

How do Online Advertisements Affects Consumer Purchasing Intention: Empirical Evidence from a Developing Country

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Abstract

The size and range of online advertisement is increasing dramatically. Businesses are spending more on online advertisement than before. Understanding the factors that influence online advertisement effectiveness is crucial. While much research has addressed this issue, few studies have considered the case of developing countries. This study seeks to explore the factors that contribute to the effectiveness of online advertisements and affect consumer purchasing intention from the perspective of developing countries. Based on a five dimensions theoretical model, this study empirically analyzes the effect of online advertisement on purchasing intention using data collected from 339 Jordanian university students. Results show that Income, Internet skills, Internet usage per day, advertisement content and advertisement location are significant factors that affect the effectiveness of online advertisement. However, two notable findings emerged: first was the key significant role of website language and secondly and maybe most importantly is the impact of other people opinions on the effectiveness of online advertisement.

Keywords: Advertisement, Consumer characteristics, Developing countries, Online Purchasing.

1. Introduction

Online advertising has grown rapidly in the last decade. By 2000 online advertising spending in the United States reached 8.2\$ billion dollars (Hollis 2005). It is projected that these numbers will continue to increase as more people are connected spend more time online and additional devices (such as mobile phones and televisions) are able to provide internet connectivity.

The rapid technology development and the rise of new media and communication channels tremendously changed the advertisement business landscape. However, the growing dependency on internet as the ultimate source information and communication, make it a leading advertisement platform. The beginning of online advertising was in 1994 when Hot Wire sold first Banner on the company's own site, and later online advertising evolved to become a key factor in which companies achieve fair returns for their products and services (Kaye & Medoff 2001).

Statistics show that the number of users of the Web in Jordan doubled three times to reach 1.7419 million in June 2010 (Internetworldstat, 2011), The increasing numbers of Internet users encourages companies to develop marketing tactics that increase purchasing and spending among users of the internet. As online advertisement is the key to online marketing, this study seek to identify and explore the factors that impact online advertisement on consumers intension to purchase especially in a developing country context. As most internet users in Jordan are university students, this study uses a sample of Jordan university students. Although, many studies have researched different aspects of consumer behavior to online advertisement, very few studies have studied the consumer responsiveness to online advertisement in Jordan. Moreover, less research has looked into the impact of online advertising effect on purchasing intent among university students. Consequently, this research seeks to answer the following questions:

1. What factors are key factors of online advertisement that affect Jordan university students purchase intent?
2. How much does these factors that affect Jordanian university students intention to purchase?

This paper is structured as following: next section present a brief literature review, section 3 provide the theoretical model, while section 4 state the data and methodology. Section 5 present the empirical results and section 6 discuss

the results and provide the policy implications. Finally section 7 concludes this work.

2. Literature Review

The rapid online-technology development and diffusion makes the Internet a serious businesses asset for achieving competitive advantages (Kiang et al. 2000). In fact the internet became key business infrastructures that help marketers understand and satisfy diverse consumer needs (Constantinides, 2002). As a result the Internet is nowadays considered a cost efficient, effective and very productive marketing platform (Kiang et al., 2000). Marketing is more than just advertisement (Constantinides 2002). Yet, advertisement is considered the main marketing tool (Kiang et al. 2000). With the expansion of the web as the ultimate communication media globally (Eighmey & McCord 1998), online advertisement became very popular and substantial pro-portion of the marketing budget nowadays go to online marketing purpose (Ngai, 2003). As well, advertising revenues have become a critical element in the business plans of most commercial Web sites (Chatterjee et al, 2003).

Many scholars have looked into diverse aspects of online advertisement and their effect on consumer's intention to purchase. Wu (2003) found out that the quality of on-line reviews has a positive effect on consumers' purchasing intention and purchasing intention increases as the number of reviews increases

In a comparative study on the effects of pragmatic value of on-line transactional advertising on purchase intention, Kimelfeld & Watt (2001) found a strong impact for pragmatic value of advertising in predicting purchase intention. Moreover their study revealed an effect for the Web medium itself in producing promotional acceptance behavior and increasing purchasing intention. Palanisamy (2004) study entitled "Impact of gender differences on online consumer characteristics on Web-Based banner advertising effectiveness", found that in the context of web-based banner ad, gender was an influential factor towards banner advertisement. As well, another study by Korgaonkar (2003) revealed gender differences with males exhibiting more positive beliefs about Web advertising. In a relevant study on measuring the effectiveness of banner advertising, Manchanda, et al (2002) found temporal separation between advertising exposure and subsequent purchase behavior, where advertising weight, copy, and timing affect consumers' decision to revisit websites and make purchases. Moreover, this study reveals heterogeneity across consumers in response to advertising.

Despite the existence of many researches in this field, very few studies have investigated the effect of online advertisement on purchasing intention in a developing country context. Moreover, as most research focused on investigating only few (mostly up to three) factor, we argue that the more comprehensive the model studied, the more we can know about the community and the more likelihood we can identify the most influential factors. Finally, we believe more studies need to explore youngster's community as they represent the majority of internet users worldwide.

3. Conceptual Model and Hypotheses

3.1. Consumer characteristics

Consumer characteristics present a key component in business transaction and especially those undertaken online. In fact, consumer purchases are influenced strongly by his personal, cultural, social and psychological characteristics (Wu, 2003). Thus, no wonder that revealing consumer characteristics and capabilities can expose interesting business and marketing opportunities (Limayem & Khalifa, 2000).

Gender received a lot of attention in the marketing environment (Palanisamy, 2004). Genders had been always linked to consumer behavior and inclinations towards products / services, and to different needs (Wolin and Korgaonkar, 2005) and represent an important factor in online advertisement environment. As well, age of Internet users was found to be influential factors on user's acceptance of online advertising (Schlosser, et al., 1999). Moreover, age was a key factor in shopping (Korgaonkar & Wolin, 2002) and attitudes towards shopping website (WU, 2005). Incomes also have been identified as key factors that control the rate of expenditure on Internet (Cunningham, et al., 2006).

Scholars found that users ability to use the Internet is an essential factors in reading and receiving online advertising, Internet skills allows users to experience in the access to websites, browsing, communicate with other

people, the increasing business on the web led to draws people to use the Internet significantly (Smith, 1997). A weak Internet skill makes it difficult for the user searching for information on the Internet (Drucker, 1994) and affects the diversity of activities on the Internet (Hargittai, 2010).

This study tries to explore how such characteristics affect consumer's perception of online advertisement and purchasing intention. In other words:

H1: There is no statistically significant impact of consumer characteristics (gender, age, income, Internet skills, and Internet usage per day) on online advertisement that affect purchasing intention.

3.2 Advertisement characteristics

Online advertisements are portions of a website that are formatted for the purpose of delivering a marketing message that seek to attract customers to purchase a product or service. Advertisement differ in their characteristics such as size, format, content, design and type (Manchanda et al. 2002). These factors can substantially influence advertisement effectiveness which is considered important to the marketers to ensure that their advertisements have affected their target audience (Palanisamy 2004).

Many researchers have investigated the role of these characteristics on online advertisement effectiveness, visibility and purchasing intention. For instance, Rettie et al. (2004) found that advertisement size has a positive effect on increasing click-through rates. The same was found by the study of Baltas(2003) on the determinants of internet advertising effectiveness, were he concluded that bigger advertisements are more effective in attracting attention and hence more likely to response. On the other hand, Lohtia et al. (2003) found that design and content of the advertisement have an impact on Click-Through Rate (CTR) and increases the interest in Advertising.

In a study entitled "The interactive advertising model: How users perceive and process online ads ", (Rodgers & Thorson 2000), found that the type of advertisement and the advertisement appeals have an important role in bringing attention and prompting CTR. In fact this can be understood if we know that any advertisements can be classified into one of five basic categories: product/service, public service announcement, issuing, corporation and politics (Schumann & Thorson 1999). Moreover, in an online environment there are many types of E-Ads that use in accordance with the objectives of the work Such as Text Ads, Display Ads, Pop-Up Ads, Interstitial Ads and Video Ads (Niedermeier & Pierson, 2010).

Another important characteristic of advertisement is quality. The quality of advertising is of great importance. Neglecting the quality of advertisement leads to the emergence of the so-called "Wearout", were wear-out refers to the decline in advertisement quality or effectiveness due to the passage of time (Naik et al. 1998). Another factor is the number of location of the advertisement on the web and webpage. Likewise, advertisement should be placed in a appropriate portion of the webpage (McElfresh, et al., 2007).

In this study could define six items of online advertisement (Advertisement size, Design features, Type, Content, and Place of advertising on the page and Ad quality) which we seek to investigate. Thus:

H2: There is no statistically significant impact of advertisement characteristics (Advertisement size, Design features, Type, Content, and Place of advertising on the page and Ad quality) on online advertisement that affects purchasing intention.

3.3 Website Characteristics

The website in which advertisement is displayed is another important aspect. In fact, advertising should be placed in a relevant website to make the proper impact on consumers (Palanisamy 2004). Moreover, websites represent important source for companies for gaining more customers as it increases the public's awareness of the company and its products (Aldridge et al. 1997). Weak website can heavily affect business use of any website, in fact research have shown the importance of establishing content-rich and user-friendly websites (Law and Hsu 2006). Websites with richer multimedia aspects create more opportunities for businesses to channel their advertisement more properly (Palanisamy 2004). As well, website quality affects consumers' intention to purchase and revisit (Loiacono et al., 2002)

Moreover, website design represents the foundation from which elements can be identified and richness of advertisement (Guenther 2004). As well, search features of any website represent another fundamental aspect, as it is

necessary to provide a range of options ranging from limited search to comprehensive search (Palanisamy, 2004). Previous research by Manchanda, et al (2002) show that number of websites and number of pages, on which a customer is exposed to its advertisement, all have a positive effect on repeat purchase probabilities. Danaher & Mullarkey (2003) found that web page context, text and page background complexity effect the reception of web advertisement. Moreover, Chatterjee et al. (2003) found that the larger the number of advertisement on the same pages the lower the propensity of the consumer to click on these advertisements.

Another important aspect is the website language. Nantel & Glaser (2008) shows that the perceived usability increases when the website is originally conceived in the native language of the consumer. Yet, they found a consumer's native language has no impact on the purchasing decision. Website reputations have also great impact on how we receive the advertisement. Casalo et al. (2007) observed that there are positive and significant effects of perceived reputation satisfaction for a website on consumer trust. The reputation of the well-know established website have a greater positive effect than non-established websites in the electronic word of mouth (Park and Lee 2009). According to Liu & Huang (2005) college students and undergraduate students rely on website reputation for their credibility evaluation of web-based information for their research and study.

Based on previous research, this study seeks to explore following features of website: Search Style and Design, Number of advertisement on the site, Site Language and Site reputation.

H3: There is no statistically significant impact of website characteristics (Search Style and Design, Number of advertisement on the site, Site Language and Site reputation) on online advertisement that affect purchasing intention.

3.4 Attitude

Attitude has been defined as fashion in which we respond to a particular situation using a particular way that represent a disposition which influences behavior (Hassanein and Head 2007). In fact, worldwide web presents advertisers opportunities and challenges, including the needs for understanding Web users' beliefs in and attitudes towards this advertising medium (Wolin et al., 2002). Consumers' choice to view any form of Web advertising is dependent upon their beliefs in and attitudes towards the ad (Singh and Dalal 1999). Accordingly, understanding consumers' beliefs and attitudes is essential if Web advertisers desire to succeed in this medium (Wolin & Korgaonkar 2002).

Many researchers have stressed the importance of on measuring changes in customer attitudes in digital environments (Schlosser et al. 1999). In fact, the attitude towards the website represents a useful effectiveness measure of internet advertisement, where positive attitude towards websites can significantly affect web advertisement effectiveness (Hwang & McMillan 2002). Thus, it is no wonder that consumers trust is important especially in online environment as it can positively impact consumers purchasing intentions (Bart et al. 2005). In addition, opinions of people close to the user have a role in influencing the decision of consuming a product or a service on internet as more consumers rely on recommendations for purchasing products (Senecal and Nantel 2004). As well, users expect advertisements to match their utility and thus react based on this utility to click on the ads (Choi & Rifon 2002). Previous research (Montgomery 2001) also shows that the largest profit gains come from the knowledge about previous purchases. Finally, loyalty of consumer to any product plays another key role leading consumer attitude to purchase any products/services (Anderson & Srinivasan 2003). In fact, loyalty can be of critical importance to a business that sells online (Anderson & Srinivasan 2003).

Based on previous argument, these factors examine the influence of consumer's attitudes on web ads effectiveness that includes: Utility, Directions by others "other people's opinions", "Previous purchases experience" and loyalty.

H4: There is no statistically significant impact of consumer Attitude dimension (Utility, Directions by others "other people's opinions", "Previous purchases experience", and loyalty) on online advertisement that affect purchasing intention.

3.5 Product characteristics

Internet and e-commerce has provided buyers with a broad access to: different vendors' product specifications, integration and product information (Linche & Schmid 1998). In such diverse environments, product characteristics have a role in ads effectiveness (Liang & Huang 1998). In fact, Phun & Poon (2000) found that the classification of

different types of products and services will significantly influence the consumer choices between a retail store and an internet shopping mall. A study by Wolin and Korgaonkar (2002) showed that product information, hedonic pleasure, social role and image are related positively to subjects towards Web advertisements. Uncertainty of a product offered on the web will affect its web ads effectiveness and in turn, affect the customer decision on whether to buy electronically or not (Liang & Huang 1998).

Products characteristics have many dimensions. For instance, price and quality can affect the web advertisement effectiveness. Nowadays, users became more familiar with hunting products or services via internet due to a lower cost of online research (Brynjolfsson & Smith 1999). Both quality and price can influence consumer decision to purchase. As well, product brand is another key characteristic that influence web advertising where favorable attitudes can be seen toward brands as well as stronger purchase intentions (Kimelfeld & Watt, 2001).

In this research, we examine three product characterize on wed advertisement effectiveness, these are: product price, quality and product brand.

H5: There is no statistically significant impact of product characteristics dimension (product price, quality and product brand) on online advertisement that affect purchasing intention.

4. Data and Methodology

4.1 Data and Survey Instrument.

Data was collected using a questionnaire survey which was carried out in January 2011. Respondents were students selected using convenient sampling from different Jordanian universities that are both public and private schools. Of more than 1200 Survey distributed, 339 were retrieved and usable, giving response rate of 28%. Table 1 shows key demographics of respondent.

[Insert Table 1 About Here]

To test for survey clarity and coherency, a macro review covering all research components was performed by academic reviewers from professors in Business, Information Technology and Statistics. Based o this, some items were added and some others were modified. To test the survey reliability, Cronbach Alpha (α) analysis was used to measure internal consistency. Results show that overall Cronbach Alpha (α) equals (0.758) which represent an acceptable level as suggested by (Revelle & Zinbarg 2009).

4.2 Methodology

Based on the prior theoretical research models, we established a general multiple regression model that include all items (unrestricted model) as following:

$$Y_i = b_0 + b_1(\text{Demographics}) + b_2(\text{AdsCharacteristics}) + b_3(\text{WebsCharacteristics}) + b_4(\text{ConsumerAttitude}) + b_5(\text{ProductCharacteristics}) \quad (1)$$

Before estimating the model, we calculated the correlation matrix using the Pearson bivariate correlation. The values in the correlation matrix do not suggest the existence of high multicollinearities. However, we performed a one-to-one estimation of all independent variables against the dependent variable to make sure of overall relevance of the models constructs to the dependent variable. Then, for the purpose of analysis and to find the most fitted model, backward stepwise regressions were estimated (Backward criterion was based on Probability of F-to-remove $\geq .100$). The results of this estimate analysis excluded some selected explanatory variables that were statistically insignificance. After numerous (exactly 12) iterations, the model was reduced to following form which can be said to be the most fitted model with highest explanatory power available in equation 2:

$$Y_i = b_0 + b_1(\text{Income}) + b_4(\text{IntSkills}) + b_5(\text{IntPerDay}) + b_7(\text{AdDesign}) + b_9(\text{AdCont}) + b_{10}(\text{AdLoc}) + b_{14}(\text{WebLang}) + b_{15}(\text{Web Re put}) + b_{16}(\text{DirOthers}) \quad (2)$$

All regression parameters were estimated using Ordinary Least Squares. Data management was performed using SPSS software 16.0.1(2007).

5. Empirical Results

The results from equation 2 model show an overall adjusted R square of 0.234 and an F-value of 12.998 which represent the relatively highest exploratory power among all models tested. Table 2 and 3 shows the overall model summary and the ANOVA (Analysis of Variance) results for the model estimated using equation 2.

[Insert Table 2,3 and 4 About Here]

Results from Table 4 show that Income estimates are positive and represent a statistically significant factor for consumers. Internet skills and internet usage per day were as well positive and statically significant factors. From the advertisement dimension table 4 shows that advertisement content and location are the most important factors that affect consumer's intention to purchase, whereas the advertisement design came with less statistical significance than the rest. Interestingly, from all items defined earlier in the website dimension, website language seems to play the most statistically significant factor with t-value of (-2.733). However, website reputation seems also to be an important factor that contributes to the effectiveness of online advertisement on consumer's intention to purchase. In contrast to all our expectations, product dimensions could not generate any statistically significant effect in the final model. However, only "other people influence" was an item present in all models and has always been a statistically significant factor recording the coefficient value and the highest t value of 6.285.

6. Hypothesis Testing, Discussion and Policy Implications

The results of this study along with the hypothesis testing and policy implications can be summarized as following:

1. Demographic dimension: statistical testing has shown that neither gender nor Age represent statistically significant factor that contribute to the effectiveness of online advertisement on consumers intention to purchase. However, Income, Internet skills, and Interest usage intensity per day were critical factors. This can be understood if we know that since most of the sample is relatively close in age and there is not much genders difference in using the internet. However, internet skills and usage per day will naturally affect user acceptance for online advertisement and hence affect their intention to purchase. Thus the more the consumer is experienced with the internet the higher the probability that he/she be influenced by online advertisement and hence purchase online. These results suggest that business need to target people with higher internet experience with more online advertisement and encourage more people to experience more of the internet.
2. Regarding the Advertisement characteristics, analysis results have shown that the location of the online advertisement seems to be the most significant factor among advertisement characteristics dimension. Nevertheless, advertising content also represent a significant factor whereas advertisement design advertisement represent a less significant factors. Although some previous studies found an important role of online advertisement size and quality, the results of this study could not reveal such findings. Overall, the results suggest that online location have to be selected carefully along with the content and design.
3. Website characteristics results have shown the key role of website language, which can be understood in a cultural oriented community. As well, website reputation seems also to play a significant role and influence o on effectiveness of the online advertisement. Although some previous research and our prior personal experience have indicated an important role for website design and number of advertisement on the website, neither of them could reveal a statistical significance in this study. These results imply that business have to tailor the online advertisement language to meet the local needs and need to pick carefully those websites of high reputation to put their advertisement on.
4. Concerning Consumer Attitude: statistical analysis of this dimension revealed very important and interesting results. While we were expected that consumer utility, loyalty or previous purchases experience are key factors in this study, results have shown that the most important item in all this study seems to be "other people opinion". Consumer in this study community seems to be directed by their peers choices and experience where all models analyzed have always revealed this item as a significant factor. This mean that as more people around the consumer have an internet purchase experiences the more the consumer becomes a prospect online consumer. In other words,

business needs to understand that community experience is key for expanding their advertisement effectiveness and converting more people to their products. Thus every experience should be taken very seriously in such communities.

5. Product Characteristics empirical results were suppressing in way or another. As product price, brand and quality have always been key factors for consumers. This study community analysis results did show very little care about product brand or quality but some care about price. This can be understood somehow in a youngster community. Although overall results could not reveal any significance item among the product dimension that affect the effectiveness of online advertisement, business need to read this result carefully especially in different communities or samples.

7. Conclusion

With the increased adoption and fission of the Internet, World Wide Web is becoming gradually a standard advertisement platform. The Web is offering business advertisement world with more rich media tools, interactive services, and global reach. In an effort to explore the factors that affect online advertisement effectiveness, this paper investigate the factors that influence online advertisement and hence the purchasing intention among Jordanian university students. The results show two notable findings: first was the key significant role of website language and secondly and maybe most importantly is the impact of other people opinions. Moreover the analysis revealed that Income, Internet skills, Internet usage per day, advertisement content and advertisement location are significant factors that affect the effectiveness of online advertisement. These findings can help business understand what matters more for a young country of consumer in a developing country context. Thus, business can develop more effective online advertisement campaigns.

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Table 1. Key respondent descriptive statistics.

Variables	Categorization	Frequency	Percent
Gender	Male	172	50.7
	Female	167	49.3
Age	18 – 22	99	29.2
	23 – 27	181	53.4
	28 – 32	46	13.6
	33 & above	13	3.8
Income	300- less	127	37.5
	400-301	148	43.7
	500-400	26	7.7
	600-501	10	2.9
	601 more	28	8.3
Computer skills	Weak	25	7.4
	Acceptable	86	25.4
	Medium	99	29.2
	Good	86	25.4
	Distinct	43	12.7
Internet skills	Weak	71	20.9
	Acceptable	102	30.1
	Medium	56	16.5
	Good	75	22.1
	Distinct	35	10.3
Interest Usage Intensity per Day	Every hour	44	13.0
	Every day	45	13.3
	Every week	170	50.1
	Every month	80	23.6

Table 2. Overall Model summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
12	.513	.263	.243	1.37065

12. Predictors: (Constant), Int_Skill, Int_use_day, Ad_cont, Income, WB_reput, Dir_others, Ad_loc, WB_lang, Ad_Design

Table 3. ANOVA table

ANOVA						
Model		Sum of Squares	df	Mean Square	F	Sig.
12	Regression	219.777	9	24.420	12.998	.000
	Residual	614.330	327	1.879		
	Total	834.107	336			

12. Predictors: (Constant), Prod_Brand, Age, Int_Skill, Ad_size, Int_use_day, WS_no_Ads, Sal, WB_lang, Ad_Design, Prod_Price, Ad_loc. Dependent Variable: Y_Int_to_purchase

Table 4. Model Coefficients Table

Model (Item)		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
12	(Constant)	1.987	.680		2.922	.004
	Income	.204	.071	.149	2.880	.004
	Int_Skill	.359	.062	.296	5.811	.000
	Int_use_day	.273	.088	.160	3.101	.002
	Ad_Design	.134	.071	.106	1.902	.058
	Ad_cont	.178	.080	.126	2.212	.028
	Ad_loc	.283	.084	.185	3.385	.001
	WB_lang	-.199	.073	-.150	-2.733	.007
	WB_reput	-.139	.072	-.103	-1.933	.054
	Dir_others	.458	.073	.341	6.285	.000

Dependent Variable: Y_Int_to_purchase

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