# GENERATION Z ATTITUDE TOWARDS TV ADVERTISING IN CROATIA\*

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#### ABSTRACT

This paper aims to establish the values and attitudes of Generation Z on television advertising. The research is based on a validation of a theoretical model defined by Ducoffe. The model examines the impact of the variable's informativeness, entertainment, irritation, and credibility on the perception of television ad value and the influence of entertainment, credibility, and perceived advertising value on attitude toward TV advertising. Postgraduate and graduate students in the Republic of Croatia, representing their Generation Z by their age, were used as a sample. For analysing structural relationship between variables in the model and testing hypotheses SEM statistic analyse was use. According to previous research, the results show that all variables, except irritation, have a significant effect on the value of TV ads. The perception of the value of TV ads has a direct effect on the formation of TV advertising attitude. In contrast, unexpectedly, irritation has no significant direct effect on the perception of TV advertising can contribute to the creation and adaptation of marketing and communication strategies, according to Generation Z.

**KEYWORDS:** Generation Z, TV Advertising, Model of advertising value, Informativeness, Entertainment, Irritation, Credibility

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### **1. INTRODUCTION**

In total, more than \$ 613 billion was spent on advertising 2019 worldwide. Coronavirus pandemic 2020 cause decline to little more than \$ 578 billion, in 2021 the market is projected to recover and reach 2020 levels (\$ 649 billion) (Statista 2021). The revenue generated on the global television advertising market in 2021 is just over \$ 151 billion, with annual growth projections of 0.9% (Statista 2021b). The European market share is \$ 35 billion, with a projection of 0.7% annual decline. Despite worse forecasts, it is still a very significant advertising market.

Advertising as a communication activity has the task of raising awareness of products and services and persuading potential customers to reaction/buying. As a business activity, it is essential for the business of companies and the overall life of people. Despite its decisive role, there are negative attitudes about advertising. The reason for this is in over-advertising, which becomes intrusive and irritating. O'Donohoe talks about the compromised public image of advertising (O'Donohoe, 1995). In such circumstances, the task of the media is to maximize the effectiveness of advertising. The effectiveness of advertising depends primarily on its acceptance by the market. Research to date measures the effectiveness of advertising in many ways, Ducoffe, (1995), through its model, measure effectiveness by determining the perceived value of the advertisement and the overall attitude about advertising.

Television is a mass medium whose main advantage is access to a grate number of potential buyers. This can have a relatively beneficial effect on raising awareness of products and services. The downside is the lack of precise targeting for potential customers, which is made possible by online media (Belliman et al. 2013). Roman, (2011, p.1) calls this type of advertising "spray and pray marketing." Communication media seek to attract and retain the attention of their consumers in various ways. Through the creation of various audio and visual effects, television aims to attract viewers' attention (Yasin et al. 2013). In addition to this advantage, television has its disadvantages, primarily the high costs of broadcasting (Einstein, 2017) and the high intrusiveness of advertisements that causes them to be avoided (Guardia & Lopez, 2014).

Generation Z, iGeneration, or post-millennials represents the population born after 1996. (Dimock, 2019). This is the generation that today accounts for approximately one-third of the world population (Cho et al. 2018). It is about a generation that grew up with the Internet and is different from other generations in its life philosophy (Agarwal & Vaghela, 2018). Members of this generation are gradually entering the labor market and are becoming an exciting market. According to a study by Telaria (2017), members of Generation Z watch television mostly through online platforms, while a third of those surveyed target certain things on television. Half of the respondents dislike watching ads while half use their smartphone when watching. The research concludes that advertising for this generation must be: Multi-platform, multiscreen, targeted, and contextual (Telaria, 2017).

Although Generation Z members do not watch television as often as their parents, it is still a very interesting and attractive medium for them (Southgate, 2017). Anwar (2012), in her research, finds that television is still very attractive and attracts the attention of the young generation who have a positive attitude about TV ads. Due to this fact, television is also used as an advertising platform aimed at Generation Z. In this context, this research aims to test model of advertising value in context of television advertising. The results can be interesting and help makers formulate promotional strategies. The paper is divided into seven parts. The first part is introductory, followed by a literature review. Within this chapter, research to date has been looked at through the proposed conceptual framework for research. The results of the results of empirical research and the conclusion, implication and guidelines for the next research. The paper ends with discussion and implications.

# 2. LITERATURE OWEREVIEW AND HYPOTHESES DEVELOPMENT

## 2.1. THEORETICAL BACKGROUND REGARDING TV ADVERTISING

Communication - advertising media strives to make the ads they imitate as efficiently as they can, i.e., to challenge the attention of potential consumers and their reaction. According to Nysveen & Breivik, (2005), advertising effectiveness is most often measured by establishing attitudes about advertising and the intention to purchase. The most common problem affecting ad efficiency and creating negative views about advertising is the congestion of the media space by broadcasting large amounts of ads. Guardia, (2013) talks about the term "advertising clutter," which emphasizes an inevitable mess in broadcasting a large number of ads that are intrusive, annoying, and irritating. In doing so, they cause a negative attitude, aversion, and activities to avoid them. Speck & Elliott, (1997) define ad avoidance as "all actions by media users that differentiate their exposure to ad content." With online media, applications (adblockers) are used, allowing consumers to take an active role in communicating with themselves. According to Ahmad (2019), approx. 30% of internet users worldwide use some of the ad blockers software. They cite their irrelevance and intrusiveness as the main reasons. While 27% of the world's population watching television online use blockers. The actions to avoid TV ads, in addition to ad blockers for online viewing, are changing channels, muting, leaving the room, reading books, newspapers..., talk to the household (Rojas-Mendez & Davies 2005). The authors emphasize that avoiding ads alone depends on the content of the ads, the behavior of others in the room, and the context of the presentation. Speck and Elliot, (1997) talk about cognitive, behavioral, and mechanical ad avoidance.

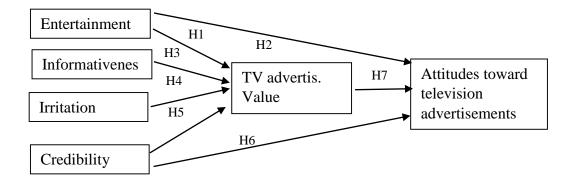
The high costs of broadcasting ads on television require that high advertising effectiveness be put at the forefront. To this end, advertising effectiveness can also be measured by determining advertising behavior, perceptions of particular ad values, and attitude toward advertising (Dar et al. 2014). Ducoffe, (1995) emphasizes that value perception is a subjective measure of determining utility and satisfaction. Whereas, Arora & Agarwal, (2019) consider customer perceived value to help generate positive thinking about advertising. The Ducoffe model/concept of advertising value is often used to evaluate and measure advertising effectiveness. Murillo et al. (2016) find this model to be most effective in understanding and establishing attitudes and perceptions about advertising. The model examines the influence of certain variables on the perception of ad value and the influence of value on advertising attitude. The model was used to determine value perceptions and attitudes about advertising across different media; a review of these studies is provided by Arora & Agarwal, (2019) in their paper.

### 2.2. RESEARCH MODEL AND PROPOSED HYPOTHESES

The model mentioned above of determining the value of advertisements and the attitude to advertising developed by Ducoffe based on the previous study was used in this paper. The significance of this model is in a complex measurement of the efficiency of the ad. Measurement is approached from a cognitive and emotional level. It is emphasized that there is a difference between value and attitude; for example, a buyer may have a negative attitude toward an ad that they deem valuable (Zhang & Wang, 2005). The basic variables of measuring ad value are entertainment, informativeness, irritation, and credibility. Perceived value and entertainment and credibility are used to measure attitude toward advertising.

The perceived value model has been applied and tested in various studies (different concepts/media) that confirm that entertainment, informativeness, and credibility have a positive effect on ad value, and irritation has a negative effect. They also establish that value of ad has influence to general attitude towards advertising (Arora & Agarwal, 2019). The conceptual model of this research shows figures 1.

Figure 1: Research model – (Model of Advertising Value and Attitude)



a) Entertainment

Ducoffe, (1996) explain the entertainment of the advertisements as "its ability to fulfill audiences' needs for escapism, diversion, aesthetic enjoyment, or emotional release." Stern & Zaichowsky, (1991) believe that entertaining ads will contribute to higher customer loyalty and preference. While Ahmed (2018), in his overview of the definitions of ad fun, summarizes how, ultimately, ads have their effect on emotions and contribute to the overall hedonistic experience. Ads seek to stimulate emotions. This is accomplished through specific appeals. In his research, Anwar (2012) finds that the younger generation (18-24) prefers to appeal to humor and endorsement appeals while testimonial appeals do not. Investigating the impact of entertainment on ad value, researchers generally confirm their positive statistically significant correlation (Ducoffe, 1995), (Bracket & Car, 2001), (Zhang&Wang, 2005), (Dar et al. 2014), (Murillo et al. 2016), (Gaber et al. 2019), (Hamouda, 2018). The research model also explores the impact of entertainment on advertising attitude. Earlier work has confirmed the positive statistically significant correlation between entertainment and attitude about advertising (Ducoffe, 1995), (Bennet et al. 2006), (Murillo et al. 2016), (Wang, & Lan, 2018), (Dobrinić et al. 2020). Based on the literature review hypotheses H1 and H2 were proposed.

H1: Entertainment of TV ads is in positive correlation with TV ads value.

H2: Entertainment of TV ads is in positive correlation with attitudes toward television advertising.

b) Informativeness

The function of the ad is to be informative as well (Manickam, 2014). According to the AIDA model, entertaining an advertisement has the task of attracting attention. At the same time, its informative nature seeks to retain that attention and develop an interest and desire to buy (Kotler et al. 2017, p. 60). A strong correlation between entertainment and information as factors influencing customer behavior and attitude is also evident in the existence of a common concept - Infotainment (Okazaki, 2004). Resnik & Stern, (1977) define 14 possible elements (informative signs) that determine the instructive role of an advertisement. In order to be

informative ads, they need to communicate one of these characters. The advisory role of advertisements in achieving overall customer satisfaction is also emphasized by Ducoffe, (1996). According to Dar et al. (2014), awareness enables knowledge of the good and bad sides of a product or service and thus the formation of positive images in consciousness. More research papers confirm the significant positive impact of ad informativeness on the perception of ad value (Aaker & Stayman, 1990), (Ducoffe, 1996), (Dehghani et al. 2016), (Dobrinić et al. 2020). According to the results of previous research, the hypothesis H3 was proposed. *H3: Informativeness of TV ads is in positive correlation with TV ads value*.

c) Irritation

Irritating ads are according to Aaker & Bruzzone, (1985) "one that is provoking, causing displeasure and momentary impatience. The social and economic benefits of advertising are undeniable (Pollay & Mittal, 1993), (WFA, 2017) and attitudes to advertising as an institution are more positive than negative (Li et al. 2002). On the other hand, advertisements that are broadcast to customers in large numbers through various media are considered annoying, intrusive, unwanted, aggressive, offend, manipulate, or irritating by customers (Chakrabarty & Yelkur, 2005), (Gaber et al. 2019). Irritation is emerging as an essential part of the ad value measurement model. Li et al., (2002) find that irritation measures the level of negative customer emotions toward ads. While Speck & Elliott, (1997) note that the sense of intrusiveness and irritation of ads leads to the creation of negative attitudes about ads, products, and the whole brand. Annoying ads are one of the main reasons to avoid ads (Cho & Cheon, 2013), (Rojas-Mendez & Davies, 2005). More papers confirm the negative correlation between the irritation variable and the ad value (Ducoff, 1995), (Dar et al., 2014), (Kim & Han, 2014), (Murillo et al. 2016), (Arya & Kerti, 2020). Based on the literature review hypotheses H4 was proposed. *H4: Irritation of TV ads is in negative correlation with TV ads value*.

d) Credibility

Ducoff's model of value prediction and advertising attitude is complemented by Braket & Carr, (2001), adding a credibility variable. With their research, they find that credibility significantly enhances the original prediction model (Murillo et al. 2016). Perception of ad value refers to the level of belief that what they are talking about is true (Mackenzie & Lutz, 1989). Furthermore, Jin & Villegas, (2007) find that validity positively influences customer attitudes and behavior. Whereas, Gaber et al. (2019) state that in various advertising studies, the credibility of ads and the influence of credibility on customer behavior is most often studied. In this regard, it is also considered to have a powerful effect on the efficiency of the ad (Choi & Rifon, 2002). Previous research, in the context of different media, confirms the impact of credibility on ad value and the attitude about advertising (Braket & Carr, 2001), (Huq et al. 2015), (Murillo et al. 2016), (Arya & Kerti, 2020). According to the results of previous research, the hypothesis H5 and H6 have been proposed.

H5: Credibility of TV ads is in positive correlation with TV ads value.H6: Credibility of TV ads is in positive correlation with attitudes toward television advertising.

e) Perceived advertising value

The concept of value perception originally developed by Ducoff (based on Uses and Gratification Theory - UGH) is a concept most commonly used in the study of customer attitudes about advertising and brand and, ultimately, their purchasing behavior (Murillo et al. 2016), (Kim & Han, 2014). Arora & Agarwal, (2019) also highlight the role of the concept in

evaluating advertising effectiveness. Ducoffe, (1995) defines ad value as "subjective evaluation of the relative worth or utility of advertising to the consumer." Within the concept/model, cognitive (informativeness and credibility) and affective (entertainment and irritation) variables are defined (Kim & Han, 2014), through which the perception of the value of ads and attitude on advertising is measured. The predictive role of the model starts from the assumption that if they find an ad informative, entertaining, credible, and less irritating, they will find it valuable and thus develop a positive attitude about advertising, brand, and company (Tahereh & Zahra, 2012). Previous studies in the context of monitoring the various media establish a positive correlation between the value of the ad and attitude about advertising (Ducoffe, 1995), (Brackett & Carr, 2001), (Arora & Agarwal, 2019), (Dobrinić et al. 2020), (Arya & Kerti, 2020). Based on earlier studies, hypothesis H7 was proposed.

H7: TV ads value is in positive correlation with attitudes toward television advertising

f) Attitude towards advertising

Faris et al. (2010) define attitude as "... a combination of what consumers believe and how strongly they feel about it". Accordingly, respondents who participated in this study were asked to determine the degree of agreement with the statement "I like television ads." Pollay & Mittal (1993) and Biel & Bridgwater (1990) emphasize that a customer who likes an ad twice will be more easily persuaded to buy. Alwitt & Prabhaker (1992) point to a positive relationship between satisfaction with a particular TV program and advertising on that program. More papers confirm that attitudes about advertising directly dependent on the value of the ad (Ducoffe, 1995), (Brackett & Carr, 2001), (Murillo et al. 2016), (Dobrinić et al. 2020), (Arya & Kerti, 2020).

# **3. RESEARCH METHODOLOGY**

#### **3.1. SCALE DEVELOPMENT**

By applying and testing the extended Ducoffe model of advertising value, this research aims to detect out the factors that effect on the value of ads broadcast through the television network. The theoretical model, tested in different contexts, assumes that the value of advertisements perceived by customers (message recipients) directly affects their views on advertising. These claims in the context of television advertisements seek to test this research. Model testing is performed by applying measurement scales tested by previous surveys (Table 1). Expressed attitudes were measure on five-point Likert scale from "strong disagree" (1) to "strong agree" (5).

Variables	Source	Number of items
Informativeness	Ducoffe (1996)	6
Entertainment	Bracket & Car, (2003),	3
Irritation	Ducoffe (1996), Bracket & Car, (2003),	3
Credibility	Bracket & Car, (2003)	3
Advertising value	Ducoffe (1996), Bracket & Car, (2003), Liu et al. (2012)	3
Attitudes toward advertising	Pollay & Mittal, (1993), Tsang et al. (2004), Aktan et al. (2016)	1

Table 1. Measuring scales used

Source: The authors

### **3.2. DATA COLLECTION**

Primary data collection was performed during the academic year against undergraduate and graduate students at several colleges in Croatia. Student surveys were conducted outside the classrooms by free choice. Two hundred fifty-eight (258) responded to the survey. All respondents were in age between 20 to 24 years. According to the definition of the age structure of Generation Z and the Generation of Millennials given by Dimock, (2019), the age group of the students surveyed can be considered as Generation Z.

The study defines six variables (antecedents) that are explored using the scale, and their relationship is determined. The number of variables, according to Pituch & Stevens, (2016), also defines an adequate sample size. Authors state that "many of the popular rules suggest that sample size is determined as a function of the number of variables being analyzed, ranging anywhere from two participants per variable to 20 participants per variable". According to this explanation, a sample of 258 participants is satisfactory. The sample included 131 men (50.8%) and 127 women (49.2%). All participants are between the ages of 20-24. (Table 3) Table 2 also provides answers to the question, "How often do you watch television?" The answer shows that slightly less than 50% of the respondents watch television for more than an hour a day.

		Number	%	
Gender	Male	131	50.8	
	Female	127	49,2	
Age group	20-25 years	258	100	
Watching TV	Less than 1 hour a day	131	50,8	
	Between 1 and 2 hours	65	25,2	
	Between 2 and 4 hours	51	19,8	
	Between 4 and 6 hours	5	1,9	
	More than 6 hours	6	2,3	
		-		

Table 2. Demographics of participants (n=258)

# **4. DATA ANALYSIS**

A confirmatory factor analysis (CFA) was performed to determine the validity and reliability of the research model. The SPSS AMOS 26 structural equation modelling (SEM) software was used for testing the hypotheses and define the relationships between the observed factors.

The internal consistency and reliability of the construct were measured by determining Cronbach's alpha, alpha-if-deleted, and item-total-correlation. Cronbach's alpha ranges from 0.85 to 0.90, values between 0.60 to 0.70 are acceptable however values are expected to be greater than 0.7 (Schmitt, 1996). Table 3 shows the internal consistency and reliability of the construct.

		Internal	reliability		Convergent	validity		
Variables	Item	Cronbach's	Item-total	Factor	CR	AVE	Mean	SD
		alpha	correlation	loading				
Informativeness	IN1	0,900	0,733	0,788	0,900	0,60	3,038	0,807
	IN2		0,727	0,777			2,969	0,793
	IN3		0,738	0,787			3,116	0,860
	IN4		0,753	0,783			3,220	0,878
	IN5		0,702	0,736			3,127	0,879
	IN6		0,715	0,776			3,027	0,795
Entertainment	EN1	0,869	0,726	0,780	0,870	0,69	1,910	0,927
	EN2		0,758	0,836			1,759	0,862
	EN3		0,772	0,876			2,100	0,977
Irritation	IR1	0,852	0,737	0,844	0,858	0,67	4,062	0,980
	IR2		0,799	0,908			3,972	0,991
	IR3		0,639	0,692			3,705	0,911
Credibility	CR1	0,805	0,603	0,727	0,816	0,60	2,612	0,787
	CR2		0,751	0,890		,	2,573	0,830
	CR3		0,610	0,693			2,662	0,859
Advertising	VA1	0,859	0,680	0,723	0,863	0,68	2,838	0,915
value	VA2		0,793	0,880		,	2,515	0,847
	VA3		0,738	0,861			2,422	0,980

Table 3. Reliability and validity analysis result

The validity of the measurement model is determined through verification of convergent and discriminant validity. Convergent validity measures internal correlation among construct which should be high. Composite reliability (CR) and the average variance extracted (AVE) are calculated to determine convergent validity. The recommended value for CR is 0.6 or more and for AVE 0.5 or more (Fornell & Larcker, 1981). The obtained values meet the set criteria (Table 3). Total in contrast to convergent validity discriminant validity determines how different the constructs are from each other, they should not correlate strongly. According to this, the square of the AVE value of each construct must be greater than the inter-construct correlation. Tüzünkan & Altintas (2019), according to Anderson & Garbing (1988), state that the results of discriminant validation measurements should not be more than 0.85. Scores greater than 0.85 indicate that there is very little difference between constructs; that is, they measure the same thing. The result in Table 4 shows that the variables do not correlate strongly with other variables in other factors.

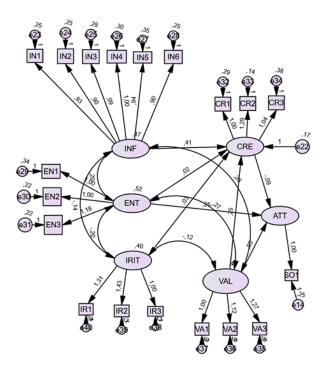
	Informativeness	Entertainment	Irritation	Credibility	Advertising value
Informativeness	0,774				
Entertainment	0,406	0,830			
Irritation	-0,318	-0,447	0,818		
Credibility	0,655	0,375	-0,220	0,774	
Advertising value	0,565	0,563	-0,295	0,574	0,825

#### Table 4. Discriminant validity analysis

#### 4.1. STRUCTURAL RELATIONSHIPS ANALYSE (SEM)

Structural equation modeling (SEM) was used to test the relationships between the independent and dependent variables (antecedents) defined by the conceptual model. For this purpose, the AMOS statistical software package was used using the maximum likelihood estimation. Testing of the theoretical model was conducted by determining the goodness of fit. In that purpose the following indices was used: Chi-Square  $\chi^2$ , Normed Fit Chi-Square ( $\chi^2$  / df), Comparative Fit Index - CFI, Tucker Lewis Index -TLI, Goodness of fit Index - GFI, Root Mean Square Error of Approximation - RMSEA, and Standardized Root Mean Square Residual – SRMR. Figure 2 and Table 5 below shows the test results of the research model. Comparing the results with cut-off points given by the relevant literature, a good fit model is visible.

Figure 2: Model test result



Fit indeks	Test model	Suggested value	Source
Chi-square	216,3; df=140,		
	p<0,001		
$\chi^2/df$	1,545	< 5	Park & Kim, (2014)
GFI	0,919	>0,8	Halmi, (2016)
AGFI	0,891	>0,8	Halmi, (2016)
IFI	0,973	>0,9 Park & Kim, (2014)	
TLI	0,967	>0,9	Kim & Han, (2014)
CFI	0,973	>0,9 Hu & Bentler, (1999)	
RMSEA	0,046	<0,06 Xia & Yang (2018)	
SRMR	0,045	<0,08 Hooper et al. (2007)	

Table 5. Model fit index

#### 4.2. TESTING THE PROPOSED HYPOTHESES

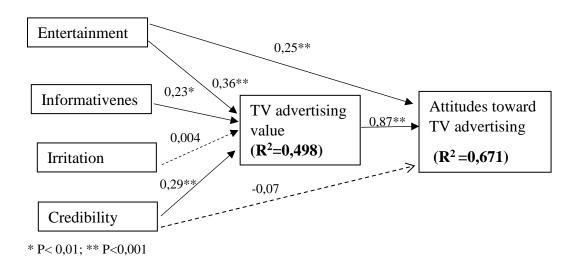
Using an SEM framework proposed hypotheses have tested. According to the results hypotheses H1, H2, H3, H5 and H7 were confirmed. Hypotheses H4 and H6 have not been confirmed. (Table 6 and Figure 3)

Table 6. Test results of hypothesis

Hypothesis	Independent variable	Dependent variable	Standard estimate	CR*	P-value	Supported
	variable	variable				
H1 (+)	EN	AV	0,363	5,126	***	Supported
H2 (+)	EN	ATT	0,253	3,742	***	Supported
H3 (+)	IN	AV	0,231	2,825	0,005	Supported
H4 (-)	IR	AV	0,004	0,058	0,954	Not supported
H5 (+)	CR	AV	0,287	3,460	***	Supported
H6 (+)	CR	ATT	-0,072	-1,041	0,298	Not supported
H7 (+)	AV	ATT	0,876	10,368	***	Supported

\*Critical value, IN- Informativeness, EN – Entertainment, IR – Irritation, CR- Credibility, AV- TV advertising value, ATT – Attitude toward TV advertising

Figure 3. Structural model -Path analysis



Determination coefficients  $(R^2)$  "indicates the percentage of the variance in the dependent variable that the independent variables explain collectively" (Frost, 2020). The coefficient is used in practice to measure the goodness-of-fit of the models. Coefficient of determination  $(R^2)$ from Table 7 shows that 49.8% of variance of dependent variable "TV ads value" was explained by independent variables (entertainment, informativeness, irritation, and credibility). Furthermore, 67.1% of the variance of second dependent variable "attitude towards TV advertising" was explained by independent variables from the tested model (entertainment, credibility, and television advertising value).

Table 7. Determination coefficients  $(R^2)$ 

Dependent Variables	Percentage of variance explained		
	(R – squared)		
TV ads value	49,8		
Attitude towards the TV advertisement	67,1		

# 5. CONCLUSION AND PRACTICAL APPLICATION

This paper wanted to explore the attitude of young people in the Republic of Croatia to television advertising. The study was conducted on a student population belonging to Generation Z by its age. The specificity of this generation, also called iGeneration, is an excellent way to use new technologies. New technologies and the Internet have been following them since their birth. Various studies have been conducted according to this generation on the subject of relationships and acceptance of advertising through online media (Internet, social networks, video ads, etc.). Still, few have dealt with old offline media – television. According to the recent research, traditional television is the second most influential medium (after social media) for the Generation Z. (PwC, 2018) This research used a theoretical model for determining the value of advertising, based on a basic UGH theory developed by Ducoffe (1995). The model uses four antecedents (entertainment, informativeness, irritation, and credibility) to measure the perception of the advertising value and the attitude toward TV advertising. Based on the literature review, hypotheses were formed that were tested using the AMOS software package. It was found that informativeness, credibility, and entertainment positively correlate with television ads value. The obtained results confirm the results of previous research related to various promotional media (Ducoff, 1996), (Braket & Carr, 2001), (Dar et al. 2014), (Huq et al. 2015), (Murillo et al. 2016), (Yang et al., 2017), (Gaber et al. 2019), (Arya & Kerti, 2020). No significant negative correlation was found between irritation and perception of TV ads value. The results from Table 3 show that, the highest mean irritation score was 4.06, and the lowest 3.70 on a five point scale, which shows that television ads are not considered too irritating. The result is in line with research by Ducoff (1995) in the context of web advertising (mean age was 35), Dar et al. (2014) in the context of Facebook and TV advertising (student population), Murillo et al. (2016) in in the context of Twitter advertising (Millennials), Kim & Han, (2014) for mobile advertising (age 21-30, 70%), Liu et al. (2012) for mobile advertising (age 18-25, 86%) and Dobrinić et al. (2020) for internet advertising (age 20-25) which also find that between irritation and ads value has no significant negative correlation. Following this track, Yasin et al. (2013) find that generation Z (age 16-22) does not consider watching TV commercials a waste of time while being neutral about TV commercials' annoyance. That the perception and attitude of the younger generation (age 18-24) towards TV advertising is positive is confirmed by the research Anwar (2012) and the research Telaria

(2017), which finds that 54% of members of Generation Z have nothing against TV ads or enjoy them. Generation Z is the so-called generation of digital natives who are very good at new communication technologies and who do not separate from their smartphones that they use while watching TV. According to a study by Telaria (2017), 47% of Generation Z members, every or almost every time, use a smartphone while watching television. According to the same research, while watching television, they are most often on social networks (50%), browsing the Internet (54%), sending messages (37%), and playing games (18%). Such multi-screening or multitasking leads to a very low engagement in program monitoring and memory of what is seen, which is confirmed by Nielsen's (2017) research. Selective attention and the ability to draw attention to something more interesting also causes less sensitivity to TV ads. This is confirmed by Nielsen's (2017) research, where only 2% of TV viewers aged 18-34 change the program at the time of broadcasting promotional messages. It can be concluded that these, along with the low frequency of daily television viewing, are the most important reasons for the weak influence of irritability factors on the value of TV ads in this research. The influence of the variables' entertainment and credibility on the general attitude to television advertising was also measured within the model. It was found that there is a significant positive correlation between TV ad entertainment and attitude towards TV advertising, which was confirmed by previous papers (Ducoffe, 1995), (Brackett & Carr, 2001), (Dar et al., 2014), (Arya & Kerti, 2020). Unexpectedly and contrary to the results of previous research, it was found that there is no positive correlation between credibility and attitude towards TV advertising. The research results show a significant impact of the credibility of TV ads on their perception of value. In contrast, the impact of credibility on the attitude towards TV advertising has not been determined. In his value model, Ducoffe (1995) separates the value of ad and the attitude about advertising in general; that is, he singles out the emotional component from the cognitive reaction in order to understand the influence of advertising well. In such a situation, different reactions or responses are also possible (Zhang & Wang, 2005). By measuring the association and impact of television ads' perceived value on the formatting of advertising attitude, it was established that this association exists. Hypothesis testing shows that there is a significant positive correlation between the value of TV ads and the attitude towards TV advertising. The result is in accordance with other research that tested the model on different concepts (Ducoffe, 1995), (Brackett & Carr, 2001), (Dar et al. 2014), (Hug et al. 2015), (Murillo et al. 2016) (Gaber et al. 2019), (Arya & Kerti, 2020), (Dobrinić et al. 2020).

The research conducted can also be useful to marketers in terms of understanding the attitude of young people (members of Generation Z) according to television advertising. As a medium, television is slowly losing the race to online media when it comes to Generation Z and Millennials. However, there is still interest in watching television. As such, television is still very interesting to advertisers, who can greatly benefit from learning about Generation Z's behaviour. According to the results, it is obvious that the so-called internet generation expect that TV ads provide relevant information that they can trust and that the ads are entertaining. The intrusiveness, annoyance, and clutter of the communication space do not bother them because they respond effectively to it. Ads need to base their effectiveness on the criteria of being entertaining, informative, and credible in order to keep their attention. The parallel use of other communication, information, or entertainment devices enhances their selective attention to television programming in general.

# 6. LIMITATIONS AND FURTHER RESEARCH

The target population of this study was Generation Z while college students formed a convenience sample over which empirical research was conducted. Personal contact ensured the visibility of the person completing the survey as opposed to the online survey. Another limitation is the inability to generalize the result, although students are often used in research, they cannot fully represent the entire population - Generation Z. The subject of this research was television advertising, and no distinction was made between advertising on a television network and cable television. Television monitoring through digital platforms was also not investigated. The way television programs are monitored could affect the results of the survey. These are all interesting additions that could be covered in the next research. In addition, it would be interesting to explore the impact of ad avoidance on customer behaviour within the model.

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