

# Perils of Consumers' Skepticism towards Online Advertising: The Remedial role of Islamic Advertising Ethics

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## Abstract

This research investigated perils of consumers' skepticism towards online advertising and the remedial role of Islamic advertising ethics in overcoming the perils. To test the proposed hypotheses, data were collected from 291 university students in three lags. Results indicate that all three ad characteristics predicated skepticism towards online advertising. It was also found that skepticism towards online advertising mediated the relationship between all three ad characteristics and the ad avoidance behaviour. An important finding came from the role of Islamic advertising ethics. It was found that Islamic advertising ethics moderated the relationship between skepticism towards online advertising and ad avoidance such that higher the Islamic advertising ethics, weaker the relationship between skepticism towards online advertising and ad avoidance. The study offers originality by extending the applicability of stimulus-organism-response (SOR) paradigm to the domain of skepticism towards online advertising and is one of the first studies to empirically investigate the role of Islamic advertising ethics in overcoming perils of skepticism.

**Key Words:** Online Advertising, Consumers' Skepticism, Islamic Advertising Ethics.

*KAUJIE Classification:*

*JEL Classification:*

## 1. Introduction and Background

Advent of online advertising traces back to 1994 (Kaye & Medoff, 2001) when the first banner advertisement was displayed on the internet. Since then, the amount of time and money spent by consumers on the internet has increased (Morris, 2013) and therefore, focus of the firms on online advertising also increased (Interactive Advertising Bureau, 2013). In 2017, the worldwide amount spent on online advertising was about \$209 billion as compared to \$178 billion spent on television advertisements (MAGNA, 2018).

Contrary to the sharp increase in online ad spending, extant research found that majority of consumers do not trust the advertisements (Alwitt & Prabhaker, 1992; Mittal, 1994). This lack of trust in advertisements is a phenomenon known as skepticism towards advertising. Obermiller and Spangenberg (1998) defined skepticism towards advertising as “*an inclination to disbelief/doubt the claims made in advertisements*”. They further contend that skepticism occurs when a consumer's trust on marketing promotions/communications is decreased. Once consumer becomes skeptical towards marketing effort, a negative attitude could be displayed (Boush, Friestad, & Rose, 1994). Therefore, study about consumer's skepticism is considered as an

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important component of persuasion knowledge research and a generalizable belief about the way the marketplace operates (Duncan, 1990).

Despite the importance of skepticism, researchers in the area of online consumer behavior have paid little attention to it. Few researchers have tried to study the negative consequences of ad skepticism in online context. Ad avoidance, being one such negative outcome has been the focus of attention for many researchers (Cho & Cheon, 2004; Kelly, Kerr & Drennan, 2013). Ad avoidance has resulted in decrease of click through rates of online ads; the banner ads had click through rate of 2% in 1995 (Nielsen, 2000), between 0.2 to 0.6 percent in 2003 (Geller, 2003), and all the way down to 0.05 percent in January 2018 (SmartInsights, 2018). Therefore, skepticism towards online advertising seems to be one of the main factors resulting in an increased ad avoidance and a decrease in click through rates.

The perils of skepticism towards advertising are known, but the situation is even worse in online context due to intangibility of the medium. At one extreme, the global digital spending is increasing day by day while at other extreme, skepticism towards advertising is also on the rise. These factors coupled with limited amount of research on the subject area warrants further research inevitable which not only provides theoretical foundations (researcher implications) to better understand this phenomenon, but also provide some remedial advice (managerial implications) to cope with perils of skepticism towards online advertising.

This study builds upon stimulus-organism-response (SOR) model introduced by Mehrabian and Russell (1974) and three ad characteristics (emotional appeals, entertainment and ad puffery) have been put forward as stimuli. Skepticism towards online advertising has been set to represent the organism state of SOR model while ad avoidance has been represented as response state. Rationale and use of SOR model are discussed in the literature review section.

### **1.1. Research gap**

Previous studies have mostly ignored the theoretical foundations to explain skepticism phenomenon. Therefore, a theory which is more relevant and specific to advertising is needed to better explain the phenomenon of skepticism towards advertising. This study focuses on consumer's skepticism towards online advertising, by building upon SOR.

Second, developing on the SOR model, three stimuli (emotional appeals, entertainment and ad puffery) were proposed as antecedents to organism state. Among them, ad puffery and emotional appeals have been proposed as novel antecedents of skepticism towards advertising.

Third, skepticism towards online advertising has been hypothesized to mediate between ad characteristics (emotional appeals, entertainment and ad puffery) and ad avoidance. This also contributes to the novelty of study.

Fourth, Islamic advertising ethics have been proposed as moderating variable between skepticism towards online advertising (organism) and ad avoidance (response). This proposition serves as a novelty and highlights the importance of Islamic teachings in business setting.

## **2. Literature review**

The stimulus-organism-response model by Mehrabian and Russell (1974) states that environmental stimulus enters an individual's organism (cognition and affect) which in turn generates some behavior. Stimulus is conceptualized as "*an influence that arouses the individual*". Eroglu et al. (2001) argued that stimulus is an external factor which influences

internal organismic states. A study by Bagozzi (1986), suggested that stimuli comprises both controllable and non-controllable factors i.e. marketing mix and environmental factors. In line with these studies, three controllable stimuli have been introduced; emotional appeal, entertainment and ad puffery (collectively referred to as ad characteristics).

The organism state in SOR model represents cognitive and affective states which play the intervening role between stimulus and response (Goi et al., 2014). Bagozzi (1986) further states that activities such as feeling, thinking, physiological and perceptual may comprise these intervening processes. Accordingly, skepticism towards online advertising being an attitude has been defined as an organism state in this study. Merriam-Webster (2017) defines skepticism as “*an attitude of doubt or a disposition to incredulity either in general or towards a particular object*”. To add further, Obermiller and Spangenberg (1998) noted that it referred to a specific attitude different from general attitude. Past studies which treated attitude as an organism include Kim and Lennon (2013) and Goi et al. (2014).

The final stage in SOR model is response state which comprises behaviors as well as attitudes (Bagozzi, 1986). Behaviors due to environmental evaluation or mood fall into two categories; avoidance and approach (Wundt, 1905). Consistent with the definitions, ad avoidance has been chosen as a response state in this study.

## **2.1. Skepticism towards online advertising**

Skepticism in general is defined as doubt in the truthfulness of something (Oxford Dictionary, 2018). In terms of advertising, Obermiller and Spangenberg (1998) defined skepticism towards advertisements as a tendency of consumers to doubt/disbelieve claims made in advertising. The scope of skepticism towards advertising is limited in the sense that it only reflects the disbelief towards advertising only and does not include other forms of communication. Earlier studies state that it is a marketplace belief and is developed with the passage of time due to experiences, socialization and learning (Obermiller & Spangenberg, 1998).

Most of the research on consumers’ skepticism towards advertising has been done in traditional/offline media context. In the online context Shin, Huh and Faber (2012) found that attitude towards online advertising negatively influenced scepticism among children towards online advertising. The children were reluctant to provide personal information. Moore and Rodgers (2005) found that Internet was considered least trustable source for advertisements by the consumers who were least comfortable while surfing ads on the internet. Similarly, Johnson and Kaye (1998) also found that consumers showed higher levels of skepticism towards advertisement on the web.

More recently, Schirmer, Schwaiger, Taylor and Costello (2018) studied consumers’ responses to disclaimers in digitally retouched advertisement. They found that use of truthful claims and declaimers in advertisements could not reduce the consumers’ skepticism. Le Borgne, Sirieix and Costa (2018) investigated the influence of skepticism on consumers’ attitudes in the context of sales promotions and found that consumers were skeptical of the promotions.

## **2.2. Ad characteristics**

For this study, three ad characteristics have been taken. Emotional appeals and entertainment are positive characteristics of ads; hence they have negative relationship with ad skepticism. On the other hand, ad puffery is a negative characteristic, having a positive relationship with ad skepticism.

### **2.2.1. Emotional appeal**

A persuasion technique by using emotional content in the messages (e.g. sad story, victory music, nostalgic song) to elicit an emotional response is referred to as emotional appeal (Lee & Hong, 2016). Emotional appeal deals with the ways in which emotional responses are triggered as a function of the message's motivational relevance to individuals (Alhabash et al., 2013).

It has been predicted that emotional appeals persuade an individual more effectively who has little cognitive ability or motivation to process a message (Petty & Cacioppo, 1986). An individual with little cognitive skills to process a message would be easily persuaded by any emotional appeal (Alhabash et al., 2013). While conducting research on social networks, Swani et al. (2013) stated that the presence of emotional appeal in advertisements resulted in word of mouth behavior. When a consumer is exposed to a persuasive advertisement, both affective and cognitive attitudes are formed (first feeling are evoked by the ad and then those feelings are combined by rational mental processing to develop overall attitudes) (Batra & Ray, 1986). Therefore, the messages which contain emotional appeals are shared more on the Internet in proportion to other types of message appeals (Alhabash et al., 2013).

Bagozzi and Moore (1994) believed that it was not easy to predict whether emotions would lead to a positive outcome or a negative one. However, Stout & Leckenby (1986) found that emotional responses had a positive effect on consumer's attitude towards advertising. Obermiller, Spangenberg and MacLachlan (2005) compared the effects of emotional appeals versus informational appeals on responses to advertisements and concluded that more skeptical consumers tended to show positive responses to advertisements containing emotional appeals. Therefore, symmetric with these findings, it is proposed that:

H1. There is a negative and significant relationship between emotional appeals and skepticism towards online advertising.

### **2.2.2. Entertainment**

Entertainment is a high degree of pleasure and involvement during exposure to advertisements (Ducoffe, 1996). Entertainment fulfils consumers' needs for escapism, diversion, aesthetic enjoyment or emotional release and it can positively affect consumers' perceptions of advertising value (Ducoffe, 1996). Consumers' feelings of enjoyment associated with advertisements play a significant role in accounting for their overall attitudes towards them (Tsang, Ho, & Liang, 2004).

Past research has found that advertisements do help to entertain the recipients. For instance, Alwitt and Prabhakar (1992) studied the entertainment function of TV advertisements, and did find that people were amused by the TV ads. Similarly, Mittal (1994) argued that people find advertisements to be entertaining. They also found that people enjoyed advertisements more than they enjoyed actual TV programs. Drawing upon the same proposition, Bennett, Ferreira and Tsuji (2006) stated that people found *Super Bowl broadcast* as much important as its advertising. They further contented that by comparing the TV ads with virtual ads in terms of entertainment, TV ads should score higher on entertainment value. The logic for lower score for Internet ads is the fact that these ads appear for a limited time and are meant to blend into the broadcast rather than interrupt the sequence of the game. However, they argued that entertainment in ads was positively linked with attitude towards advertising. In a recent study, Khuhro et al. (2015) found

that entertainment in ads was negatively related to the skepticism towards advertising. Therefore, in line with the existing research, it is proposed that:

H2. There is a negative and significant relationship between entertainment and skepticism towards online advertising.

### **2.2.3. Ad puffery**

Over the years, consumers have been exposed to a considerable amount of puffery in advertising claims. Preston (1975) defined ad puffery as the use of superlatives, subjective opinions, stating no specific facts, or exaggerations to praise a product/service in any advertising or sales representations. Examples of puffery include some slogans which are extremely familiar to the consumer, such as "Nestles makes the very best chocolate:" 'Baygon No. 1 in Pakistan:' 'Head & Shoulders' removes 100% dandruff.' In this contention, Preston (1998) proposed that ad puffery which results in deceptive information should be considered illegal and regulated in marketplace.

According to American law, puffery in ads is not illegal and it has been recognized as a right of the seller to praise their products/services with exaggerated statements unless those statements make no harm to the consumers (FTC, 1983). To exploit this provision in law, puffery has been widely used in various marketing communication situations to make exaggerated praise of a product or service. Other times, puffery has been relied upon by the companies as a defense mechanism for poor or disputed products in the case of law suits and the court of law (Hoffman, 2006).

Despite the importance of the topic, ad puffery has not been studied much in the literature. Recognizing this scarcity of research on the topic and use of exaggerated claims in advertisements, it is logical to perceive that ad puffery would lead to skepticism and negative attitude towards advertising among consumers.

H3. There is a positive and significant relationship between ad puffery and skepticism towards online advertising.

### **2.2.4. Ad avoidance**

Advertising avoidance, also referred to as *ad avoidance*, is defined as such actions by message audiences that differentially reduce their exposure to the advertising message (Speck & Elliot, 1997). Advertisements can be avoided consciously (Brehm & Brehm, 2013) and it may be result of various psychological factors. Most of the research in the literature is focused on avoidance of television advertisements such as zapping of TV ads. Interestingly, Zufryden et al. (1993) found that advertisements which were zapped found to influence purchase behavior much more than the ads which were not zapped. Tse and Lee (2001) suggested that people who don't zap (switch to any other channel by remote control) the advertisements have better recall for the brands as compared to the zappers.

In the context of online advertising, Cho and Cheon (2004) investigated the reasons for people avoidance of online advertising. The identified three variables, prior negative experience, perceived ad clutter and perceived goal impediment were the key reasons culprit for internet ad avoidance. Drèze and Hussherr (2003) also contended that due to increase in online ads noise, people have started avoiding online advertisement. Recognizing the importance of this issue, Shiller, Waldfogel and Ryan (2018) explored the impact of ad blocking software on usage quality of websites. They found that these software applications are reducing the traffic on those websites and ultimately reducing the quality of content on those websites.

The topic of ad avoidance and its remedies constitute an important research agenda which needs more investigation. Based on the above discussion, it is expected that consumers having positive attitude towards advertising will have lower online ad avoidance and vice versa. Therefore, it is proposed that:

H4. There is a significant and positive relationship between skepticism towards online advertising and ad avoidance.

### **2.3. Mediating role of STA(O) between ad characteristics(S) and Responses(R)**

In this study, three ad characteristics (emotional appeal, entertainment and ad puffery) have been proposed to relate with skepticism towards online advertising. However, previous studies found that these characteristics were related to behavioral responses proposed as an outcome of skepticism towards advertising.

The first ad characteristic is use of emotional appeals in the advertisements. Existing research has shown that emotional appeals in advertising lead to behavioral responses. Swani et al. (2013) stated that the presence of emotional appeals in advertisements results in word of mouth behavior. When a consumer is exposed to a persuasive advertisement, both affective and cognitive attitudes are formed (first feeling are evoked by the ad and then those feelings are combined by rational mental processing to develop overall attitudes) (Batra & Ray, 1986). Therefore, the messages which contain emotional appeals are shared more on the Internet in proportion to other types of message appeal (Alhabash et al., 2013).

Entertainment in online ads is the second characteristic chosen for this study. Previously, entertainment has been found to be related to attitude towards advertising (Tsang, Ho, & Liang, 2004; Wang, Zhang, Choi, & D' Eredita, 2002). Bennett et al. (2006), examined the effects of advertising type and antecedents of attitude towards advertising in general (AG) on individuals' responses to advertising in a sports broadcast setting. They found that entertainment in an advertisement is related to the attitude towards advertising; however the effect size was lesser for online ads as compared to TV ads. A high degree of pleasure and involvement during exposure to advertisements can positively affect consumers' perceptions of advertising value (Ducoffe, 1996), and their feelings of enjoyment associated with advertisements play a significant role in accounting for their overall attitudes towards them (Tsang, Ho, & Liang, 2004). In a recent study, Lee and Cho (2017) found a positive relationship between entertainment and attitude towards digital advertising.

The third characteristic is ad puffery. Amyx & Lumpkin (2016) performed an experiment to test the interaction effects of ad puffery and consumers' ad skepticism on consumer persuasion using print ads for jeans. They found significance between ad puffery and attitude towards advertising. While studying the conditions under which ad puffery can influence consumers' attitudes and behaviors, Lee (2014) found that ad puffery was related to attitude towards advertising, while presence of brand familiarity as a moderator resulted in stronger effects. Oliver (1979) found that puffed claims create high expectations used in attitude and intention formation prior to purchase. Moreover, the initial inflated attitude serves to bolster the post purchase attitude when the consumer is exposed to and recognizes a negative disconfirmation.

The existing research has established that organism in the SOR model plays as a mediating role between stimulus and response (Eroglu et al. 2001; Kim & Lennon, 2012). To add further, Olney, Holbrook and Batra (1991) proposed, tested and found that ad characteristics were related

to behavioral responses. The relationship of ad characteristics with skepticism towards advertising has already been discussed in the preceding sections. Therefore, it is expected that skepticism towards advertising plays a mediating role between ad characteristics (stimulus) and responses towards advertising.

H5. Skepticism towards online advertising mediates the relationship between emotional appeals and ad avoidance behavior towards advertising.

H6. Skepticism towards online advertising mediates the relationship between entertainment and ad avoidance behavior towards advertising.

H7. Skepticism towards online advertising mediates the relationship between ad puffery and ad avoidance behavior towards advertising.

#### **2.4. Moderating role of Islamic advertising ethics**

Existing research indicates that Muslims show a different kind of attitude towards advertising in contrast to people from other religions. For example, Muslims when confronted with “ethically objectionable” advertisements, showed more negative attitudes as compared to others (Gibbs & Ilkan, 2008; Farah & El Samad, 2014). Other studies also found that consumers’ perception about advertising was influenced by religion (Shyan Fam, Waller & Erdogan, 2004) and there is a “statistical distinction” between Islam and the other faiths that they studied (Buddhism, Christianity and non-religious beliefs such as Confucianism and Taoism). Thus, it is important for advertisers to know that ads must contain appeals which are consistent with religious beliefs and understanding of Muslim consumers (Haque, Ahmed & Jahan, 2010).

In this regard, marketers and advertisers can learn from Islamic law which provides a detailed guideline about ethical standards in advertising practices (Haque, Ahmed & Jahan, 2010). Therefore, guidelines provided by Holy Quran and Sunnah of Holy Prophet (p.b.u.h) are vital and serve as stepping stone. In this regard, Holy Quran teaches us that: “*Give full measure and weight with justice, do not diminish the goods of others, and do not go about creating corruption in the land*” (11:85). Holy Prophet (peace be upon him) said: “*He who cheats is not one of us.*” (Saheeh Muslim)

Some studies have identified factors which are important to be considered while devising ads in accordance with Islamic ethical standards. For example, Bari and Abbas (2011) identified that fairness, absence of exaggeration, restrictions on sexual appeal and deception are important factors to be considered when creating advertisements. Saeed and Baig (2013) added that truthfulness in advertising and marketing the products was an important factor. Therefore, all information, such as actual specifications and defects in a product, must be communicated truthfully. Abuznaid (2012) also added that lewd behavior, abstinence from suggestive language, deception, offensive sexual appeal, manipulative promotional behavior as well as misleading advertising should be avoided. Saeed, Ahmed and Mukhtar (2001) added that “promotional techniques must not use sexual appeal, emotional appeal, fear appeal, false testimonies and pseudo research appeal, or contribute to the dullness of the mind and/or encourage extravagance”. Since these techniques exploit basic human instincts in order to encourage a purchase behavior, Islamic teachings and ethical guidelines inhibit use of these techniques.

As Muslim consumers are more conscious about advertising ethics, it is expected that presence of Islamic advertising ethics would mitigate the influence of skepticism towards online advertising and ultimately reduce the online ad avoidance behavior. To add further, existing

discussion on relationship between skepticism towards online advertising and ad avoidance (behavior towards advertising) has found the relationship to be inconclusive. Karson et al. (2006), for example, failed to establish any significant relationship between attitude towards advertising and consequent behaviors. Therefore, the relationship between attitude and behavior merits further investigation and hints towards the presence of moderating variables. Hence, Islamic advertising ethics have been proposed as a potential moderator in this study.

H8: Islamic advertising ethics moderate the relationship between skepticism towards online advertising and online ad avoidance.

On the basis of above formulated hypotheses, theoretical framework of the study is given below in figure 2.1.

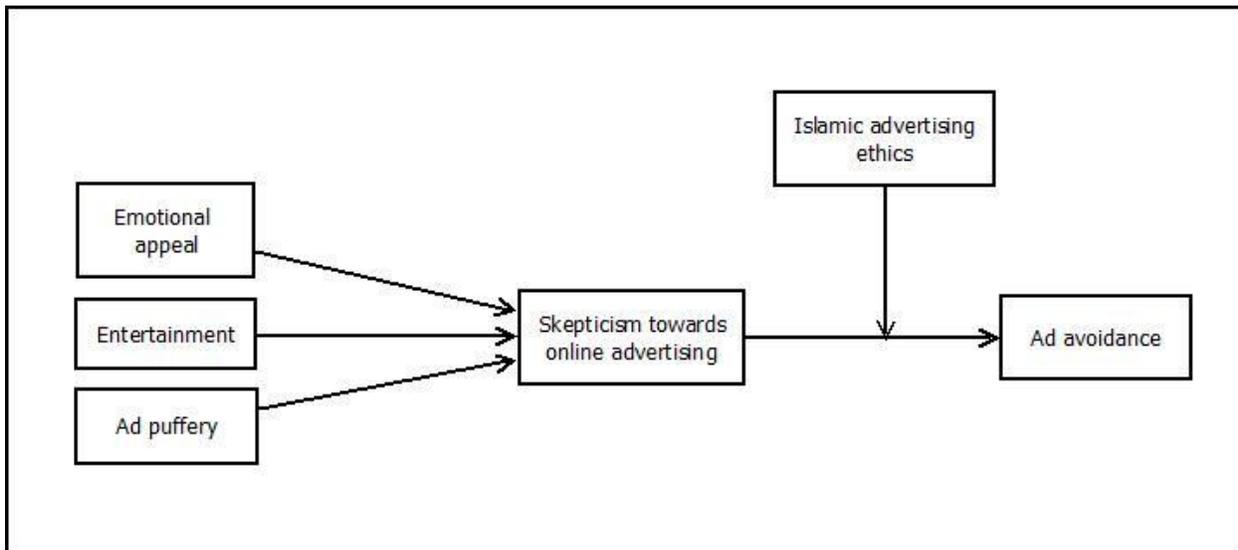


Figure 2.1: Conceptual framework

### 3. Methodology

This section discusses about the sample, sample size, sampling strategy opted for this study. It also discusses the measures employed to elicit the responses from subjects.

#### 3.1. Sampling and sample size

Hongyoun Hahn and Kim (2009) and Lee, Kim and Peng (2013) suggested the university students as the most appropriate for research on the online advertisements. Therefore, for this study data were collected from four universities' students. The selection of universities was done randomly while the respondents within universities were approached on convenience basis due to time and cost limitations.

Using online sample size calculator, it was estimated that the appropriate sample size was 270 when the size of population was 50000 (Raosoft, 2004). Since, the total number of enrolled students at selected universities was within the limit of 50000, four hundred questionnaires were initially distributed.

#### 3.2. Data collection

Cross-sectional studies have limitation of resulting in common method variance (CMV) as suggested by Podsakoff et al. (2003). Therefore, in order to cope with CMV, lags have been introduced. This study collects data in three time lags by separating independent variables' data collection from dependent variables. In the present study, three-week time lags were chosen partly for practical reasons (i.e. time and cost considerations). As the participants were university students and a semester at university lasts for four months, a judgment call was made, after consultation with senior professors, to collect data three times with the gap of 3 week each with data collection starting at the beginning of a semester. Out of four hundred distributed questionnaires, 291 were returned in usable form.

### 3.3. Measures

All the study variables were measured on a 5-point Likert scale ranging from strongly disagree=1 to strongly agree=5. The key variable, skepticism towards advertising was measured using 9 items scale adapted from Obermiller and Spangenberg (1998).

Three ad characteristics were relied upon as antecedents to skepticism towards online advertising; emotional appeal, entertainment and puffery. Emotional appeal was measured using 3 items adapted from Escalas and Stern (2003). Online ad entertainment was measured using 3 items adapted from Ducoffe (1996). Online ad puffery was measured using 6 items adapted from Amyx & Lumpkin (2016).

Islamic advertising ethics scale has been adopted from Purnama and Safira (2017). The scale comprised 14 items. For the dependent variable, original scale for online ad avoidance was developed by Cho and Cheon (2004). Later, it was modified by Jin and Villegas (2007). Modified scale comprises eight items which have been adopted for this study.

## 4. Results

Demographics were also obtained about the survey respondents. Fifty-four percent of respondents were of age between 18-25, thirty-five percent were of age 26-30, hence only 11% were above 30. As far as gender distribution is concerned, fifty-five percent respondents were males. In terms of household income, 35 percent responded that their income was below 25,000 rupees, 24 percent were in income bracket of 25,000 to 50,000, while the rest had monthly household income of above 50,000. In terms of education, 27 percent were enrolled in undergraduate programs, 45 percent were enrolled in graduate programs while rest were in the post graduate programs.

### 4.1. Reliability and correlations

Cronbach alpha and correlation values have been computed for the data. All the alpha values are above .7 indicating the reliability of scales used in this study (See Table 4.1). The correlation values between the independent variables are important as they indicate possibility of multicollinearity, since the none of the correlations between the independent variables is higher than .5, thus no issue of multicollinearity. Furthermore, the correlations between independent variables and dependent variables indicate the possible strength and direction of relationship between them.

Table 4.1: Cronbach alpha and correlations

Variables (Cronbach alpha)	EMO	ENT	PUF	STA	IAE	AVD
EMO (.826)	1	.423**	-.086	-.391**	.163**	.019*

<b>ENT (.771)</b>		<b>1</b>	<b>-.258**</b>	<b>-.252**</b>	<b>.403**</b>	<b>-.122*</b>
<b>PUF (.759)</b>			<b>1</b>	<b>.441**</b>	<b>-.476**</b>	<b>.526**</b>
<b>STA (.765)</b>				<b>1</b>	<b>-.373**</b>	<b>.376**</b>
<b>IAE (.832)</b>					<b>1</b>	<b>-.303**</b>
<b>AVD (.792)</b>						<b>1</b>

\*\* . Correlation is significant at the 0.01 level (2-tailed).

\* . Correlation is significant at the 0.05 level (2-tailed).

#### 4.2. Convergent and discriminant validity

Study performed factor analysis and all item loadings were significant, with no item having the loading so low to be deleted (See table 4.2). Convergent validity was examined using average variance extracted (AVE) and composite reliability (CR). According to Fornell and Larcker (1981), the values of AVE and CR should be above 0.50 and 0.70 respectively. The CR values range from 0.774 to 0.947 and AVE values range from 0.533 to 0.658. As far as discriminant validity is concerned, it can be tested when the square root of AVE of each construct is greater than the correlations with itself and other constructs. The AVE values for emotional appeal, entertainment, puffery, skepticism towards advertising, Islamic advertising ethics and ad avoidance are 0.78, 0.73, 0.81, 0.74, 0.75 and 0.76 respectively. All these values are greater than the correlations with itself and other constructs.

Table 4.2: Loadings, AVE and CR

<b>Construct</b>	<b>Items</b>	<b>Loadings</b>
Emotional appeal AVE=0.616 CR=0.826	EMO1	.707
	EMO2	.889
	EMO3	.747
Entertainment AVE=0.533 CR=0.774	ENT1	.745
	ENT2	.734
	ENT3	.712
Puffery AVE=0.658 CR=0.920	PUF1	.773
	PUF2	.726
	PUF3	.804
	PUF4	.863
	PUF5	.899
	PUF6	.793
Skepticism towards online advertising AVE=0.551 CR=0.916	STA1	.700
	STA2	.600
	STA3	.653
	STA4	.714
	STA5	.791
	STA6	.693
	STA7	.762
	STA8	.894
	STA9	.833
Islamic advertising ethics AVE=0.566	IAE1	.878
	IAE2	.605

CR=0.947	IAE3	.711	
	IAE4	.794	
	IAE5	.874	
	IAE6	.786	
	IAE7	.712	
	IAE8	.603	
	IAE9	.759	
	IAE10	.754	
	IAE11	.658	
	IAE12	.857	
	IAE13	.815	
	IAE14	.651	
	Ad avoidance AVE=0.590 CR=0.895	AVD1	.627
		AVD2	.790
AVD3		.762	
AVD4		.800	
AVD5		.707	
AVD6		.899	

### 4.3. Regression analyses

Apart from the multicollinearity test performed in correlation analysis, a test of multicollinearity was also performed as a part of regression analysis. Sometimes correlation analysis is not good enough to detect possible multicollinearity issue, which of course can be identified by variance inflation factor (VIF) computed during regression analysis. The existence of multicollinearity is suspected if the VIF values are above 10. It can be observed from table 4.3 that all the values are well below the threshold limit.

Regression analysis revealed that emotional appeal is significantly and negatively related to skepticism towards online advertising ( $B = -.248$ ,  $\text{sig} = 0.000$ ). Similarly, the entertainment in online ads is significantly and negatively related to skepticism towards online advertising ( $B = -.170$ ,  $\text{sig} = 0.000$ ). The results also reveal that ad puffery is significantly and positively related to skepticism towards online advertising ( $B = .374$ ,  $\text{sig} = 0.000$ ). Finally, it was also found that skepticism towards online advertising positively predicts ad avoidance ( $B = .468$ ,  $\text{sig} = .000$ ). These results indicate the acceptance of H1, H2, H3 and H4 respectively.

Table 4.3: Regression analysis

Predictor	Criterion	B	Std. Error	t	Sig.	VIF
EMO	STA	-.248	.037	-6.762	.000	1.219
ENT	STA	-.170	.038	-4.488	.000	1.296
PUF	STA	.374	.045	8.298	.000	1.072
STA	AVD	.468	.040	11.662	.000	1.000

### 4.4. Mediation analyses

In this study three mediating hypothesis were proposed. First, it was proposed that STA mediates the relationship between EMO and AVD. The process macro by Preacher and Hayes was used to

perform this analysis. The results indicate that relationship between EMO and STA is significant ( $B = -.271$ ,  $sig = 0.000$ ). Next, the relationship between STA and AVD is also significant ( $B = .467$ ,  $sig = 0.000$ ). The direct relationship between EMO and AVD is also significant ( $B = .116$ ,  $sig = 0.000$ ). While both the X to M and M to Y paths were significant, mediation analysis was performed. Results reveal that STA mediates the relationship between EMO and AVD since the BootLLCI ( $-.180$ ) and BootULCI ( $-.084$ ) contain non-zero values. Presence of non-zero values indicate that indirect path is significant. Therefore, H5 is accepted. Table 4.4 presents outcome of mediation analysis using PROCESS macro.

Table 4.4: STA mediates between emotional appeal and ad avoidance

<b>Outcome: STA</b>				
	<i>Coefficient</i>	<i>SE</i>	<i>T</i>	<i>p</i>
Constant	3.6739	.1392	26.3911	.0000
EMO	-.2712	.0370	-7.3312	.0000
<b>Outcome: AVD</b>				
	<i>Coefficient</i>	<i>SE</i>	<i>T</i>	<i>p</i>
Constant	.6421	.2477	2.5924	.0000
EMO	.1161	.0391	2.9670	.0000
STA	.4674	.0564	8.2839	.0000
<b>Direct effect of X on Y</b>				
	<i>Effect</i>	<i>SE</i>	<i>T</i>	<i>p</i>
	.1161	.0391	2.9670	.0000
<b>Indirect effect of X on Y</b>				
	<i>Effect</i>	<i>Boot SE</i>	<i>BootLLCI</i>	<i>BootULCI</i>
	-.1268	.0243	-.1804	-.0841

H6 proposed that STA mediates the relationship between ENT and AVD. To test this hypothesis, similar procedure was followed. After meeting all the requirements (See table 4.5), BootLLCI ( $-.104$ ) and BootULCI ( $-.031$ ) did not contain zero values, indicating the presence of mediation. Thus, H6 was supported.

Table 4.5: STA mediates between entertainment and ad avoidance

<b>Outcome: STA</b>				
	<i>Coefficient</i>	<i>SE</i>	<i>T</i>	<i>p</i>
Constant	3.2501	.1301	24.9810	.0000
ENT	-.1697	.0378	-4.4877	.0000
<b>Outcome: AVD</b>				
	<i>Coefficient</i>	<i>SE</i>	<i>T</i>	<i>p</i>
Constant	1.6157	.2129	7.5881	.0000
ENT	-.0897	.0364	-2.4658	.0000
STA	.3685	.0539	6.8371	.0000
<b>Direct effect of X on Y</b>				
	<i>Effect</i>	<i>SE</i>	<i>T</i>	<i>p</i>
	-.0897	.0364	-2.4658	.0000
<b>Indirect effect of X on Y</b>				

	<i>Effect</i>	<i>Boot SE</i>	<i>BootLLCI</i>	<i>BootULCI</i>
	-.0625	.0184	-.1040	-.0316

Similarly, H7 which proposed that STA mediates the relationship between PUF and AVD was supported. After meeting the requirements, BootLLCI (.039) and BootULCI (.133) did not contain zero values, indicating the presence of mediation. Table 4.6 presents the results of mediation analysis.

Table 4.6: STA mediates between puffery and ad avoidance

<b>Outcome: STA</b>				
	<i>Coefficient</i>	<i>SE</i>	<i>T</i>	<i>p</i>
Constant	1.7092	.1239	13.7972	.0000
PUF	.4008	.0472	8.4866	.0000
<b>Outcome: AVD</b>				
	<i>Coefficient</i>	<i>SE</i>	<i>T</i>	<i>p</i>
Constant	.7626	.1442	5.2895	.0000
PUF	.4065	.0478	8.4960	.0000
STA	.2045	.0527	3.8836	.0000
<b>Direct effect of X on Y</b>				
	<i>Effect</i>	<i>SE</i>	<i>T</i>	<i>p</i>
	.4065	.0478	8.4960	.0000
<b>Indirect effect of X on Y</b>				
	<i>Effect</i>	<i>Boot SE</i>	<i>BootLLCI</i>	<i>BootULCI</i>
	.0820	.0239	.0395	.1331

#### 4.5. Moderation analyses

The study proposed that IAE moderates the relationship between STA and AVD. All the independent variables were mean centered before performing moderation analysis. The results indicate that interaction between STA and IAE was significant (B= -.125, sig= .002). See table 4.7 for details.

Table 4.7: Moderating role of Islamic ad ethics

	<b>B</b>	<b>Std. Error</b>	<b>t</b>	<b>Sig.</b>
(Constant)	2.321	.037	62.478	.000
STA	.188	.040	4.680	.000
IAE	-.349	.040	-8.702	.000
(Constant)	2.275	.039	57.595	.000
STA	.209	.040	5.211	.000
IAE	-.317	.041	-7.751	.000
STA x IAE	-.125	.040	-3.132	.002

Figure 4.1 plots the interaction effects of IAE and STA on AVD. The graph shows that IAE moderates the relationship between STA and AVD such that higher the IAE, weaker the relationship between STA and AVD.

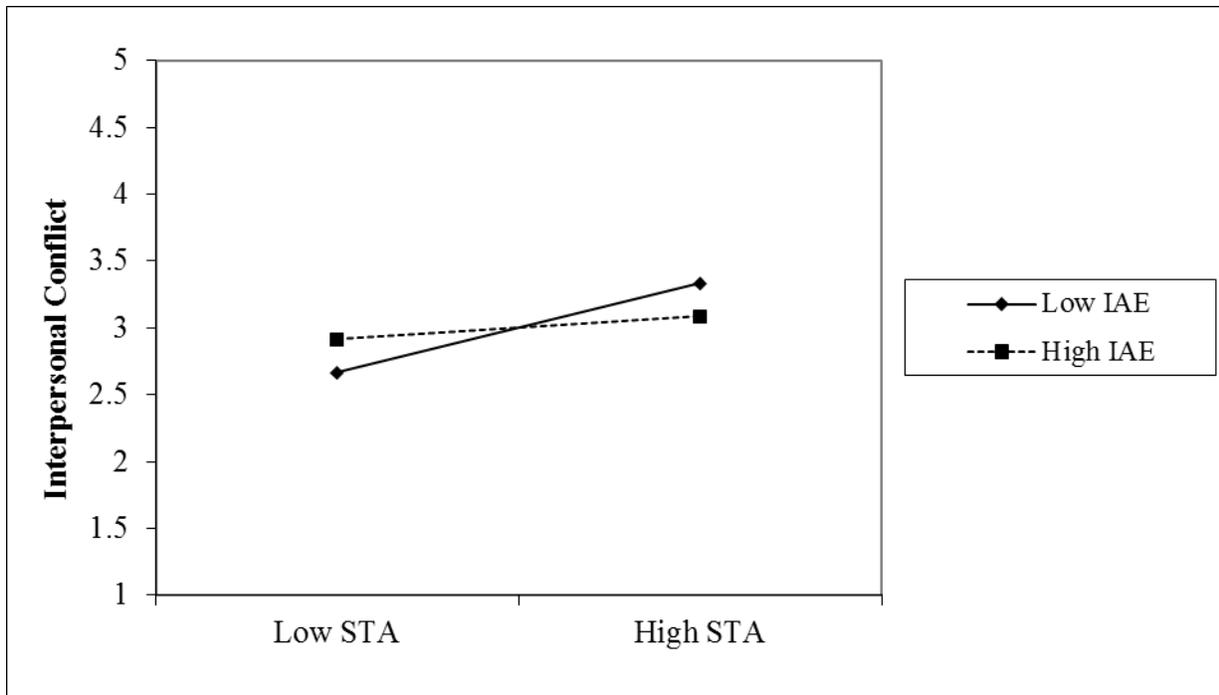


Figure 4.1: Interaction plot

## 5. Discussion and conclusion

This study endeavored to develop a framework to better understand phenomenon of skepticism towards online advertising and suggest possible remedies to overcome it. Results showed that emotional appeals and entertainment negatively influenced skepticism towards online advertising. These finding were in line with previous studies such as by Bennett, Ferreira & Tsuji (2006); Alhabash et al., (2013); and Swani et al., (2013). Ad puffery was found to be positively related with skepticism towards online advertising i.e. presence of ad puffery increased the skepticism among consumers. Existing literature also supported that ad puffery leads to negative attitudes among consumers. For example, Amyx and Lumpkin (2016) found that use of puffery in advertisements resulted in negative attitudes among consumers.

As a novel contribution, three mediating relationships have been proposed in the study. First, it was proposed that skepticism towards online advertising mediates the relationship between entertainment and ad avoidance. Secondly, skepticism towards online advertising mediates the relationship between emotional appeals and ad avoidance. Third, skepticism towards online advertising mediates the relationship between puffery and ad avoidance. All the relationships were supported by the data analysis. These finding are in line with the basic premise of stimulus-organism-response model that organism state plays an intervening role between stimulus and response states (Bagozzi, 1986).

One of the objectives of the study was to propose a prescription to overcome perils of skepticism towards online advertising. One key proposition comes from the Islamic marketing research literature i.e. Islamic advertising ethics. The study proposed that Islamic advertising ethics would moderate the relationship between skepticism towards online advertising and ad avoidance such that higher the Islamic advertising ethics, weaker the relationship between skepticism towards online advertising and ad avoidance. Results did support that hypothesis and

these findings are aligned with existing studies (Gibbs & Ilkan, 2008; Purnama & Safara, 2017). These studies also supported the idea that Islamic advertising ethics resulted in more positive attitudes as compared to negative ones.

### **5.1. Implications**

Findings of this study have implications for researchers as well as managers/practitioners. Existing research has mostly ignored the use of theoretical foundations to explain skepticism towards online advertising. This study is based on stimulus-organism-response model which can better explain this phenomenon. Therefore, this study can help researchers to understand the concept of skepticism towards online advertising through the lens of SOR paradigm.

Entertainment, emotional appeals and ad puffery have been proposed as antecedents to skepticism towards online advertising. These factors help to realize the importance of ad characteristics in shaping consumer's skepticism and ultimate responses towards advertising.

For the interest of practitioners, this study helps not only to understand the underlying mechanism of skepticism towards online advertising, but also suggests some solutions to tackle with its negative outcomes. All three stimuli proposed in the study can be manipulated by the practitioners/online advertisers to reduce skepticism i.e. they can increase an element of entertainment and emotional appeals such as introducing fun, humor, emotional statements and entertainment in advertising. On the other hand, ad puffery can be reduced by avoiding the exaggerated claims in ads thus ultimately reducing the skepticism.

Furthermore, online advertisers can also reduce the negative effects of skepticism towards online advertising by introducing Islamic advertising ethics. It has been suggested that those organizations/online sellers which follow the Islamic ethical guidelines while devising advertisements, are deemed to be less skeptical than other sellers. Therefore, online sellers/advertisers should follow Islamic guidelines while advertising their products/services in online environment.

### **5.2. Limitations and future research directions**

While building upon SOR model, this study discussed three antecedent variables and one outcome variable. There are other variables which could serve as antecedents like ad characteristics and personality characteristics. Future studies should identify other antecedents and consequences of skepticism towards online advertising.

Islamic advertising ethics were proposed to moderate the relationship between skepticism towards online advertising and ad avoidance. Other moderating variables may be tested for the influence in modifying the relationship.

This is a survey-based study conducted on university students. Survey study has its limitations in terms of internal validity. Future researchers may design an experimental study and test different populations apart from university students.

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