing quality can have an Attitude of positivity towards advertisement and product or service advertised in it.

Deals/Offers/ Festivals

To attract customers from any part of the globe, price plays the most important role. Considering India where the majority population is middle class and higher middle class price consciousness plays a major role. For products which are everyday commodities, price is an important consideration as opposed to the status items which are bought by upper class or wealthier people. Deals or offers are the part of strategy that any organization will make after a lot of research and a lot of time. Other than price time at which deals and offers should be applied are also important. Time like during which festival and also what time of the month, if offers are good but are advertised at the end of the month chances are most of the people will view the ad but nobody will buy. When any website or portal comes up with discount deals or offers, one of the major reasons is to increase the footfall on their site and other is to reach as many new viewers as possible. And when this happens viewers are mostly from tier 2 or tier 3 cities. Festival offers are considered the best time because considering Indian culture and religion have value in the hearts of people, so if marketers can come up with some attractive offers at that time, an increase in viewers is guaranteed. But a major part of all this success depends on the content of the advertisement that is featured on the portals and is viewed. Major examples of festive sales are Flipkart's billion-day sale and Amazon's great Indian sale both occur simultaneously for five days and face a major faceoff, in the end benefiting the customers and also maintaining the importance of the brands as brand value should not decrease. Based on this literature and study, the following model is suggested for studying customers' attitudes toward internet advertising

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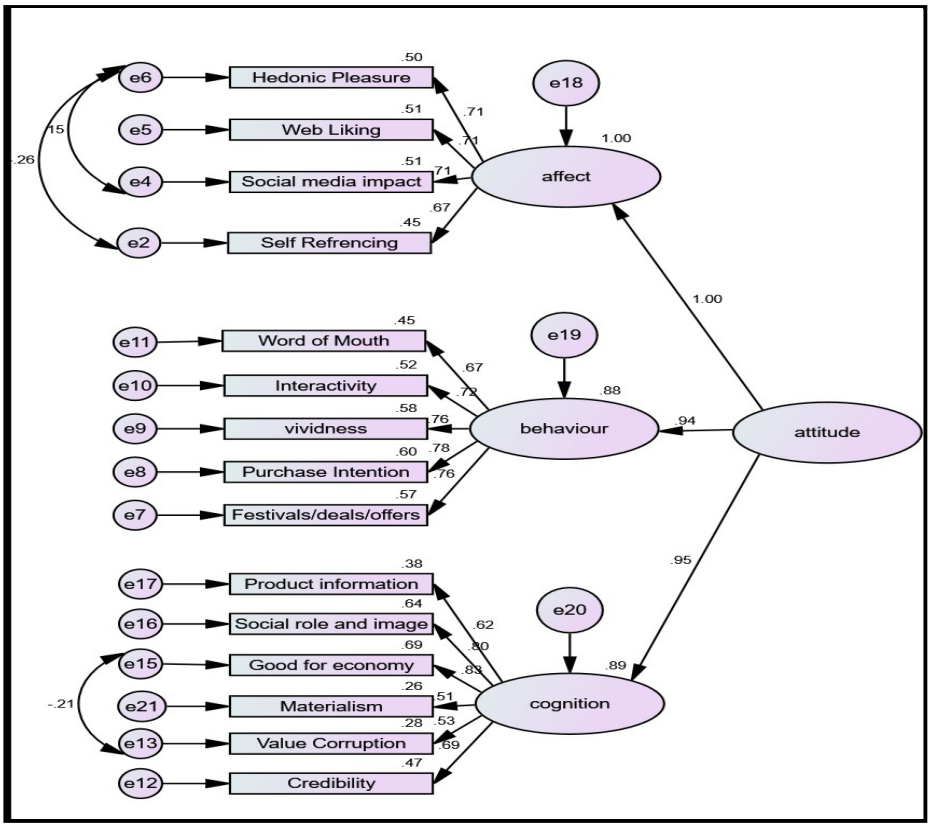

Figure 2: Structural Equation Model (Compiled by researcher)

Model Fit Summary

Assessing Measurement Model Validity, The Table 2 shows the Factor Loadings of various factors. As suggested by Hair. (2009), the recommended value of factor loading should be greater than 0.5. As most of the Factor loadings are greater than 0.5, it confirms construct validity.

Variables	Factors	Factor Loading
Self-referencing	Affect	0.672
Social media impact		0.712
Webliking		0.712
Hedonicpleasure		0.709
Festivals	Behavior	0.758
Purchase intention		0.777
Vividness		0.759
Interactivity		0.718
Word of mouth		0.672
Credibility		0.686
Value corruption		0.531

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Good for economy	Cognition	0.829
Social role and image		0.798
Product information		0.615
Materialism		0.514

Table 2: Measurement Model Validity

Model	RMSEA	LO90	HI 90	PCLOSE
Default model	.080	.097	.114	.000

Table 3: Root Mean Square Error of approximation (RMSEA)

To study the goodness-to-fit model root mean square error of approximation (RMSEA) was studied, While Steiger and Lind first proposed this index and the associated conceptual framework in 1980, it has only recently been recognized as one of the most useful criteria for modeling covariance structures. Values less than 0.05 are considered good fits, while values as high as 0.08 represent reasonable approximations within the population, according to Browne & Cudeck (1993). A RMSEA of 0.08 to 0.10 indicates a moderate fit, and a value of greater than 0.10 indicates a poor fit. Maccallum (1996) elaborates and notes that any RMSEA value greater than 0.10 indicates a poor fit. It was suggested that a value of 0.06 would indicate a good fit between the hypothesized model and the observed data by Hu and Bentler (1999). RMSEA was found to be 0.080 in this study, indicating that the model was well fitted. Accordingly, our goodness-of-fit results suggest the model fits the sample data well.

Conclusion:

The usage of the internet is increasing as it becomes more important in people's lives. Therefore, it is strongly encouraged that marketers should advertise more on the internet instead of traditional media. To test the attitude of customers towards internet advertisements and to see which determinants (variables) contribute to the formation of attitude, structural equation modeling was used. A model was formed using the ABC model of attitude; variables were added as indicators for each latent variable. Affect, Behavior and Cognition were added as latent variables. Model was tested and the model fit summary suggests that RMSEA was as per their estimated values. Thus, it can be said that this model is fit to be used.

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