

Factors Influencing Attitude toward Online Advertising in Kathmandu Valley

Niranjan Devkota^{1*}, Aayush Bijukshe¹, Laxman Pokhrel²,
Udaya Raj Paudel¹, Seeprata Parajuli¹

Abstract: *The paper investigates attitude towards online advertising in Kathmandu Valley. The paper adopted descriptive cross-sectional research design and non-probability sampling technique to collect data. Data were collected from 401 online shopping customers of Kathmandu Valley. PLS based structural equation model was applied to examine the hypotheses. First, the study examined the relationship between good for economy elements and attitude toward online advertising, result confirms that the good for economy elements have a significant influence on the attitude toward advertising in online platforms. This paper also examined the relationship between quality elements and attitude toward online advertising and found that good quality elements of advertisement have a significant influence on attitudes toward online advertising in online platforms. Findings suggest that good for the economy and quality elements of online advertising have a significant influence on attitudes toward online advertisements.*

Key words: Attitude toward online advertising, structural equation modelling, good for the economy

JEL Classification: O14, C5, N75, and M31

I. INTRODUCTION

Nepal has seen steady growth of internet users in the last two decades. By mid-2004, Nepal reached 50,000 lively Internet users and 150,000 passive customers that translate into much less than 0.9% of the complete population. As of 2021, the statistics show that 82.79 percent of the total population has access to internet services (Nepal

¹ Quest International College, Pokhara University, Gwarko, Lalitpur, Nepal

² SAIM College, Pokhara University, Kathmandu, Nepal

* Corresponding mail: niranjandevkota@gmail.com

Telecommunication Authority, 2020). With the popularity of the Internet, several internet or E-commerce-based organizations such as e-banking, e-shopping and e-education are flourishing in the market (Devkota et al., 2021). Daraz, Sasto deal, eSewa Pasal, Metro Tarkari, Bhatbhateni Online, Mero Kirana, Foodmario, Foodmandu, and Urban Girl are some of the popular E-business of Nepal. With the increasing rate of E-business, online advertising has gained momentum in the Nepali e-commerce platforms. According to industry estimates, digital ad spending in Nepal exceeds Rs 1 billion, representing approximately 14% of total advertising industry revenue. Digital advertising is however expected to continue to grow and make up more of the industry's revenue over the next few years (Adstart, 2020).

Online advertising implies packages of measures, which ought to lead internet users to certain web pages to buy or order certain products or services. So, net presence is the foremost object of online advertising (Schwarzl & Grabowska, 2015). Online advertising and marketing has been an integral section in the contemporary era. The new media has a large potential to emerge a new segment of customers (Tripathi, 2016). Many businesses have started using the Internet to cut marketing costs, thereby lowering the rate of their merchandise and services to remain in advance in competitive markets (TP & S, 2016). The widespread adoption of the web for enterprise and private use has generated many new channels for advertising and marketing. As a result, the challenges and opportunities of online marketing or advertising, are increasing to use primarily digital media to attract, engage, and convert digital site visitors to customers (Zagade & Deshpande, 2018). Among the critical factors of advertising, the attitude toward online advertising is significant one. Attitude towards advertising refers to the outcome of belief regarding the advertisement and desirability of the advertisement.

Attitude toward online advertising can be drawn from several theories of consumer psychology. In the theory of planned behavior, an attitude refers to the degree to which a person has a favorable or unfavorable evaluation or appraisal of the behavior in question (Ajzen, 1991). It refers to the favorable or unfavorable evaluation of the message of the advertisement on online platforms. Mehta (2000) stated that customers' attitude toward online advertising and marketing is one of the influential triggering signs of advertising effectiveness because consumer's cognitive capacity toward advertising and marketing is reflected in their ideas and feelings and as a result will impact their mindset toward advertising and marketing (Mehta & Purvis, 1995). This implies that attitude toward online advertising can provide the meaning landscape for understanding consumer behavior in online platforms. Likewise, Bandyopadhyay and Banerjee (2003) claim that attitude toward advertising attitude is the significant predictor of purchase behavior. The potential customer with a positive attitude toward advertising can end up becoming a customer of the advertised products or services. Moreover, MacKezine and Lutz (1989) stated that the viewer or audience attitude toward advertising can be indicated side of consumers' beneficial or negative response closer to a particular advertisement. Souiden et al. (2017) study concludes that attitudes toward advertising are a unique medium to evaluate the effectiveness of advertising.

Although, the need for exploration in attitude toward advertising in online platforms, few studies have attempted to explain the phenomena in recent days. In a study of Ling, View, and Chai (2010), they claim that credibility, information, hedonic/pleasure, good for economy factors or elements of advertisement influence the attitude toward advertisements. However, the paper was undertaken in traditional form of advertising such as print media not in digital or online media. Paneru (2020) states that 90% of the young adults had positive attitude towards online advertising. However, despite the urge to conduct research of online advertising in Nepali context, limited number of studies are undertaken in the Nepal. Therefore, this paper proposed to investigate attitude towards online advertising among consumers in Nepali Context.

The contributions of this paper are two folds. Theoretically, this research paper revised the framework of the attitude toward online advertising proposed by Ling, View, and Chai (2010). The paper could provide a critical juncture for advertisers to incorporate variables during the advertisement process. The paper explained what can shape the attitude toward online advertising. Advertising agencies could be craving for empirical evidence to design the promotional campaign and this research provides significant insight for the advertisers.

The remaining sections of the paper proceeds as follows. The second section deals with a literature review of several constructs and their relationship among constructs. The following section deals with the research method in which describes the measurement and structural model. The fourth section deals with our data analysis procedures and findings. The final section discusses the key findings, and the limitations of the study, and its methodological and managerial implications.

II. LITERATURE REVIEW AND HYPOTHESES DEVELOPMENT

Hedonic and attitude toward online advertising

The operationalization of the hedonic aspect of advertising could vary across scholars. Dondolo (2017) defines hedonic as one of the experiences of advertisements and the commercial contact sentiment as nicely as best to look at. Advertisements with hedonic elements can help create an emotional connection with the potential customers. Regarding the content, Bandyopadhyay and Banerjee (2003) stipulates that hedonic/delight is one of the stories of advertisements, and the advertisement can touch clients' sentiment as well as fine to examine like and dislike to see classified ads that have greater entertainment and gratifying elements (Ting et al., 2015). Nualanana (2017) similarly reports that hedonic element of advertisement can serve as an assessment of the leisure cost of an advertisement while the hobby is seen as an evaluation of curiosity. The viewers of the advertisement evaluate the time given to the advertisement based on the fun associated with the advertisement. Run et al. (2013) found that hedonic dimension is positively related to consumers' mindset toward advertising. Advertisement with a hedonic element can create a positive attitude toward advertising. More significantly, Ling, View, and Chai (2010) found a significant positive influence of Hedonic element of

advertising message on attitude toward advertising of Malaysian consumers. However, the attitude toward online advertising could be different from print advertising from Malaysian to Nepali potential customers. Therefore, we hypothesize;

H1: Hedonic element of online advertising positively influences attitude toward online advertising.

Credibility and attitude toward online advertising

The credibility of advertising has been defined in several ways. Westerik (2009) defines credibility as the believability of the communicator and its notion within the listener's mind. MacKenzie and Lutz (1989) defined credibility as clients' trendy perception toward the truthfulness, reliability, trustworthiness, and believability of a commercial. However, Golan, (2010) argues that advertising in television is perceived as lots greater credible if compared to an advertisement that seems in the newspaper. This implies the advertisement credibility depends on the types of platforms such as television, social media, radio, or print media. Moreover, the credibility of an advertisement is affected via various factors, especially through the company's credibility and the person who brings a message (Goldsmith, Lafferty, & Newell, 2000). In the study of Ling, View, and Chai (2010), they found a significant positive influence on the credibility of advertising messages on attitude toward advertising in Malaysia respondents. However, the perceived credibility online advertising could be different from print advertising from Malaysian to Nepali potential customers. Therefore, we hypothesize;

H2: Credibility element of online advertising positively influences attitude toward online advertising.

Good for economy and attitude toward online advertising

Good for the economy dimension is a marketing concept defined in several ways. Belch and Belch (2008) defined Good for the economy as the role of advertising speeding up the adoption of new goods and technologies by consumers', fosters full employment, reduces the average costs of production, elevate producers about healthy competition, and increases the standard of living on average. As a result, good for the economy construct addresses the concrete economic outcomes of advertising and marketing for customers (Run et al., 2013). Several researchers have found a positive association between Good for economy and attitudes toward advertising (Ling et al. 2010; Ting et al., 2015). However, the perception of online advertising viewers could be different from Malaysian customers because Nepali customers could perceive advertisement not good for our economy. Therefore, we hypothesize;

H3: Good for economy element of online advertising positively influences attitude toward online advertising.

Informative and attitude toward online advertising

The informative element of advertising refers to the message provided by the advertisement to the customer or potential customers. Schlosser, Shavitt, and Kanfer

(1999) affirmed that clients' attitude closer to internet advertising and marketing is influenced by the aid of information and the advertisement's application for building shopping behavioral choices. This implies that the viewers can change their attitude or form an attitude after seeing the richness of information provided by the advertisement. Wang et al. (2009) argued that the data-looking for aspect acts as an advantageous predictor of the formation of customers' attitudes toward online marketing. Moreover, Logan (2013) found that advertising information is also strongly related to advertising when its miles transferred through conventional media vehicles. Likewise, Aktan, Aydogan, and Aysuna (2016) affirm that consumers' mindset toward Internet advertising is influenced by information and advertisement's utility for constructing buying behavioral decisions. In the Malaysian context, Ling, View, and Chai (2010) found a significant positive influence on the informative of advertising messages on attitude toward advertising. However, the perceived information of advertizing could be different from Malaysian to Nepali viewers. Therefore, we hypothesize;

H4: Informative element of online advertising positively influences attitude toward online advertising.

Quality and attitude toward online advertising

Quality is the critical dimension of service marketing. In the literature, Quality refers to several aspects of merchandise, meets client needs and thereby provide patron delight (Badr, 2011). Quality is the perception of customers regarding goods and services and usually not the physical feature of the object (Kochar & Kaur, 2018). Therefore, quality is an abstract feature that includes various elements of advertising message (Smith, 1993). However, to the best knowledge of researchers, quality dimensions of web site or platforms have not been studied with attitude toward advertizing. Therefore, we hypothesize;

H5: Quality element of online advertising positively influences attitude toward online advertising.

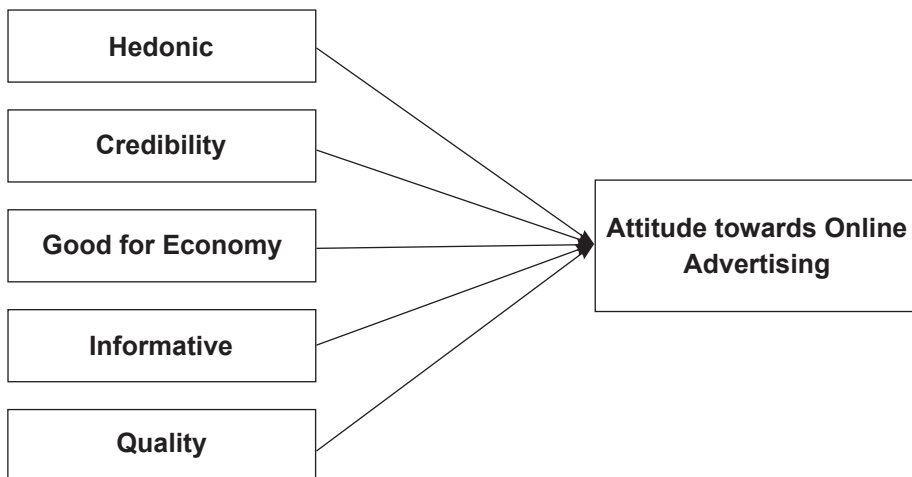
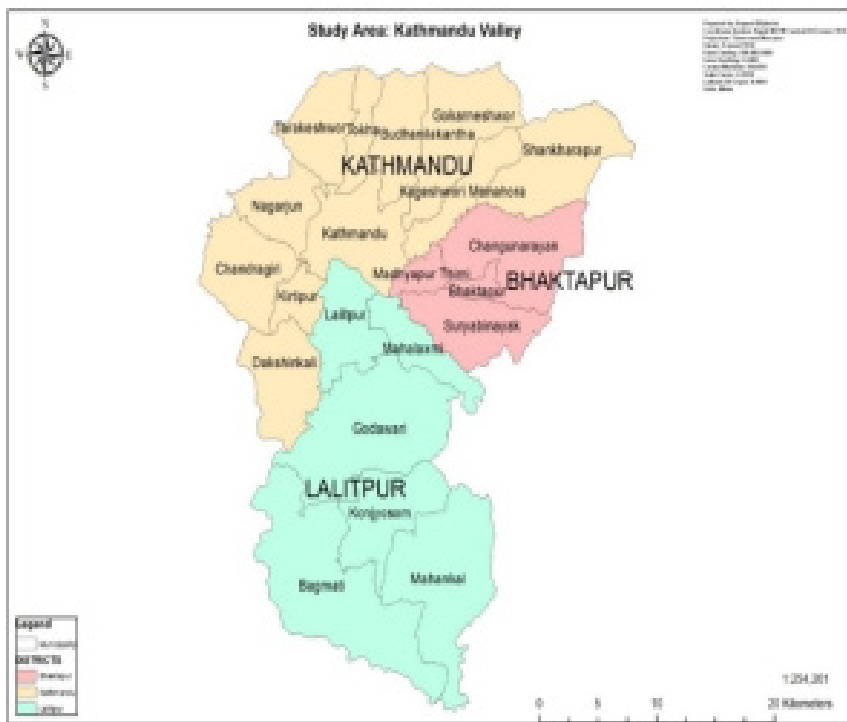


Figure 1. *Conceptual framework of consumer attitude toward online advertising*

III. RESEARCH METHODS

Study area

The context of the study was the Kathmandu Valley, Nepal. The Kathmandu valley is located between 27°36" and 27°48" N, between 85°12" and 85°31" E at 13000 meters above sea level with an area expanding of 899 square kilometers (Adhikari et al., 2021). The valley comprising three districts, Kathmandu, Lalitpur, and Bhaktapur (Ishtiaque, Shrestha, & Chhetri, 2017; Tandukar et al., 2021). The rationale for choosing the study area in the research is the presence of and consumers of online businesses in Kathmandu Valley.



Expert opinion

This research also consulted with industry experts to further understand the relevance of the topic in the E-commerce industry and properly cover the respondents of online shoppers in Nepal. The researchers visited the Ministry of Commerce to meet Mr. Salikram Dhakal (Joint Secretary) who provided an additional understanding of rules and regulations related to online business and how online businesses are being operated in Nepal. Similarly, the researcher met Mr. Pradeep Rauniyar, the owner of E-commerce K & B Pasal, provided information about the daily processing of the E-commerce business.

Population

The population of the study was online shoppers of Kathmandu Valley in e-shopping business, however, the active list of online shoppers was not available or institutions were not ready to share the name list because of privacy issues. Therefore, the paper applied convenience sampling technique to approach respondents. It is consistent with the study of Pokhrel (2021). The unit of analysis for the study was online shoppers who have seen some advertisement in the at least one month.

Sample size

This study collected a sample from 401 respondents. Hair et al. (2016) claim that the sample size should be five-time greater (minimum) than the items that are used to perform advanced multivariate tools such as the structural equation model. Similarly, G*Power was used to calculate the sample size, that suggested a sample size of 146 with an effect size of 0.15, an alpha level of 0.05, and a power of 0.95 (Erdfelder et al., 2009). Adhering to the standard sampling procedure, the study collected data from 401 respondents applying the Kobo toolbox because of the COVID-19 pandemic. Before launching the online survey, pilot testing was performed using 20 respondents (5% of the population determined). The necessary amendments were taken on the basis of feedback provided by the respondents.

Demographic profiles

The demogratphic characteristics of the respondents are gender, age, education, occupation and monthly income. *Table 1* shows the details of respondents' profile.

Table 1
Demographic profile.

Characteristics	Frequency	Percentage
<i>Gender</i>		
Male	237	59.0
Female	164	41.0
<i>Age</i>		
Below 25	136	33.92
25–30	182	45.39
30-35	54	13.47
Above 35	30	7.24
<i>Education</i>		
Below Bachelor	29	7.23
Bachelor	91	55.86
Master	116	28.93
Above Master	32	7.98
<i>Monthly Income</i>		
Less than 20,000	58	14.71
20,000-40,000	203	50.62
40,000-60,000	100	24.69
Above 60,000	40	9.98

In above frequencies and percentages, the most respondents were male ($n = 237$, 59%). Most respondents in the age category were 25-30 years ($n = 182$, 45.39%). The most frequent observed category of academic qualification was master's degree ($n = 116$, 28.93%). Finally, the most frequently reported monthly income was 20,000-40,000 ($n = 203$, 50.6%).

Variables and measures

All six constructs were measured using a 5-point Likert scale. Respondents were asked to answer from 1 to 5, with (1="strongly disagree", 5= "strongly agree"). The total number of items on the scale is 29. The detailed descriptions of scale are described as follows;

Quality Scale: It was adopted from Badr (2011). It has 4 items and the sample item include "my search effectiveness is increased using the website". *Credibility Scale:* This scale was adopted from Mac Kenzie and Lutz (1989) with 5 items. The sample item includes "I use online marketing as a reference for purchasing." *Informative Scale:* It was adopted from Aktan et al. (2016) with 5 items. The sample items include "online marketing is a valuable source of information about sales". *Hedonic Scale:* It was adopted from Bandyopadhyay and Banerjee (2003) with 5 items. The sample items include "Online marketing contains a lot of excitement and surprises". *Good for economy scale:* It was adopted from Outline (2006) with 5 items. The sample items include "People wear branded goods because of online marketing". *Attitude toward online marketing scale:* It was adopted from Kochar & Kaur (2018) with 5 items. The sample items include "My general opinion of online marketing is favorable."

Common method biases (CMB)

This study applied procedural and statistical measures to control and detect method bias. To avoid single-source biases, procedural methods were applied by selecting questionnaires from multiple sources. As a statistical measure, this paper applied Herman's single factor. In Herman's single-factor analysis test, the result of the variance explained by the un-rotated single factor was 32.32% that was less than the suggested threshold of 50% (Podsakoff et al., 2003). This result ensures the absence of common method biases.

IV. STRUCTURAL EQUATION MODEL

The collected data were analyzed using structural equation modeling (SEM) using the Smart-PLS 2.2-version. SEM was tested by applying the two-step approach suggested by Fornell and Larcker (1981), and Hair et al. (2016). The result of the CFA necessitates dropping one item ("While online shopping, I searched for only the items I was looking for") for utilitarian shopping value because the item's standardized factor loading (0.310) is lower than 0.50.

Measurement model

The reliability and validity of the constructs was tested using composite reliability (CR) and average variance extracted (AVE). The CR values of all constructs under consideration were higher than 0.70, which confirms the reliability of all constructs (Hair et al., 2016). The convergent validity of all constructs was examined based on the values of AVE and CR. The CR values were higher than the AVE values (>0.50), that confirm the convergent validity of the constructs. All values of MSV were lower than the AVE (see Table 2), confirming discriminant validity (Hair et al. 2016).

Table 2.
Validity and reliability of constructs

Constructs	Items	Loading	AVE	CR	Alpha
Attitude	A1	0.7000	0.6216	0.8911	0.8463
	A2	0.8098			
	A3	0.8353			
	A4	0.8282			
	A5	0.7608			
Credibility	C2	0.6826	0.6196	0.8659	0.7915
	C3	0.7479			
	C4	0.8351			
	C5	0.8693			
	E1	0.6832			
Good For Economy	E2	0.7871	0.5707	0.8689	0.8113
	E3	0.7968			
	E4	0.7628			
	E5	0.7418			
	H1	0.8073			
Hedonic	H2	0.8492	0.6529	0.9038	0.8674
	H3	0.8183			
	H4	0.7816			
	H5	0.7817			
	I1	0.5356			
Informative	I2	0.7101	0.4754	0.8173	0.7181
	I3	0.7592			
	I4	0.689			
	I5	0.7314			
	Q1	0.8605			
Quality	Q2	0.8842	0.7468	0.9218	0.8869
	Q3	0.8699			
	Q4	0.8415			

(AVE= Average variance explained, CR= Composite reliability, CA= Cronbach alpha)

Discriminant validity

To test the discriminant validity, Fornell and Larcker's criteria were used. If the correlations between items in any two constructs are lower than the square root of the average variance shared by items within a construct, the discriminant validity will be

ensured (Fornell & Larcker, 1981). As shown in table 3, the values in the diagonal (square root of AVEs) are higher than the correlation coefficients, which show an adequate discriminate validity.

Table 3
Discrimination validity (Fornell and Larcker's Criteria)

Constructs	1	2	3	4	5	6
1. Attitude	0.7884					
2. Credibility	0.4394	0.78715				
3. Economy	0.5742	0.3612	0.75545			
4. Hedonic	0.3818	0.2583	0.469	0.80802		
5. Informative	0.4724	0.4749	0.4361	0.447	0.68949	
6. Quality	0.5595	0.4077	0.4625	0.3549	0.4411	0.86418

4.3 Structural Model (Path Analysis): Structural model was tested with five hypotheses. Before the test the directed and mediated hypotheses, and this paper tested assumptions multicollinearity. All the values Variance inflation factor (VIF) are less than 3. Therefore, the structural model tested with Smart-PLS.

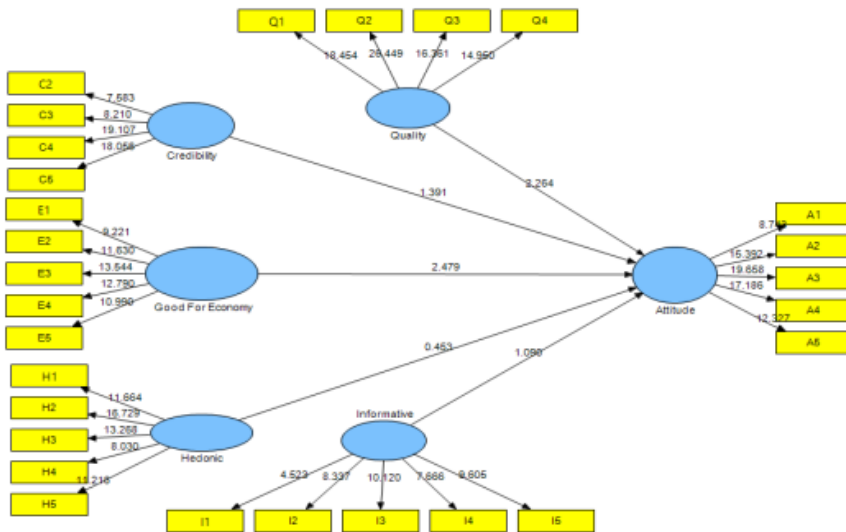


Table 4
Results of structural model path coefficient (direct relationship).

Hypotheses	Path Coefficients	SD	SE	T Statistics	Results
1. Hedonic -> Attitude	0.0394	0.0868	0.0868	0.4534	Not Significant
2. Credibility -> Attitude	0.1384	0.0995	0.0995	1.3912	Not Significant
3. Good Economy -> Attitude	0.3192	0.1288	0.1288	2.4794	Significant
4. Informative -> Attitude	0.1232	0.113	0.113	1.0903	Not Significant
5. Quality -> Attitude	0.2872	0.1269	0.1269	2.2635	Significant

The structural model shows the relationships (paths) between the constructs on the proposed model. H1 examines whether HD is not positively related to ATT. The results showed that ATT has no significant effect (total effect) on ATT ($\beta = 0.0394$, $t = 0.4543$, $p > 0.001$). Hence, H1 was not supported. H2 examines whether CR is positively related to ATT. The results showed that CR has no significant effect (total effect) on ATT ($\beta = 0.1384$, $t = 1.3912$, $p > 0.001$). Hence, H2 was not supported. H3 examines whether GE is positively related to ATT. The results showed that GE has a significant effect (total effect) on ATT ($\beta = 0.3192$, $t = 2.4794$, $p < 0.001$). Hence, H3 was supported. H4 examines whether INF is positively related to ATT. The results showed that has not a significant effect (total effect) on ATT ($\beta = 0.113$, $t = 1.0903$, $p > 0.001$). Hence, H4 was not supported. H5 examines whether QL is positively related to ATT. The results showed that QL has a significant effect (total effect) on ATT ($\beta = 0.2872$, $t = 2.2635$, $p < 0.001$). Hence, H5 was supported.

V. DISCUSSION AND IMPLICATIONS

The study investigated consumer attitude toward online advertising in the Kathmandu Valley. To examine the objective, the researcher applied a structural equation model. The results of measurement and structural model found accepted on the basis of the standard statistical convention. This research established quality and good for Economy elements are positively associated with attitudes toward online advertisements.

First, the study examined the relationship between good for economy elements and attitude toward online advertising. Result confirms that the good for economy elements have a significant influence on the attitude toward advertising in online platforms. It is consistent with the findings of previous studies (e.g. Ling et al. 2010; Ting et al., 2015). This finding indicates that the perception of viewers toward good for the economy can help change the attitude toward the advertisement. As a result, online purchase behavior could take place.

Second, the paper intended to examine the relationship between quality element has and attitude toward online advertising. Result confirms that good quality elements have a significant influence on attitudes toward online advertising in online platforms. It is consistent with the findings of previous studies (e.g. Kochar & Kaur, 2018; Pokhrel, 2021). The potential consumers can change their views toward advertisements by assessing the quality of advertisement. The quality advertisement can change the attitude toward online shopping and lead to purchase intention on E-commerce sites.

Finally, the remaining hypotheses were not supported in the research. Hedonic, credibility, and informative element of advertisements have no significant influence on the attitude toward online advertising. The logic behind the result is that respondents in online advertising platforms prefer quality and good for economy elements over hedonic, credibility and informative elements of advertisement. First, hedonic element of advertisement could not influence attitude toward online advertising. The online viewer of advertising is not influenced by emotional or hedonic content shown in the

advertisement because the viewers are seeking quality elements in the advertisement rather than hedonic element. If the advertisement is not of good quality, then attitude towards advertising may not be influenced by hedonic appeal of advertisement. Likewise, credibility element of advertisement is not found significant because quality dimension could capture the credibility element of advertising as well. Finally, informative element is not found significant in the research because viewer change attitude toward online advertising only if they find the advertising quality desirable. Therefore, hedonic, credibility and informative element are not found significant because quality dimension captures the essence of other variables.

Methodological implication

This research expanded the previously available framework of attitude toward online advertising by Ling et al. (2010). This research introduced the quality of advertising in the existing variable. This study applied a second-generation multivariate technique to examine the stated hypotheses. To the best knowledge of researchers, this paper can provide meaningful insight into the development and application of online advertising in the marketing research field.

Managerial implications

The Payment System Department of Nepal Rastra Bank could develop policies, directives, and bylaws to guide online advertising. Due to the absence of rigorous guidelines, online business and advertising agencies are struggling to gain trust and hold healthy advertising practices in Nepal. Online marketing could provide 24/7 promotion for online business owners business with cost-effectiveness compare to traditional platforms such as TV, radio, newspapers, magazines, and banners. Online marketing could play a significant role in providing instant feedback from the customer or viewers regarding the advertisement.

Limitations and direction for future research

This paper investigated the attitude toward advertising in online platforms from the Kathmandu Valley. This study was undertaken only in the Kathmandu Valley. Thus, it is advisable to study the e-commerce business outside the Kathmandu Valley. Similarly, this research applied the traditional method for examining common method biases. Therefore, it is suggested to apply rigorous techniques such as the CFA marker technique for testing and controlling common method biases. Finally, the E-commerce business has recently emerged in the market. The qualitative approach for understanding attitude toward online advertising could provide deeper and meaningful insight into the phenomena.

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