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Examining the beliefs, attitudes, and behavioural responses of Indian millennials towards social media advertisements : a structural equation modelling approach

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# Examining the Beliefs, Attitudes, and Behavioural Responses of Indian Millennials Towards Social Media Advertisements: A Structural Equation Modelling Approach

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## ABSTRACT

The purpose of the study is to examine the relationships of Indian social media users among their beliefs, attitudes, and behavioural responses towards social media advertisements. Hence, a conceptual framework based on Pollay and Mittal advertising model with two additional variables has been proposed. A quantitative approach of research has been followed, where data has been collected using a self-designed questionnaire from 472 Indian millennials who are active social media users. The results indicated that the proposed framework is a robust tool for measuring advertising effectiveness on social media sites, where the beliefs such as product information, hedonism, social role, and incentives have a significant positive relationship with attitude towards social media advertising, whereas the belief factors such as materialism, falsity, and irritation have a significant negative relationship with attitude towards social media advertising.

## KEYWORDS

Attitude Towards Social Media Advertisements, Behavioural Responses Millennials, Beliefs, Social Media Advertisements,

## 1. INTRODUCTION

The rapid advancements in Information, Communication and Internet technologies have boosted the spread of social media sites, which has led to an alteration in the communication pattern among people. These sites have been referred to as a set of internet-based applications which are built on the Web 2.0 premise, that focuses on the creation and circulation of user-generated content (Kaplan and Haenlein, 2010). Today cyberspace is dominated by diverse social media platforms due to which the companies have now shifted from the traditional form of advertising channels to advertisements

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on social media sites (Lee and Hong, 2016) and are investing huge amounts of their advertisement budgets on these sites (Chi, 2011 and Duffett, 2015).

These sites benefit the companies as the effectiveness of the ads can be measured through various parameters namely: ad clicks, and the number of likes and comments (Bunker *et al.*, 2013). Many studies have been undertaken in order to gain a better understanding of the effectiveness of social media advertisements by measuring different parameters such as advertising value generated (Hamouda, 2018; Kim and Han., 2014), electronic word of mouth (Chu and Kim, 2011), user-generated content (Kim and Kim, 2018), purchase intention and relationship management (Chi, 2011) and acceptance of social media as a technology (Pinho and Soares, 2011). However, very few studies have been conducted for the purpose of evaluating beliefs, attitudes and behavioural responses towards advertisements on social media sites with respect to Indian consumers.

### 1.1 Need of the Study

According to a report released by Digital India, (2021), the number of active social media users in 2019 in India is 448 million with a penetration of 32.3% of its total population, showing a growth of 21% from the previous year. Noticing the remarkable expansion in accessing the diverse social media sites by consumers across the globe, companies are choosing these sites as “one of the most cost-effective channels for reaching consumers in the form of blogs, email marketing, online and social media advertisements” (Arora and Agarwal, 2020, p. 48). The study on Indian consumers will offer significant implications to the researchers as well as practitioners. Firstly, the expenditure on social media by companies in the past 10 years has increased to almost 250%, the analysts have anticipated much more growth as companies and marketers try to capitalize on the unique features and opportunities presented by these platforms (CMO Survey, 2018), due to which many companies are switching to social media platforms for communicating with their consumers. Secondly, the focal point of a high amount of literature has always been dedicated to developed countries which possess high literacy rates, well-built infrastructure, and a great amount of disclosure for the consumers to various forms of digital advertisements. Thirdly it can be inferred from the literature that there exists variation in the belief system of consumers from Western and Eastern cultures towards advertisements (Sheldon *et al.*, 2017). In comparison to people from an individualistic culture, members of a collectivistic norms and be identified with the traits such as group norms and have the tendency of being involved in social media platforms for socialising activities at a much higher rate (Gupta and Shukla, 2019). Thereby a proper examination of the effectiveness of social media advertisements for Indian consumers will offer different and meaningful results.

Hence, this study has been designed, to develop a comprehensive model that explores the relationships between consumers’ beliefs, attitudes and behaviours by building up a framework using one of the well-recognised Beliefs Models (Pollay and Mittal, 1993) which will offer valuable insights to academicians and also to companies using social media platforms as their promotional channel, which can be imperative from a theoretical and practical perspective.

## 2. LITERATURE REVIEW

For the purpose of evaluating advertising effectiveness, beliefs and attitudes are rightly regarded as the appropriate measures (Mehta, 2000). Belief has been defined as a linkage or affiliation of an object with some particular characteristic or attribute (Fishbein and Ajzen, 1974), it is an illustrative contemplation that a person holds about something (Kotler and Keller, 2006). A robust study conducted by “Pollay and Mittal (1993) consisted of seven beliefs factors, which have been used as antecedents for determining consumer attitudes towards advertising.” The two broad categories included individual factors such as “product information, hedonism and social roles” and societal factors such as “good for the economy, materialism, falsity/no-sense, and value corruption”.

Beliefs have been defined as “an association of an object with some attribute” (Fishbein and Ajzen, 1975). In a milestone study conducted by Pollay and Mittal (1993), seven major belief factors were identified and

broadly categorised as individual factors such as “Product Information, Hedonism and Social Roles” and Societal factors such as “good for the economy, materialism, falsity/no-sense, and value corruption”.

Attitude has been defined as “a person’s enduring favourable or unfavourable evaluations, emotional feelings, and action tendencies toward some object or idea” (Kotler and Keller, 2006). Pollay and Mittal (1993) distinguished between beliefs and attitudes by describing beliefs as “specific statements about the attributes of objects” and attitudes as “summative evaluations of objects”. Precisely attitude toward advertisements as “aggregation of weighted evaluations of perceived attributes and consequences of products” (Brackett and Carr, 2001).

Table 1 shows the summary of studies done on the advertising belief model. The summary table reviews the important belief factors which have been studied for determining attitudes towards advertisements, which highlights the acceptance of Pollay and Mittal (1993) in diversified mediums of advertising. Also, studies have subsequently extended Pollay and Mittal model for evaluating the consequences like behaviour towards the ad, which increases the managerial relevancy of evaluating the efficacy of advertising investment (Wolin *et al.*, 2002; Wang and Sun, 2010). However, it can be inferred from the summary table and also some other relevant studies highlight that consumer concerns like “Irritation” have also been considered an important belief for predicting attitude toward ads (Arora, 2022; Arora and Agarwal, 2019; Ducoffe, 1995; Brackett and Carr, 2001; Mahmoud, 2015; Tsang *et al.*, 2004). Specifically, in the online advertising context we notice “the skip the ad” option in various digital media which has been built keeping in mind the disruptive nature of ads moreover social media sites has been primarily built for interpersonal communication and a sense of joy (Mir, 2015), the advertisements which pop up can disturb the flow of the consumers. Moreover, an important economic belief factor which plays a major role in increasing the acceptance of advertisements is “Incentives”, which can be referred to as some sort of economic gain or monetary benefit. Various studies have used Incentives as a belief factor predicting attitudes towards advertising (Arora and Agarwal, 2019; Huq *et al.*, 2015; Tsang *et al.*, 2004), thereby inclusion of Incentives in the conceptual framework will give more robust results in the social media advertising scenario.

### 3. CONCEPTUAL MODEL AND HYPOTHESIS DEVELOPMENT

The framework designed to evaluate the beliefs, attitudes and behavioural responses towards social media advertisements is based on the conceptual framework of Pollay and Mittal’s (1993) advertising model and is subsequently extended by including another important positive (Incentives) and negative (Irritation) antecedents as previously mentioned. All the constructs used in the development of the hypotheses and conceptual framework have been discussed below:

#### 3. 1 Determinant of Attitude: Positive and Negative Belief Factors

##### 3.1.2 Positive Belief Factors

###### 3.1.2.1 Product Information

One of the key roles of advertisements “is disseminating information about the products to consumers” (Ju-Pak, 1999). The prime motive for consumers’ willingness to accept advertisements is functional informational content (Arora, 2022). The attention of consumers can be grabbed by the information available in social media advertisements (Van-Tien Dao *et al.*, 2014). Past studies have reported a positive relationship between information and attitude towards advertisements (Arora and Agarwal, 2019; 2020; Pollay and Mittal, 1993; Ting *et al.*, 2015; Wang and Sun, 2010). Thereby, using the evidence and relationship supported in t past studies, this study proposes that

H<sub>1</sub>: Product Information belief factor significantly predicts Attitude toward Social Media Advertisements.

Table 1. Summary of past studies

Authors and Year	Sample Size	Variables	Advertising Form	Findings
“Pollay and Mittal (1993)	383 US consumers	<u>Independent Variables:</u> Product Information, Hedonism, Good for Economy, Social Role Materialism, Falsity, Value Corruption <u>Dependent Variables:</u> Attitude towards the ad	General Advertising	The model was tested on two independent samples of Collegians and Households. For the Collegians groups all factors were significant except for value corruption and Social role, whereas for household sample, only value corruption was an insignificant factor in determining attitude towards the ad.
Brackett and Carr, (2001)	421 US College Students	<u>Independent Variables:</u> Entertainment, informativeness, irritation, credibility, demographic variables, <u>Dependent Variables:</u> advertising value, attitude toward advertising	Web advertising	This study aimed to find out the Attitudinal difference of Web advertising with other media. The web advertising value was predicted by all the independent variables.
Kamal and Chu (2012)	573 U.A.E internet users	<u>Independent Variables:</u> Information, Entertainment, Social role, Irritation, Value Corruption, Materialism and Falsity. <u>Dependent Variables:</u> Attitude and Behaviour towards the ad	Social Media Advertising	All the beliefs factors have a significant impact on the attitude towards the ads, which subsequently positively impacted the behavioural intention towards the clicking the ad.
Mahmoud (2015)	384 Syrian Internet users	<u>Independent Variables:</u> Information, Entertainment, Social role, Irritation, Value Corruption, Materialism and Falsity. <u>Dependent Variables:</u> Attitude towards the ad, Click the website, Leave the Website	Internet advertising	Attitudes are positively significantly predicted by beliefs such as Information and Entertainment, and is negatively predicted by beliefs such as Irritation and Value Corruption.
Ting <i>et al.</i> , (2015)	347 young Malaysian adults	<u>Independent Variables:</u> Product Information, Hedonism, Social Role, Good for Economy, Falsity, Materialism and Value Corruption <u>Moderator:</u> Ethnicity (Groups: Chinese, Dayaks, Malays) <u>Dependent Variables:</u> Attitude towards the ad, Intention	General Advertising	Product Information, Hedonism and good for economy are consistent in predicting attitude towards ads irrespective of the ethnic groups. Whereas, falsity is only significant for Chinese consumers and the other beliefs like social role and materialism are significant for Dayak consumers only.
Dondolo (2017)	269 South African Undergraduate Students	<u>Independent Variables:</u> Falsity, Materialism and Value Corruption <u>Dependent Variables:</u> Attitude towards Facebook Advertising	Facebook Advertising	The results of the study show that Falsity, Materialism and Value Corruption have a significant negative impact on the attitude towards Facebook Advertising
Arora and Agarwal (2019)	420 Indian social media users	<u>Independent Variables:</u> Informativeness, Credibility, Entertainment, Irritation, Incentives, Personalisation <u>Dependent Variables:</u> Social Media Advertising Value (SMDAV), Attitude towards Social Media Advertising (ATSMA)	Social Media Advertising	The study reported all significant predictors of Social Media Advertising Value except for Personalisation. Social Media Advertising Value significantly impacted Attitude towards Social Media Advertising”
Arora and Agrwal (2020)	472 Indian millennials	<u>Independent Variables:</u> Entertainment, Informativeness, credibility, incentives, pre- purchase search motivation and social escapism motivation <u>Dependent Variables:</u> Attitude and purchase intention towards social media advertisements	Social Media Advertising	The results indicated a significant role of informativeness, entertainment, credibility, incentives, pre- purchase search motivation and social escapism motivation in predicting attitudes towards social media advertising, further purchase intention was significantly predicted by attitudes towards social media advertising.

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Table 1. Continued

Authors and Year	Sample Size	Variables	Advertising Form	Findings
Arora (2022)	702 Indian Facebook users	<p><u>Independent Variables:</u> Informativeness, Credibility, Entertainment, Irritation, Incentives, Personalisation, Design Quality, Interactivity</p> <p><u>Dependent Variables:</u> Facebook Advertising Value, Flow experience, behavioural response</p>	Facebook Advertising	The study demonstrated personalisation and interactivity to be significant predictors of all the cognitive, affective and economic factors. All these factors but irritation significantly predicted Advertising value, flow experience and behavioural responses

Source: Author's Compilation using the previous literature

### 3.1.2.2 Hedonism/ Entertainment/ Pleasure

One of the major attributes of advertisements, which marketers have been using for attracting consumers is the Entertaining feature. (Arora, 2022; Arora and Agarwal, 2019; Ducoffe, 1995). Hedonism attribute of an advertisement must possess the ability to provide deflection, escapism, emotional release, pleasing enjoyment and positively impact the attitude of consumers towards the advertisements (Arora, 2022; Arora *et al.*, 2018; Mukherjee and Banerjee, 2017; Shavitt *et al.*, 1998). The effectiveness of advertisements is enhanced by entertaining advertisements. Thereby, using the evidence and relationship supported in past studies, this study proposes that, the

H<sub>2</sub>: The hedonism belief factor significantly predicts Attitude towards Social Media Advertisements.

### 3.1.2.3 Social Role and Image

Social Role can be elucidated as that feature of advertisements which influences the lifestyle patterns leading to the creation of image and social status (Wang *et al.*, 2009). Like other mass media advertisements, social media advertisements possess the capacity to impact brand image and purchase decisions, by promoting lifestyle messages through setting expels of ideal users, status symbols etc (Pollay and Mittal, 1993). The online gives an added advantage in the form of scintillating and interactive messages for communicating and circulating such messages with social objectives (Wolin *et al.*, 2002). Moreover, nowadays social media sites are witnessing various “banner and video lifestyle-related advertisements” (Natarajan *et al.*, 2015). So, to examine the impact of Social Role belief on Indian Consumers’ attitudes, the study proposes that

H<sub>3</sub>: Social Role belief factor significantly predicts Attitude towards Social Media Advertisements.

### 3.1.2.4 Good for Economy

Advertising advocates claim that there are a variety of functions performed by it such as fostering full employment by creating job opportunities, lowering the production cost, creating healthy competition among the consumers for the benefit of consumers, optimum utilization of resources and increasing the standard of living (Pollay and Mittal, 1993; Belch and Belch, 2008; Amjad, *et al.*, 2015). Social media advertisement provides consumers with a lot of information which helps in saving their precious time, money and effort Studies have reported a positive relationship between the Good for Economy Belief and Attitude of consumers in a different form of advertisements (Amjad *et al.*, 2015; Wang *et al.*, 2009; Wang and Sun, 2010; Wolin *et al.*, 2002). So, to examine the impact of Good for Economy belief on Indian Consumers’ attitudes, the study proposes that

H<sub>4</sub>: Good for Economy belief factor significantly predicts Attitude towards Social Media Advertisements.

#### 3.1.2.5 Incentives

Individuals have an incline towards those marketing programmes that offer some monetary benefits (Milne and Gordon, 1993). The attractiveness of the advertisements and their acceptability are increased when they contain certain rewards or benefits (Hoffman and Novak, 1996). Advertisement that carries an incentive bestows certain financial rewards to individuals who concur to accept an advertisement (Tsang *et al.*, 2004). It has been reported in previous studies that financial benefits/ rewards have been useful in evoking positive consumer responses such as product trials or buying decisions (Kim and Han, 2014). However, there exists very few studies that have examined the impact of incentives as a belief factor on attitudes towards advertisements on social media platforms. Thereby considering the above arguments and examining the impact of incentives among Indian consumers the study proposes that

H<sub>5</sub>: Incentive belief factor significantly predicts Attitude towards Social Media Advertisements.

### 3.1.3 Negative Belief Factors

#### 3.1.3.1 Materialism

Materialism has been defined as a, “set of belief structures that sees consumption as the route to most, if not all, satisfactions” (Pollay and Mittal, 1993). Belk and Pollay (1985) described materialism as “the individual’s desire to purchase, possess and consume material goods. Belch and Belch (2008) proclaimed, advertisements of exposing people to a dazzling realm of products and make them develop the need of buying. Materialism feature of ads makes people feel the need of buying products, more than their needs and consume goods merely for the sake of pleasure. Previous literature has reported Materialism to be a negative predictor of attitude towards advertisements. (Dondolo, 2017; Mahmoud, 2015; Pollay and Mittal, 1993; Wolin *et al.*, 2002). Thereby to examine this relationship in the social media advertisement context for Indian consumers, the study proposes that

H<sub>6</sub>: Materialism belief factor significantly predicts Attitude towards Social Media Advertisements.

#### 3.1.3.2 Falsity/ Deceptiveness

Falsity is the dispensing of delusory information to consumers. It can also be defined as information which is deliberately misleading, incomplete, irrelevant, confusing, and silly (Pollay and Mittal, 1993). It comprises half-truths, and false claims and questions the intelligence of people with deceptive content (Korgaonkar *et al.*, 2001). Advertisements with false and deceptive content irritate and is associated with causing negative attitude in consumers (Dondolo, 2017; Pollay and Mittal, 1993; Ting *et al.*, 2015; Wolin *et al.*, 2002). Thereby to examine the above impact in the social media advertising context among Indian Consumers, the study proposes that

H<sub>7</sub>: Falsity belief factor significantly predicts Attitude towards Social Media Advertisements.

#### 3.1.3.3 Value Corruption

Advertising possesses the capacity to corrupt the value of consumers through its advertising messages. Advertising generally promotes positive messages, but negative elements are easily recalled and remembered for a longer period (Munusamy and Wong, 2007). Thereby advertising is accused

of distorting moulding values, especially among the youth (Korgaonkar *et al.*, 2001). Thereby to examine the above impact in the social media advertising context among Indian Consumers, the study proposes that

H8: Value Corruption belief factor significantly predicts Attitude towards Social Media Advertisements.

### 3.1.3.4 Irritation

Advertising effectiveness is hampered and decreased by the irritating content (Ducoffe,1995). Advertising content and its clutter has been reported as a significant cause for irritating consumers (Greyser,1973). In online advertising, privacy concerns can also be a cause of irritation (Taylor *et al.*, 2011). Past studies have reported that irritation content negatively impacts the attitude of consumers (Arora & Agarwal,2019; Luna *et al.*, 2013; Tsang *et al.*, 2004). Social media sites have been primarily built for interpersonal communication and an s of joy (Mir, 2015), the advertisements which pop up can disturb the flow of consumers. Thereby to examine this relationship among Indian Consumers, the study proposes that

H<sub>9</sub>: Irritation factor significantly predicts Attitude towards Social Media Advertisements.

## 3.2 Determinant of Advertising Behavioural Responses: Attitude Factor

The Hierarchy Effect Model (Lavidge and Steiner,1961) proclaims belief as an antecedent to attitude and thereby attitude to be an antecedent of behavioural response. Behavioural responses can be defined as the actions undertaken by consumers after being exposed to commercials (Nedungadi *et al.*, 1993). There have been various studies to investigate the relationship between attitude and behavioural responses (Arora *et al.*, 2020; Kamal and Chu,2012; Mehta 2000; Wolin *et al.*, 2002; Wang and Sun,2010), thereby examining this relationship among the Indian Consumers, the study proposes that

H<sub>10</sub>: “Attitude towards Advertisements on Social Media platforms significantly predicts Behavioural Responses.”

## 3.3 The Moderating Role of Gender

Past studies show empirical evidence to support the relationship between demographics such as gender and its impact on attitude and behavioural responses (Shavitt *et al.*, 1998; Weiser, 2000). A study conducted to find out the gender differences for examining beliefs and attitudes towards internet advertising reported that as compared to women, men showed more positive attitudes and behavioural responses towards internet advertising (Weiser, 2000; Wolin and Kangaonakar,2003). Using the above evidence from the past studies, the current research regards Gender as a moderating variable for examining the differences between men and women for their beliefs, attitudes and behavioural responses towards advertisements on social media platforms, the study proposes that

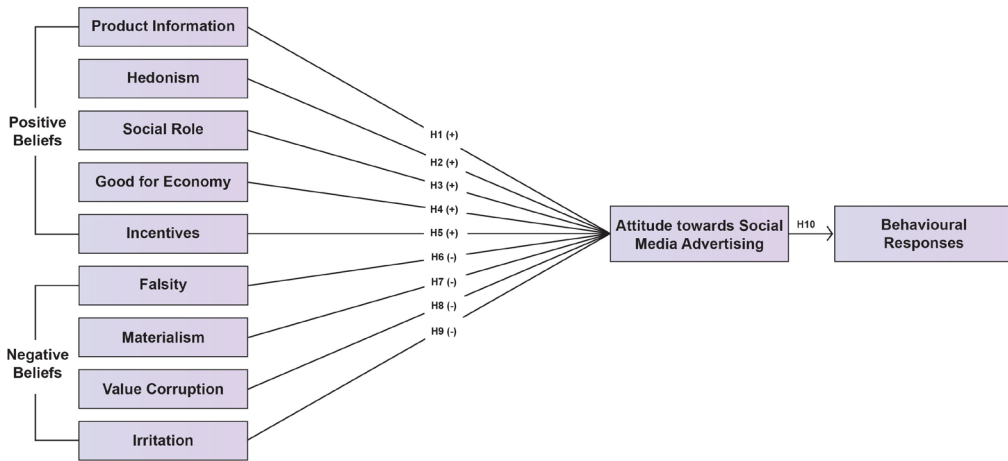
H<sub>11</sub>: “Gender moderates the effect of the considered belief factors on attitude and Behavioural responses towards advertisements on social media platforms.

## 4. OBJECTIVE OF THE STUDY

The research objective of the study is to examine the influence of positive and negative belief factors on attitude and behavioural responses towards advertisements on social media platforms. Also, the to know the significant difference in the proposed relationships (Figure 1) on the bases of gender.



Figure 1. Proposed conceptual model Source: Author



## 5. RESEARCH METHODOLOGY

### 5.1 Sample and Data Collection

In today's world of digitalisation, Generation Y has grabbed the attention of marketers and researchers. Thereby for this study, to represent Generation Y the sample comprises graduates, postgraduates, doctoral students and academicians who belong to diverse universities of the National Capital Region (NCR) of India. To identify the suitability of the sample only those respondents have been selected who have at least one account on one of the social media sites such as Instagram, YouTube, Facebook, Twitter, and LinkedIn and are familiar with them. Using non-probability convenience sampling, online survey forms were circulated to 600 social media users. The link to the survey form created on Google Forms was available for four months from June and September 2021- December 2021". A total of 472 responses were obtained, after removing the incomplete responses.

### 5.2 Scale Development

The questionnaire was bifurcated into two sections, the first section carries information related to demographics and social media-related usage variables adapted from (Teo, 2001; Wolin *et al.*, 2002). The next section consists of the measures related to beliefs and attitudes measured using a Five Point Likert scale ranging from Strongly Disagree (1) to Strongly Agree (5). The measurement scales have been adopted from the previous literature, which is presented in Table 2.

### 5.3 Data Analysis

Data Analysis for the conceptual model proposed was conducted using a three-step procedure. The first step was to conduct an Exploratory Factor Analysis (EFA) on the measurement scales mentioned using SPSS 21.0. Then in the second step, for ensuring reliability and validity concerns and assessing the goodness of fit measures, Confirmatory Factor Analysis (CFA) was executed on the measures generated through EFA. Lastly, the relationship between the constructs was determined and the formulated hypotheses were tested using AMOS 22.0.

**Table 2. Measurement scales and their sources**

Constructs	No of Statements	Sources
Product Information	4	Pollay and Mittal, (1993); Wang and Sun (2010)
Hedonism/ Entertainment	4	Pollay and Mittal, (1993); Brackett and Carr, (2001)
Incentives	4	Ünal, S., Erci, A., & Keser, Ercan. (2011).
Social role and image	4	Pollay and Mittal, 1993; Wang and Sun (2010)
Good for Economy	4	Pollay and Mittal, (1993); Wolin <i>et al.</i> , (2002)
Falsity/ Deceptiveness	4	Pollay and Mittal, (1993); Wang and Sun (2010)
Materialism	4	Pollay and Mittal, (1993); Wolin <i>et al.</i> , 2002
Value Corruption	3	Pollay and Mittal, (1993); Wang and Sun (2010)
Irritation	5	Ducoffe (1995); Varnali <i>et al.</i> (2012)
Attitude towards Social Media Advertisements	4	Pollay and Mittal, 1993; Wolin <i>et al.</i> , 2002
Behavioural Responses	4	Wolin <i>et al.</i> , (2002)

Source: Author's Compilation using the previous literature

## 6. RESULTS

### Demographic Profile (N= 472)

The greatest segment of the respondents belonged to the age group of 18-23 years (53%). Then based on gender, the composition of the sample was equivalent in terms of males (51%) and females (49%). Moreover, 26% of the respondents had a bachelor's degree and 25% had a master's degree. There were various reasons for accessing the internet, however, the majority of the respondents (33%) used the Internet to access social media sites. More detailed information on the demographic profile of the respondents has been tabulated in Table 3.

### 6.1. Common Method Variance (CMV)

There are several procedures and statistical measurements which are used to minimize CMV as suggested by (Podsakoff *et al* 2003). Firstly, the participants were assured regarding the privacy of their responses to overcome the hesitation of evaluation and social desirability issues. Next, a separation was used in the questionnaire to minimize the perception of the participants of any direct link among the constructs. Then the study performs "Harman's single factor test" to provide statistical evidence using IBM SPSS 21.0 of no biases in the responses. All the measurement items were loaded into Exploratory Factor Analysis, via an unrotated factor solution. The results produced only factors with an eigenvalue greater than 1 and accounted for 21.23% of the total variance which is quite under the specified limit of 50% (Harman, 1976; Podsakoff *et al.*, 2003).

### 6.2 Exploratory Factor Analysis (EFA)

An Exploratory Factor Analysis (EFA) was carried out on 34 constructs of the questionnaire for ensuring unidimensionality. The data showed excellent results for the KMO test with a value of 0.858, Bartlett's test Chi-Square Value: 11838.39(df:946, significant p-value: 0.000) which indicated goodness of data for carrying out Factor Analysis". The above extracted above explained 71% of the total variance.

### 6.3 Confirmatory Factor Analysis (CFA)

It is done to examine the validity and reliability of the constructs through Convergent and Discriminant validity and assess for model fitness which is indicated through a pool of indices.

Table 3. Respondents profile (N=472)

Measure	Item	Frequency	Percentage (%)
Gender	Male	232	49
	Female	240	51
Age Group	18-23yrs	250	53
	24-29yrs	150	32
	30-35yrs	72	15
Educational Level	Undergraduates	157	33
	Graduates	123	26
	Postgraduates	118	25
	PhD	74	16
Occupation	Student	250	53
	Service	150	32
	Self Employed	72	15
Reason for using the Internet	Using Messenger	100	21
	Web Browsing	130	28
	Using Social Media Sites	155	33
	Web Browsing	87	18
Duration of usage of Social media sites in a week	1-3 hours	87	18
	4-6hours	100	21
	7-9 hours	95	20
	More than 10 hours	190	41
Preference of Social media sites	Social Media	153	33
	Instagram	127	27
	YouTube	113	24
	LinkedIn	57	12
	Twitter	22	4
Frequency of reading or viewing an advertisement on Social media sites	1-5 per day	130	28
	More than 6 per day	110	23
	1 per 4-5 days	103	22
	1 per week	109	27

Source: Author's Calculation from the primary data collected using SPSS 21.0

### 6.3.1 Convergent Validity

For establishing construct validity, the factor loading should be more than 0.5 points and statistically significant at a 0.01 level (Steenkamp and Geyskens,2006). Secondly, the Average Variance Extract (AVE) of all the constructs lies within a range of 0.546 to 0.807, which is above the minimum cut-off point of 0.5 (Hair *et al.*, 2006), and lastly, the Composite Reliability of all the constructs lied within a range of 0.765 to 0.926, which is above the minimum cut-off point of 0.7 (Hair *et al.*, 2006). All the above conditions are met which ensures convergent validity and signifies that all the constructs in the model were adequate. The results of this are mentioned in table 5.

Table 4. Exploratory factor analysis results

Constructs	BR	PI	Hed	Inc	Eco	SR	ATSMA	FAL	MAT	VC	IRR
BR1	0.826										
BR2	0.733										
BR3	0.727										
BI4	0.700										
PI1		0.824									
PI2		0.814									
PI3		0.809									
PI4		0.788									
Hed1			0.894								
Hed2			0.873								
Hed3			0.865								
Hed4			0.792								
Inc1				0.846							
Inc2				0.837							
Inc3				0.790							
Inc4				0.734							
Eco1					0.885						
Eco2					0.878						
Eco3					0.869						
Eco4					0.806						
Role1						0.886					
Role2						0.861					
Role3						0.845					
Role4						0.797					
ATSMA1							0.826				
ATSMA2							0.788				
ATSMA3							0.778				
ATSMA4							0.654				
Fal1								0.878			
Fal2								0.857			
Fal3								0.788			
Fal4								0.773			
Mat1									0.907		
Mat2									0.892		
Mat3									0.842		
Mat4									0.664		

continued on following page

Table 4. Continued

Constructs	BR	PI	Hed	Inc	Eco	SR	ATSMA	FAL	MAT	VC	IRR
VC1										0.819	
VC2										0.812	
VC3										0.752	
Irr1											0.709
Irr2											0.789
Irr3											0.772
Irr4											0.760
Irr5											0.720
REV	<b>3.961</b>	<b>3.884</b>	<b>3.647</b>	<b>3.400</b>	<b>3.274</b>	<b>3.270</b>	<b>3.264</b>	<b>2.996</b>	<b>2.954</b>	<b>2.859</b>	<b>2.693</b>
Variance (%)	7.617	7.469	7.014	6.539	6.296	6.288	6.277	5.761	5.680	5.498	5.178
Cumulative %	7.617	15.09	22.10	28.64	34.93	41.22	47.50	53.26	58.94	64.43	69.61
CA	0.918	0.919	0.901	0.934	0.918	0.845	0.923	0.875	0.885	0.843	0.791

**NOTES:** PI= Product Information, HD= Hedonism, INC= Incentives, GE= Good for Economy, SR= Social Role, FS=Falsity, MT= Materialism, VC= Value Corruption, IRR= Irritation, ATSA= Attitude, BR= Behavioural Response

REV= Rotated Eigen Value, CA= Cronbach Alpha

**Source:** Author's Calculation using IBM SPSS 21.06.3.2 Discriminant Validity

It was confirmed that the correlation between the eleven constructs was not more than 0.8 points (Bagozzi,1994). Secondly, for measuring discriminant validity, “the constructs should share high variance with its measures rather than with measures of other latent variables” (Fornell and Larcker,1981). Thereby for confirming this, a comparison has been done between the square root of AVE items mentioned as diagonal items in Table 5 with the inter-construct correlation mentioned as non-diagonal items in Table 5.

The results obtained by the study dismissed the multicollinearity issue since the VIF value for all the constructs should be below the cut-off point of 10 (1.54~ 4.62) and the tolerance value is greater than 0.1 (Sim *et al.*,2014). Moreover, the study confirmed the above issue by following the criteria mentioned by Hair *et al.*, 2014 for detecting multicollinearity, that the largest correlation coefficient should be less than 0.9. Thus, the data used in our study obtained satisfactory results.

### 6.3.2 Model Fitness

In the next step, the measurement model was examined by assessing the model fit indicated by the goodness of fit indicators and also by examining the convergent and discriminant validity of the proposed model. Several indicators have been mentioned in the research for assessing the model fit (Bentler,1990; Kline,2005). Table 6 denotes the model fit indices with the suggested measures.

### 6.4 Assessment of the Structural Model

After assessing the reliability concerns, convergent validity, discriminant validity and the goodness of fit measures, a structural model was designed in AMOS 22.0 software for testing the causal relationships. To test the proposed hypotheses and check the causal relationships, three criteria have been adopted, which include assessing three parameters namely: regression coefficients, significant value (p-value < 0.001) and the critical ratio (CR should be >1.96). Taking these as the bases, the formulated hypotheses have been tested, the results of which have been illustrated in Figure 2.

The insignificant paths suggest revising the model, by removing the insignificant variables (Good for Economy and Value corruption). Therefore, an alternative model has been presented in which

Table 5. Assessment of convergent validity

Constructs	Items	Loading	Critical Ratio	P-value	AVE	CR	Mean	SD
Product Information	Info1	0.713	-	-	0.557	0.834	3.93	0.770
	Info2	0.746	14.810	***			4.08	0.865
	Info3	0.776	15.490	***			3.91	0.924
	Info4	0.748	15.319	***			3.75	0.852
Hedonism	Hed1	0.933	-	-	0.774	0.932	3.85	0.867
	Hed2	0.946	34.782	***			3.79	0.927
	Hed3	0.810	28.802	***			3.65	0.789
	Hed4	0.822	28.866	***			4.08	0.775
Incentives	Inc1	0.850	-	-	0.594	0.853	3.62	0.983
	Inc2	0.730	16.912	***			3.75	0.852
	Inc3	0.701	15.817	***			3.70	0.793
	Inc4	0.793	18.628	***			3.66	0.797
Social Role	Role1	0.758	-	-	0.526	0.816	3.58	0.844
	Role2	0.708	13.610	***			4.03	0.822
	Role3	0.716	13.742	***			4.22	0.742
	Role4	0.718	13.218	***			4.08	0.775
Good for Economy	Eco1	0.738	-	-	0.553	0.832	4.02	0.808
	Eco2	0.768	11.136	***			3.35	1.026
	Eco3	0.749	10.921	***			3.04	1.080
	Eco4	0.719	11.649	***			3.55	0.993
Falsity	Fal1	0.883	-	-	0.631	0.872	2.96	1.013
	Fal2	0.710	11.526	***			2.55	1.092
	Fal3	0.762	12.234	***			2.97	1.175
	Fal4	0.812	13.456				3.95	0.728
Materialism	Mat1	0.908	-	-	0.735	0.917	4.01	0.715
	Mat2	0.875	23.816	***			4.05	0.838
	Mat3	0.834	24.567	***			3.78	0.789
	Mat4	0.808	22.683				3.35	0.857
Value Corruption	VC1	0.813	-	-	0.647	0.845	3.38	0.859
	VC2	0.873	12.425	***			3.39	0.998
	VC3	0.719	11.019	***			4.21	0.706
Irritation	Irr1	0.815	-	-	0.648	0.902	4.06	0.738
	Irr2	0.840	14.186	***			4.05	0.641
	Irr3	0.794	16.876	***			4.03	0.822
	Irr4	0.783	18.654	***			4.22	0.742
	Irr5	0.793	19.816	***			4.08	0.775

Table 5. Continued

Constructs	Items	Loading	Critical Ratio	P-value	AVE	CR	Mean	SD
Attitude towards social media advertisements	ATSMA1	0.751	-	-	0.587	0.85	4.02	0.808
	ATSMA2	0.763	14.811	***			3.98	0.706
	ATSMA3	0.791	15.346	***			4.06	0.738
	ATSMA4	0.759	15.172	***			4.05	0.641
Behavioural responses	Beh1	0.941	-	-	0.926	0.76	0.876	4.06
	Beh2	0.936	32.991	***			3.38	4.05
	Beh3	0.868	18.325	***			3.78	.365
	Beh4	0.725	18.872	***				.378

Source: Author's Compilation through Statistical Output generated from AMOS 22.0

Table 6. Assessment of discriminant validity

Constructs	PI	HD	INC	SR	GE	FS	MT	VC	IRR	ATSMA	BR
<b>PI</b>	<b>0.877</b>										
<b>HD</b>	0.340***	<b>0.880</b>									
<b>INC</b>	0.342***	0.348***	<b>.771</b>								
<b>SR</b>	0.563***	0.725***	0.346***	<b>0.725</b>							
<b>GE</b>	0.716***	0.615***	0.077	0.374***	<b>0.744</b>						
<b>FS</b>	-0.237***	-0.355***	0.041	-0.502***	-0.396***	<b>0.794</b>					
<b>MT</b>	-0.111**	-0.113**	0.040	-0.092	-0.090	-0.113	<b>0.857</b>				
<b>VC</b>	-0.217***	-0.195***	0.103**	-0.324***	-0.214***	-0.256***	0.505***	<b>0.804</b>			
<b>IRR</b>	-0.224***	0.033	0.503***	0.321***	0.685***	0.414***	-0.321***	0.087	<b>0.805</b>		
<b>ATSMA</b>	0.216***	0.618***	0.323***	0.746***	0.615***	0.224*	0.345***	0.223***	0.243***	<b>0.766</b>	
<b>BR</b>	0.223***	0.427***	0.321***	0.343***	0.094	0.046	0.122***	0.132***	0.231***	0.132***	<b>0.962</b>

Source: Author's Compilation through Statistical Output generated from AMOS 22.0

Note: PI= Product Information, HD= Hedonism, INC= Incentives, GE= Good for Economy, SR= Social Role, FS=Falsity, MT= Materialism, VC= Value Corruption, ATSA= Attitude, BR= Behavioural Response

The bold numbers on the diagonal are the square roots of the AVE.

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

\*\* Correlation is significant at p < .01 level (2-tailed).

\*\*\*Correlation is significant at p < 0.001 (2-tailed)

insignificant paths have been removed and new suggested paths have been added. The hypothesis testing results for the revised and alternative model have been presented in Table 8 which implies all the paths are now significant. The alternative model has been successful in predicting attitudes towards social media advertisements with an increased explained variance ( $R^2$ ) of 87.6% and in predicting Behavioural Responses with an increased explained variance ( $R^2$ ) of 69.4%.

### 6.4.3 Moderation Results

For investigating the moderating effect of gender, the total sample (472) was divided into two subgroups, Males (230) and Females (242). Thereby, for studying the group differences multigroup analysis was conducted, wherein individual models were run. Table 9 shows the standardised estimates, Critical Ratio (C.R) and p-values for the two groups separately.

It can be inferred from the Table, that constructs such as “Good for Economy” and “Value Corruption” were found to be insignificant for both the groups, thereby before going for the moderation analysis it was trimmed out from the model. Also, the new suggested paths as per the modification

*continued on following page*

Figure 2. Results of proposed conceptual model Source: Author's Compilation through Statistical Output generated from AMOS 22.0

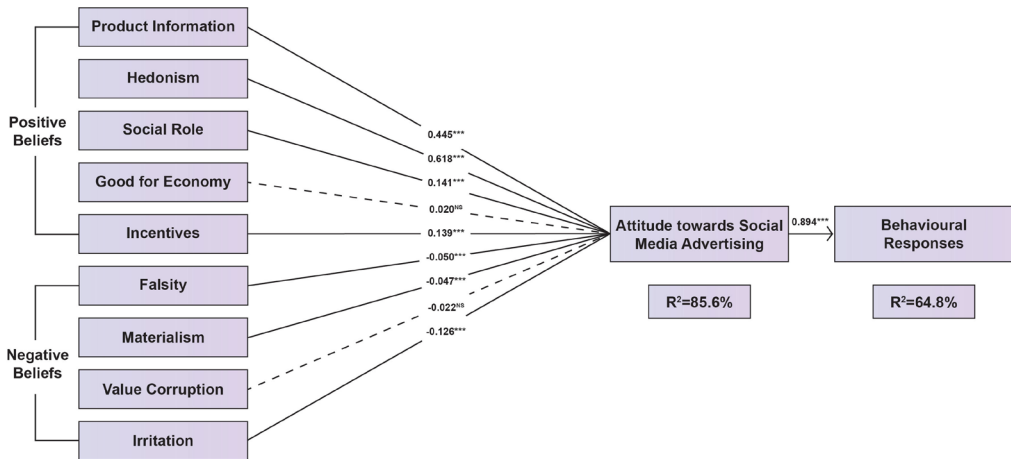


Table 7. Assessment of model fit

Fit indices	Research model	Recommended criteria
$\chi^2/df$	1.442	<3.0
GFI	.906	>9.0
RMSEA	.031	<0.08
TLI	.963	>9.0
CFI	.968	>9.0
NFI	.902	>9.0
AGFI	.885	>0.8

Source: Author's Compilation through Statistical Output generated from AMOS 22.0

indices were added. The individual model for males and females was significantly different at the global level, thereby path by path analysis has been conducted for finding out the significant differences in the relationships by comparing the chi-square value with the chi-square threshold value mentioned in Table 10.

For finding the group differences path-by path analysis was conducted, and the results are presented in the Table 11, it can be inferred that Gender moderates the relationship between independent variables such as Hedonism and Falsity at a 90% confidence interval and Social Role and Irritation at 95% confidence interval with Attitude towards Social Media Advertisements (Dependent Variable). Gender also moderated the relationship between Attitude towards Social Media Advertisements (Independent Variable) and Behavioural Responses (Dependent Variable) at a 90% confidence interval.

## 7. RESULTS AND DISCUSSIONS

The theoretical model proposed in the study has proved to be a robust framework for predicting consumers' attitudes and behavioural responses towards advertisements on social media sites, The



Figure 3. Results of the revised conceptual model Source: Author's Compilation through Statistical Output generated from AMOS 22.0

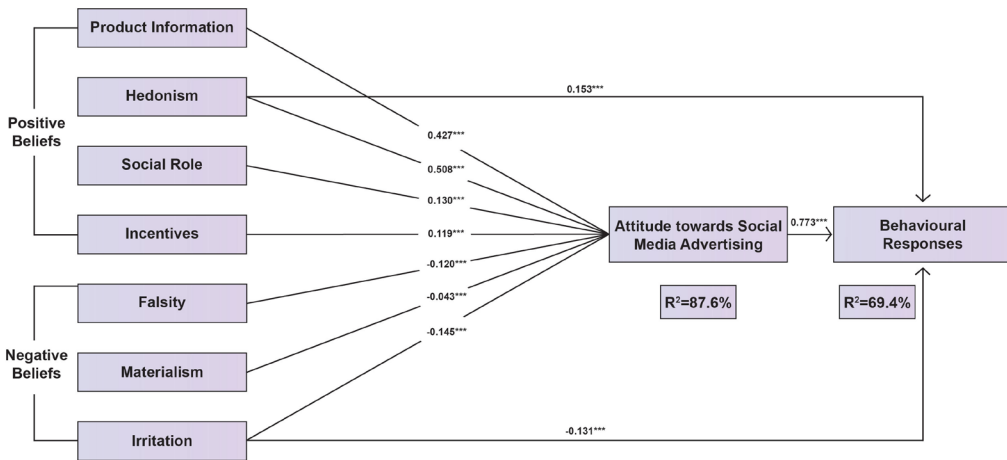


Table 8. Proposed model testing results

Causal Path	Standardized estimate	Critical Ratio (C.R)	SE	p value	Hypothesis Decision
Product Information → AT SMA	0.445	13.03	0.034	0.001	Supported
Hedonism → AT SMA	0.618	24.67	0.025	0.001	Supported
Social Role → AT SMA	0.141	4.59	0.031	0.001	Supported
Good for Economy → AT SMA	0.020	1.18	0.017	0.415	Not Supported
Incentives → AT SMA	0.139	6.95	0.020	0.001	Supported
Falsity → AT SMA	-0.050	-5.0	0.010	0.001	Supported
Materialism → AT SMA	-0.047	-7.83	0.006	0.001	Supported
Irritation → AT SMA	-0.126	-5.72	0.022	0.001	Supported
Value Corruption → AT SMA	-0.022	-0.984	0.021	.324	Not Supported
AT SMA → BR	0.894	37.25	0.024	0.001	Supported

Source: Author's Compilation through Statistical Output generated from AMOS 22.0  
 Note: AT SMA= Attitude towards social media advertisements BR= Behavioural Responses

results of this study are in line with the previous literature in different contexts such as traditional advertising, web advertising, SMS advertising and Social Media Advertising (Arora, 2022; Arora and Agarwal, 2019; 2020; Hamouda, 2018; Mir, 2015; Pollay and Mittal, 1993; Wolin *et al.*, 2002). The results of this study show that the Hedonism belief factor has the strongest impact not only on generating a positive attitude towards social media advertisements but also has a direct impact on behavioural responses.

After the Hedonism factor, the product information belief factor emerges as the second most influential predictor of attitude towards advertisements. Also, past research reveals the importance of the informational content of advertisements in shaping consumer attitudes (Arora and

**Table 9. Alternative model testing results**

Causal Path	Standardized estimate	Critical Ratio (C.R)	SE	p value	Hypothesis Decision
Product Information → AT SMA	0.427	17.79	0.024	0.001	Supported
Hedonism → AT SMA	0.508	14.51	0.035	0.001	Supported
Social Role → AT SMA	0.130	4.49	0.029	0.001	Supported
Hedonism → BR	0.153	8.052	0.019	0.415	Not Supported
Incentives → AT SMA	0.119	5.17	0.023	0.001	Supported
Falsity → AT SMA	-0.120	-9.23	0.013	0.001	Supported
Materialism → AT SMA	-0.043	-5.38	0.008	0.001	Supported
Irritation → AT SMA	-0.145	-7.25	0.020	0.001	Supported
Irritation → BR	-0.131	-5.95	0.022	0.001	Not Supported
AT SMA → BR	0.773	22.73	0.034	0.001	Supported

Note: AT SMA= Attitude towards social media advertisements BR= Behavioural Responses

Source: Author's Compilation through Statistical Output generated from AMOS 22.0

**Table 10. Gender as moderating variable**

Path	Males			Females		
	Standardized estimate	Critical Ratio (C.R)	P value	Standardized estimate	Critical Ratio (C.R)	P value
Product Information → AT SMA	0.440	12.57	0.001	0.417	11.91	0.001
Hedonism → AT SMA	0.499	18.19	0.001	0.541	19.65	0.001
Social Role → AT SMA	0.146	7.30	0.783	0.124	6.20	0.001
Good for Economy → AT SMA	0.026	1.181	0.245	0.028	1.27	0.241
Hedonism → BR	0.147	6.25	0.001	0.151	7.05	0.001
Incentives → AT SMA	0.115	3.61	0.001	.0114	3.562	0.001
Falsity → AT SMA	-0.107	-2.481	0.013	-0.073	-1.699	0.089
Materialism → AT SMA	-0.057	-5.7	0.010	-0.056	-5.6	0.010
Irritation → AT SMA	-0.123	-5.347	0.001	-0.119	-5.17	0.001
Value Corruption → AT SMA	0.013	-0.764	0.611	0.013	-0.764	0.611
Irritation → BR	-0.117	-3.46	0.001	-0.131	-5.16	0.001
AT SMA → BR	0.800	36.63	0.001	0.824	37.46	0.001

Note: AT SMA= Attitude towards social media advertisements BR= Behavioural Responses

Source: Author's Compilation through Statistical Output generated from AMOS 22.0

Agarwal,2019;2020; Pollay and Mittal, 1993; Wang and Sun,2010). In addition, it has been reported that one of the key reasons for millennials to access these social media platforms is to seek updated, accurate and detailed information (Papacharissi & Rubin, 2000). Another positive belief factor considered in the framework is; Incentives prove to be a significant predictor of attitude towards advertisements on social media sites. Similar results have been reported in past studies advocating the positive association of advertising value with Incentives (Arora, 2022; Arora & Agarwal, 2019;

Table 11. Chi Square thresholds to check path by path difference between gender groups

Chi Square thresholds		Degree of Freedom	P value
90% Confidence	121.47	19	0.100
Difference	2.71	1	
95% Confidence	122.60	19	0.050
Difference	3.84	1	
99% Confidence	15.40	19	0.010
Difference	6.63	1	

Source: Author's Compilation through Statistical Output generated from AMOS 22.0

Martin et al 2018), advertising attitude (Arora & Agarwal,2020; Huq *et al.*, 2015) and overall campaign attitude (Varnali *et al.*, 2012).

Among, the negative belief factors considered for this study, Irritation has emerged to be one of the strongest negative predictors, which has been reported by several past studies h (Arora and Agarwal, 2019; 2020; Ducoffe, 1996; Mir,2015; Hamouda,2018), the negative effect of irritation could diminish the informational and credible effect of the ads. Materialism belief emerges to have a significant negative influence on consumers' attitudes toward advertisements on social media sites. Also, falsity or lack of credibility has been reported to be associated with decreased advertising value and negative attitude (Arora, 2022; Brackett and Carr,2001; Pollay and Mittal,1993). The last research objective was to study the relationship between attitudes towards advertising and the Behavioural responses of Millennials. The relationship between attitude and behaviour is a global phenomenon, statistical evidence of which has been provided in past studies (Kamal and Chu,2012; Shavitt *et al.*, 1998; Wang and Sun, 2010; Wolin *et al.*, 2002). Also, the results of this study are consistent with the past research and found a strong relationship between attitude and behavioural responses. The study also checked the moderating role of gender on the proposed research model, which revealed significant differences in the relationship among the beliefs, attitudes and behavioural responses between men and women. The results are consistent with the previous literature as there is a difference in the way men and women perceive advertising (Shavitt *et al.*, 1998; Weiser,2000)

## 8. IMPLICATIONS

### 8.1 Theoretical Implications

This study contributes to the literature by addressing the lack of research with respect to Indian millennials regarding their 'beliefs, attitude and behaviour' towards Social Media Advertisements. Due to the growing advancements in the field of the internet, there has been a rise in adoption of the social media sites which are nowadays utilised by many companies for reaching out to consumers by displaying advertisements (Arora, 2022; Arora *et al.*, 2018). Despite the transitional shift from traditional media to non-traditional forms of advertising, very few studies have been conducted in order to evaluate their attitude towards cyberworld advertisements. Secondly, our study comprehensively examines the moderating role of gender among the relationships between belief, attitude and behaviour which are crucial for understanding the distinct underlying belief system of men and women. In addition, this study comprehensively examines the nine major belief factors with respect to Indian consumers, which offers contrasting results to the studies undertaken in western countries like the USA, China and Iran. For instance, a study conducted in China by Wang et al. (2009), reported hedonism to be an insignificant factor, whereas, for this study, hedonism has emerged to be the most significant factor. The study conducted in Iran by Saadeghvaziri *et al.*, (2013) reported only three

belief factors as significant predictors of attitudes, which is in contrast to the results of this study. Further, the study finds 'materialism' to be a significant negative predictor. Indian Millennials, in spite of the growing advancement in Internet technologies, view advertisements on social media as a generator of materialism. Thereby keeping in mind, the perception of consumers, advertisers should concentrate on the affordability of the products and ensure that ads do not develop the feeling of materialistic dissatisfaction among the consumers.

## 8.2 Managerial Implications

The results obtained by the present study have led to the identification of seven positive and negative belief factors which significantly predict "Attitude and Behavioural responses towards Social Media Advertisements". This will offer great meaningful implications and insights for marketers for designing engaging advertising strategies.

Firstly, Hedonism was reported to be the strongest significant predictor for determining the attitude and behavioural responses towards advertisements on social media sites. Thereby, entertaining appeals like excitement, melancholy, happiness, sadness, surprise, etc should be embedded in social media advertisements, so to attract and generate a positive outlook. Secondly, Product Information had a significant impact, so in order to fulfil and satisfy the utilitarian need of the Millennials, marketers and advertisers must ensure that advertisements act as a source of accurate, meaningful and detailed information, thereby increasing their acceptance to receive such advertisements. Thirdly 'social role/image' proves to be a significant predictor for consumers' attitudes, it is recommended to the marketers that the 'social needs' should be empathised not only for the use of social media as a platform but also to engage with social media advertising. Fourthly, Incentives had a positive significant impact on attitudes toward social media advertisements, so marketers should embed some form of coupons, gift cards, or voucher options in the ads, it generates some sort of this positive attitude. Next, the study has reported irritation to have a significant negative influence on attitude and behaviour towards ads on social media platforms, so marketers should consider if the consumers are receptive and opt for "permission-based marketing". Also, by sending targeted ads that are a good fit with their needs, the advertisements can be less irritating, intrusive or annoying for the consumers. Furthermore, as falsity significantly predicts attitudes towards social media advertisements, marketers and advertisers targeting the Indian millennials must ensure the credibility of the ads, as any damage to the believable concerns of the consumers can lead to generating negative attitudes towards the advertisements. Lastly, the study reported a strong positive relationship between attitude and behavioural responses like (clicking the ad, visiting the company's website, and purchasing the products). So, marketers should aim for modifying the attitude of social media users towards social media advertising, by making them believe it is a "good, wise, favourable, pleasant and a positive thing." Generating good and engaging content on social media is a key requisite for generating positive attitude towards social media platforms in general.

## 9. CONCLUSION AND FUTURE SCOPE

The conceptual model proposed in this study has successfully depicted the beliefs, attitudes and responses of Indian millennials towards the advertisements displayed on social media platforms. However, the study is limited in its approach which paves the way for future research.

Firstly, this study has considered specific belief factors, but there can be several other possible predictors of attitude like peer influence, and motivation for using social media which can influence the attitude towards advertisements. (Taylor *et al.*, 2011) Secondly, the proposed model can be tested and applied in different countries so as to generalise the results and reveal any cross-cultural differences. Thirdly, this study has considered only one moderating variable Gender, but there can be other demographic factors such as Age, Income, Occupation or other psychological variables such as personality types which can act as moderators for finding group differences. Lastly, the study has

considered only Generation Y as its sample, further studies can test and compare the advertising beliefs, attitudes and behaviour of Gen X or Gen Z, towards social media advertisements.

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## **CONFLICT OF INTEREST**

The authors of this publication declare there is no conflict of interest.

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