

An Empirical Study on Consumer Attitude towards Web Advertising

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Abstract

This paper explores and investigates the belief factors and their influence on attitude towards web advertising among Indian consumers. A quantitative, non-experimental, and descriptive – analytic survey design was used and data were collected from national capital territory of Delhi. A total of 325 questionnaires were provided useable data which were analyzed through SPSS. The study indicates that 'Good for economy' belief factor is the strongest predictor of consumer attitude towards web advertising while 'Materialism' is the weakest predictor. Out of the eight belief factors only five belief factors (product information, falsity/no sense, hedonic/pleasure, good for economy and materialism) have significant relationship with consumer attitude towards web advertising while rest of the three belief factors (social role / image, irritation, and value corruption) do not show any relationship. This study primarily focuses on the banner form of web advertisement and based on the work of (wolin et al., 2002) with one more dimension thus, this study will enrich the body of knowledge on web advertising by investigating one more dimension.

Keywords: Consumer Attitude, Web Advertising, Belief Factors.

Introduction:

Advertising space has changed over the years, and it has happened due to the change in technology which leads to the growth and development of the internet, in 2020 the number of internet users in India were 749 million, and at the end of 2040, the number of internet users in India will be 1.5 billion. India was the second-largest online market globally after China who still stands number one in the year 2019 (Statista, 2021). Internet has changed the way of getting required information (Syrett & Lammiman, 2004; Cheung, 2006; Wang & Chen 2009) and has created a whole new channel of advertising known as web advertising. Web advertising has become a significant medium for advertisers to advertise their products and services since 1994 when first banner ad for AT & T appear on hotwired (Brackett & Carr, 2001; Choi & Rifon, 2002) and both academicians and practitioners treated it as a revolution after the

television. The objective of any advertisements is to persuade the targeted consumers in a more effective and efficient manner and make them to buy the advertised brand. Previous studies done on advertising suggests that through the hierarchy of effect the consumer attitude towards advertisements (AD) effects attitude towards brands (AB) and purchase intention (PI) AD AB PI (MacKenzie & Lutz, 1989; Mitchell & Olson, 1981; Shimp, 1981). Thus, consumer attitude became a vital factor that can predict the effectiveness of web advertising (Brackett & Carr, 2001; Bruner & Kumar, 2000; Ducoffe, 1996; Moore, Stammerjohan, & Coulter, 2005; Singh & Dalal, 1999; Wang, Zhang, Choi, & Daeredita, 2002; Saadeghvaziri and Hosseini, 2011). Companies are looking forward to advertise their brand, services on the web medium because of the following features like control advertising exposure, global reach, audience selectivity (Aziz and Ariffin, 2010). There are different forms of web advertising available like banner, pop-up and email messaging, official websites (Rodgers and Thorson, 2000; IAB, 2001) out of which banner form is the oldest having standard size graphic images with advertising messages (Hoffman and Novak, 1996; IAB, 2001), standardized (Moller and Eisend, 2010) and effective one (Silk et al., 2001) but its effectiveness is contradictory as it is seen that sometimes consumers like it (Sharif, 2017) and sometimes don't (Tanyel, Stuart, and Griffin, 2013; Tomse, Dumitic, and Snoj, 2015) and vary according to different culture and economies (Hofstede's, 2018). This study is based on the work of (Wolin et al., 2002) along with one additional dimension i.e., irritation hence this study will also extend the previous work on web advertising by investigating the role of irritation towards attitude towards web advertising. Most of the previous studies done in the past with respect to consumer attitude towards advertising mostly done in the developed economies (Mittal, 1994; Dan Petrovici and Marine Marinov, 2007) and there is a shortage of work on advertising attitudes in developing economies having different culture (Hiram, et al. 2015; Oumil and Balloun, 2019), so the findings cannot be applied or generalized in developing economies like India and government has also put some restrictions on the content of the advertising messages which influences consumer's attitude formation

towards advertising (Mittal, 1993). Thus, in this study, research also tried to find out the answer to the following research questions (Q -1) what are the factors that influence web users' attitudes towards banner form of web advertising and which factors have the most significant contribution in doing so? (Q - 2) How strategically designers and advertisers better utilize their expertise and resources in creating advertisements by the factors identified in this study? Thus, investigating consumers' attitudes towards web advertising in term of banner form will extend the previous work on web advertising to a different cultural context and different stages of economic development.

Literature review:

Consumer attitude towards web advertising: Attitude of a person is a psychological inclination and willingness towards responding in a particular manner and it has happened because of their traits (Pickens, 2005). It is the inner feeling of the person indicative of their behaviour whether they behave in favourable or unfavourable manner towards an object. Consumer attitude towards advertising is the favourable or unfavourable evaluation of advertisements and it has got substantial significance in the literature because it shows the effectiveness of advertising (Lutz, 1985, p. 16; MacKenzie & Lutz, 1989; Mittal, 1993; 1994; Bamoriya and Singh, 2011; Saadeghvaziri and Hosseini, 2011; De Pauw et al., 2018; Oumlil & Balloun, 2019; Wiese & Akareem, 2020). Consumer attitude towards web advertising depends upon the perception developed through the following belief factors product information, social role / Image, Hedonic/Pleasure, falsity / No sense, good for economy, value corruption, materialism, and irritation and how the consumer choose to react it (Rau et al., 2013; Wang, Sun, Lei & Toncar, 2009; Sheehan's, 2014; Aziz and Ariffin, 2010; Dao et al., 2014; Wolin et al., 2002; Pollay and Mittal, 1993; Ducoffe, 1996). Consumer attitude towards advertising have direct effect of brand attitude, advertising exposure, purchase intention and behaviour (Shavitt, Lowrey & Haefner, 1998; Ha, John, Janda, & Muthaly, 2011; Suh and Yi, 2006; Mehta and Sivadas, 1995; Jalees, 2014; Leung et al., 2015; Zaman et al., 2018; Chen & Chen, 2020). Depending upon these

definitions, web advertising is defined as consumers' evaluation of web advertising either as positive or negative. Thus, if a person holds a positive attitude towards any advertised brands, the likelihood of buying this brand will be high.

Product information: There are many belief factors, but product information is the most significant one because it plays a vital role in informing the targeted audiences about the product features and thus helps in making better decisions and information is positively associated with attitude towards web advertising (Wang and Sun, 2010; Speece, 2017). The information providing utility of an ad supports and survives the advertising industry (Dutta-Bergman, 2006; Sheehan's, 2014). A significant role of advertising is to create awareness about how the competing products are different (Soberman, 2004; Ling et al., 2010; Huang and Benyoucef, 2013) and this role of advertising helps the consumers to choose the exact match of products they are looking for satisfying their own needs and wants moreover it creates more efficient market place (Pollay and Mittal, 1993). As more consumers have more knowledge about the product features, it helps in selecting products and brands, and that is why marketers should try to enhance the knowledge base of consumers (Coulter and Price, 2005; Hayes & King, 2014). It is evident from the literature that providing the information is the vital and personal use of advertising, and it does influence positively the general consumer attitude towards advertising (Petrovici and Marinov, 2007; Kotler and Keller, 2016; Thangam, 2018).

Social role and image: Social role and image in advertisements show that ads influence an individual's lifestyle and how he seeks to present himself more appropriately in society. Advertisements not only used to sell services and products but it also sells image and different lifestyle and advertisement broadcasted on the web influences users' lifestyles, by showing the position of an ideal consumer and stimulates social action towards the purchase (Pollay and Mittal, 1993; Ball and Tasaki, 1992; Burns, 2003; Wang, Sun, Lei & Toncar, 2009).

Hedonic/pleasure: Advertisements can be exciting, enjoyable and entertaining through the hedonic/pleasure belief factor (Pollay and Mittal, 1993). If the people feel

excitement and enjoyment in ads, it plays a vital role in consumers' general attitude formation towards advertising (Saadeghvaziri and Seyedjavadin, 2011; Vieira, 2013; Sheehan's, 2014). Creativity in web advertising gave an extra edge and add extra value to the company's products and services (Aziz and Ariffin, 2010). Web advertising can be produced by using several methods like use of videos, sound clips, text, and combination thereof (Tavor, 2011). The advertisers believe that if there is a proper flow of entertainment in the advertising, it will cut the clutter and easily persuade the consumers to buy the products (Wells et al., 2000; Weerapat et al., 2017; Shareef et al., 2019).

Falsity/no sense: Advertisements can be misleading, deceitful, and confusing and reflected through the falsity /no sense belief factor (Pollay and Mittal, 1993). Online advertisements are believed to be deceptive and not appropriately inform the targeted consumers, dodging consumers' rational decision-making process (Aziz and Ariffin, 2010). Web advertising makes the false promise that they are selling the products having magical powers, and there the web advertisements are fuelling falsity (Wolin et al., 2002).

Good for economy: Good for economy belief factor indicates that advertisements enhance the standards of living, helps in employment generation, encourage healthy competition between the competitors, and decrease the average cost of production (Pollay and Mittal, 1993; Klein and Nason 2001; Jin and Lutz 2013; Dao et al., 2014). Web advertising helps the consumers to purchase any products without any hassle; thus, it helps in saving time for consumers, it also helps in accepting the new services and products (Pollay and Mittal, 1993; Wolin et al., 2002; Sheehan's, 2014).

Value corruption: According to value corruption belief factor web advertising has the power to destroy the societal values prevailing in the society (Wolin et al., 2002; Wu et al., 2008) although ad blocks are available to screen out the unwanted advertisements on the web but web advertisements are very effective and they make their way to the targeted consumers (Bridis, 1998) and that is why concern for influence of web advertisements on children has increased significantly because children easily get

influenced (Hudson et al., 2008). There is a higher perception that web advertising leads to value corruption; that is why web advertising has a lower clicking rate (Aziz and Ariffin, 2010).

Materialism: Materialism belief factor of advertising reflects that the sole purpose of advertising is to influence society and encourage them to buy products and services more than they required just for pleasure. (Pollay and Mittal, 1993) defined materialism belief factor that consumption is the ultimate route to satisfaction. Advertising always criticized for promoting materialism because it creates the need and desire for those tempting products which a consumer never require and this leads to materialism (Wang and Sun, 2010; Pollay and Mittal, 1993; Wolin et al., 2002).

Irritation: Advertisers adopt specific tools and techniques to peruse and end up annoying and offending and, in this condition, consumers perceived advertising as unwanted or irritating (Aaker et.al, 1985; Ducoffe, 1996; Saxena and Khanna, 2013). Those advertisements which provides lots of information could create confusion and distract the consumers cause irritation leads to loss of behaviour and reduce the effectiveness of advertisements (Stewart, et, al., 2002; Luo, 2002; Edwards, et al., 2002; Liu et al., 2012). In the previous studies, it is seen that irritation in web advertising negatively influences consumer attitude (James and Kover, 1992; Rettie, 2001; Xu, 2007; Tavor, 2011; Nabizadeh and Gharib, 2012).

Hypothesis development:

H01: Product information will have a positive influence on attitude towards web advertising.

H02: Social role/image will have a positive influence on attitude towards web advertising.

H03: Hedonic/Pleasure belief factor will have a positive influence on attitude towards web advertising.

H04: Irritation belief factor will have a negative influence on attitude towards web advertising.

H05: Good for economy belief factor will have a positive influence on attitude towards web advertising.

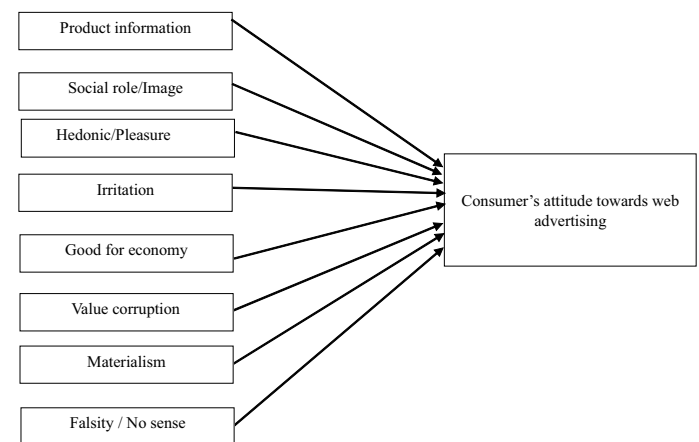
H06: Value corruption belief factor will have a negative

influence on attitude towards web advertising.

H07: materialism belief factor will have a negative influence on attitude towards web advertising.

H08: Falsity/No sense belief factor will have a negative influence on attitude towards web advertising

Conceptual framework:



Source Adapted From: (wolin et al., 2002)

Methodology

Data Collection:

A survey instrument was prepared for this study; the instrument mainly consisted of close-ended questions using 7-points Likert scale – a type of scale because scaling helps measure the intensity of the respondent's answers (Churchill and Brown, 2004, p. 329), and the questionnaire has been sent to the respondents through email, and some questionnaires were filled through personal interviews as well. The study consists of 325 consumers from National Capital Territory of Delhi and the result was analyzed using SPSS 20.0.

Construct Measures:

The items considered for this research were taken from different sources available in the literature and were modified to fit in the context of chosen web advertising. The items for the dependent variable consumer attitude towards web advertising was adapted from (choi et al., 2008). Items for independent variable product information, social role and image, hedonic/pleasure, Good for economy, Falsity/no sense, Materialism, Value corruption were

adopted from (wolin et al., 2002) and at last items for 'irritation' were adopted from (Pyun and James, 2009).

Respondent's Profile:

The male respondents were 55.3% and female respondents were 44.7% with the age of 18 years and above. Most of the respondents were between 25 and 35 years (80.6%),

followed by 18–24 years (13.7%) and ad chosen for this study was the ad of 'savlon liquid handwash', a product of Indian Tobacco Company Ltd. (ITC Ltd.). For sample adequacy, the KMO test was conducted, and the value of the KMO was found to be 0.774, which proves the sample was adequate (See table- 1).

Table 1-KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		0.774
Bartlett's Test of Sphericity	Approx. Chi-Square	7968.937
	Df	276
	Sig.	.000

Source: Analysis Output

Data analysis and findings

Reliability test:

The reliability of the entire construct was tested by using the Cronbach alfa reliability analysis technique. Based on the finding (See table – 2), the entire considered construct has the Cronbach alfa above the threshold of 0.70 (cavana et al., 20/01).

Validity test:

The findings of this study suggest that factor analysis was appropriate reason being the value of KMO was 0.774 (See table-1) bartlett's test of sphericity was significant $P=0.000$; $df= 136$ for all the correlations within the matrix. After doing principal component analysis and varimax rotation, all the constructs with an eigenvalue of more than 1 which is significant, were retained (See table – 3). The variances

between the factors are strong, which explains their explanatory power was significant enough and these factors contribute more than ninety percent of total variance. The Cronbach alfa value of each construct has oscillated between 0.93 and 0.94 (See table- 2). The variance between the factors was substantial, which shows that the factors have good explanatory power. After the varimax rotation, all the total variance is redistributed over eight extracted factors. The weight of irritation is more than the rest of the extracted factors. As far as convergent validity of the construct, the factor loading of each construct is above the threshold value of 0.50 and discriminant validity shows that all the items were allocated according to their respective construct, and they were not overlapping each other, and the relationship between the factors are significant.

Table 2-Factor loading and Cronbach alfa

Construct	Items	Factor loading
Product information Alfa = 0.94	web advertisements of savlon liquid handwash tells me which brands have the features I am looking for.	0.90
	web advertisements of savlon liquid handwash helps me keep up to date about products available in the marketplace.	0.92
	web advertisements of savlon liquid handwash is a very valuable source of information about sales.	0.88
Social role/Image Alfa = 0.94	web advertisements of savlon liquid handwash tell me what people like myself are buying and using.	0.92
	From web advertisements of savlon liquid handwash I learn what is in fashion and what I should buy for keeping a good social image.	0.92
	web advertisements of savlon liquid handwash helps me know which products will or will not reflect the person I am.	0.92

Construct	Items	Factor loading
Hedonic/Pleasure Alfa = 0.94	Sometimes Web advertisements of savlon liquid handwash is even more enjoyable than Web advertising of other liquid handwashes.	0.89
	Sometimes I take pleasure in thinking about what I saw or heard on Web advertisements of savlon liquid handwash.	0.90
	Web advertisements of savlon liquid handwash make me feel good.	0.88
Irritation Alfa = 0.94	Web advertisements of savlon liquid handwash is irritating.	0.94
	I feel sometimes the number of Web advertisements of savlon liquid handwash is too often.	0.95
	Web advertisements of savlon liquid handwash is annoying.	0.94
Good for economy Alfa = 0.94	Web advertisements of savlon liquid handwash improves people's standard of living.	0.91
	Web advertisements of savlon liquid handwash to support the nation.	0.94
	There have been times when I have bought savlon liquid handwash because of the Web advertisements.	0.92
Falsity / No sense Alfa = 0.93	One can put more trust in savlon liquid handwash advertised on the Web than in those liquid handwashes which are not advertised on the Web (R).	0.94
	savlon liquid handwash plays a vital role in my life, and Web advertisements of liquid handwash reassure me that I am doing the right thing in using it (R).	0.94
	Web advertisements of savlon liquid helps the consumer buy the best brand for the price (R).	0.93
Value corruption Alfa = 0.94	Web advertisements of savlon liquid handwash makes people live in a world of fantasy.	0.87
	Web advertisements of savlon liquid handwash takes undue advantage of children.	0.90
	Web advertisements of savlon liquid handwash leads children to make unreasonable purchase demands to their parents.	0.88
Materialism Alfa = 0.94	Web ads of savlon liquid handwash make you buy it but you do not really need it.	0.90
	Web advertisements of savlon liquid handwash increases dissatisfaction among consumers by showing it, which some consumers cannot afford.	0.91
	Web advertisements of savlon liquid handwash making us a materialistic society – interested in buying and owning things.	0.89

Source: Analysis Output

Table 3 - Total Variance Explained

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	5.806	24.193	24.193	5.806	24.193	24.193	2.733	11.389	11.389
2	3.765	15.689	39.882	3.765	15.689	39.882	2.730	11.375	22.764
3	2.987	12.447	52.329	2.987	12.447	52.329	2.730	11.373	34.137
4	2.449	10.205	62.534	2.449	10.205	62.534	2.717	11.321	45.458
5	2.388	9.949	72.483	2.388	9.949	72.483	2.711	11.298	56.756
6	1.617	6.739	79.222	1.617	6.739	79.222	2.685	11.187	67.943
7	1.578	6.575	85.797	1.578	6.575	85.797	2.674	11.140	79.083
8	1.038	4.324	90.121	1.038	4.324	90.121	2.649	11.038	90.121
9	.357	1.487	91.608						
10	.222	.924	92.532						

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
11	.202	.841	93.373						
12	.199	.830	94.203						
13	.173	.722	94.925						
14	.158	.659	95.584						
15	.154	.643	96.227						
16	.144	.600	96.827						
17	.130	.542	97.369						
18	.120	.501	97.870						
19	.107	.445	98.315						
20	.102	.425	98.740						
21	.088	.367	99.107						
22	.080	.334	99.441						
23	.075	.314	99.755						
24	.059	.245	100.000						

Source: Analysis Output

Extraction Method: Principal Component Analysis.

Table 4 - Model summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.708 ^a	.501	.488	3.33784

Source: Analysis Output

Predictors: (Constant), Materialism, irritation, social role, hedonic/pleasure, good for economy, product information, falsity, value corruption.

The estimation of 'R,' that is, the correlation coefficient was 0.708, which reflects a significant level of the forecast for the consumer attitude towards web advertising. The segment R², known as the coefficient of determination, explains the variability between the independent and the

dependent variables. The estimation of R² = 0.501 (see table - 4) this estimation implies that the 50.01% variability of the dependent variable (consumer attitude towards web advertising) is explained by the independent variable (product information, social role/image, hedonic/pleasure, irritation, good for economy, falsity/no sense, value corruption and Materialism).

Table 5 - Anova

	Model	Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	3531.160	8	441.395	39.618	.000 ^b
	Residual	3520.612	316	11.141		
	Total	7051.772	324			

Source: Analysis Output

- Dependent Variable: attitude towards web advertising
- Predictors: (Constant), Falsity/ no sense, social role/ image, hedonic/pleasure, good for economy, product information, Irritation, Value corruption, Materialism

In (see table- 5) it is illustrated that the considered independent variables are statistically significant enough, and it can predict the dependent variable, that is, consumer attitude towards ad creativity. $F(8, 325) = 39.618, P < 0.05$. Thus, we can conclude that the above-discussed regression model is a good fit for data.

Table 6 -Regression Coefficientsa

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	4.389	.889		4.936	.000
	Falsity/ no sense	.429	.152	.162	2.823	.005
	Social role/image	-.058	.108	-.022	-.541	.589
	Hedonic/pleasure	.588	.140	.222	4.195	.000
	Good for economy	.758	.113	.287	6.724	.000
	Product information	.476	.152	.180	3.139	.002
	Irritation	.167	.104	.065	1.598	.111
	Value corruption	.178	.154	.067	1.153	.250
	Materialism	.397	.114	.149	3.484	.001

Source: Analysis Output

The P-value of the T-test ($P = 0.000$) of the five factors, i.e., Falsity/ No sense, Hedonic/pleasure, Good for economy, Product information and Materialism, is less the alpha value of 0.05. Therefore, the null hypothesis formulated for these factors (i.e., H08, H03, H05, H01, H07,) is accepted here (see table - 6). The rest of the three factors, i.e., social role/ image, irritation, and value corruption, have the P-value of the T-test ($P = 0.000$) more than the prescribed value, i.e., 0.05, the null hypothesis formulated for these factors is rejected (H02, H04, H06).

Thus, the equation for multiple regressions for this study:

Attitude towards web advertising = 4.389 + 0.758 (Good for economy) + 0.588 (Hedonic/pleasure) + 0.476 (product information) + 0.429 (Falsity/ no sense) + 0.397 (Materialism) + 0.178 (Value corruption) + 0.167 (Irritation) – 0.058 (Social role/ Image).

In the above regression coefficient table, the value of the unstandardized beta coefficient among the independent variable oscillates in between the weakest relationship of 0.397 (between 'Materialism' and consumer attitude towards web advertising) to the most robust relationship of 0.758 (between 'Good for economy' and consumer attitude towards web advertising). Therefore, these findings suggest that the 'Good for economy' belief factor is the most significant antecedent in influencing consumer attitude towards web advertising followed by Hedonic/pleasure (0.588), product information (0.476), Falsity/no sense (0.429), Materialism (0.397).

Conclusions:

Theoretical and managerial implications:

This study has produced both theoretical and managerial implications, in case of theoretical implications are concerned it help the researchers to better understand the nature, belief and attitude of consumers towards web advertising. This study conceptually and empirically added new knowledge in terms of web advertising by investigating new dimension (I.e., irritation). The result shows that attitude is significantly influenced by product information, materialism, good for economy, hedonic/pleasure, and falsity / No sense. Out of these five belief factors two belief factors are negatively correlated and three of them are positively correlated belief factors and all these belief factors can be implemented in highly regulated media environment. Marketers/practitioners must invest their time and money to provide the targeted consumers afore-mentioned belief, which helps in the formation of a positive attitude towards advertised brands, which in turn creates a positive purchase intention towards the advertised brands. Product information belief factor leads to a positive consumer attitude towards web advertising, and it was also confirmed in the previous studies (Wang and Sun, 2010), so the marketers must effectively and efficiently utilize the informative power of advertising (Petrovici and Marinov, 2007). This study shows that the hedonic/pleasure belief factors lead to the formation of positive consumer's attitudes towards web advertising. Thus, advertising

practitioners who want to produce effective advertising campaigns must employ creative, enjoyable, and beautiful designs and themes (Simola et al., 2013; Syed et al., 2018). This study suggests that at the time of placing advertising campaigns on the web advertisement medium, advertisers must employ strategies that help the consumers believe that web advertisements help them buy the products and services at the best available price in a hassle-free environment and save time for the consumers and this is achieved through good for economy belief factor and it is further suggests that advertisements having more 'Good for economy' attributes will make a long-lasting impression in positive attitude formation towards web advertising because in this study it is the strongest predictor of consumer attitude towards web advertising.

For the negatively correlated belief factors (i.e., 'falsity/no sense' and 'materialism'), the advertisers must design web advertisements that induce trust and avoid misleading, confusing implications and to accomplish this, advertisers must employ a trust-building element in advertisements like true claims, less fascination which in turn reduce the consumer scepticism and induce positive attitude towards web advertising at last materialism belief factor indicates that the attitude of consumers diminishes when they feel that the web advertisements are over tempting. Results indicates that the three belief factors i.e., social role / image, irritation and value corruption are not significant to consumer attitude towards web advertising and reason for this inconsistency is cultural influences (Okazaki, 2007; La Ferle, 2016) and thus, people from different cultural backgrounds will have different approaches towards the belief factors of web advertising (Saadeghvaziri and Hosseini, 2011).

Limitations and scope for future research:

Although the research finding provides us with some significant insightfulness, there are few limitations of this research. This study is based on cross-sectional data so it will only reveal the net effects of the predictor variable at a certain point (Cavana et al., 2001). Due to the inherited limitation of cross-sectional data, this study could not satisfactorily explain the observed changes in patterns and causality of 'consumer attitude towards web advertising'

(Easterby-Smith et al., 2003, p.45). This study cannot be generalised to other product category and other ad format other than 'liquid handwash' and banner form of web advertisements. Future research is needed to examine other web advertising formats like email and pop-up messages and other business areas i.e., business to business (Strauss and Frost, 2001). Web advertising has been developing as an effective channel for advertising in developing economies like India; thus, it is necessary to investigate more belief dimensions and by better understanding of other belief dimensions, advertisers/practitioners can develop more effective and efficient web advertising campaigns that affect attitude positively.

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