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Effects of Beliefs and Concerns on User Attitudes toward Online Social Network Advertising and Their Ad Clicking Behavior

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Abstract

Since last few years social network sites (SNSs) have rapidly grown in popularity and user acceptance globally. They have become the main place for social interaction, discussion and communication. Today, many businesses advertise their products on SNSs. The current study aims to assess the effects of SNSs consumers/users' beliefs and concerns of social network advertising (SNA) on their attitudes toward SNA and SNS banner ad-clicking behavior. Data was collected from a sample of 397 university students of Pakistan. Results show the beliefs of SNA as informative and entertaining have positive effects on user attitudes toward SNA and their ad-clicking behavior. Similarly, user concern of SNA as irritating has negative effects on both their attitudes toward SNA and ad-clicking behavior. Good for economy is an important socioeconomic belief which affects user attitudes toward SNA positively. The overall results indicate that utilitarian and hedonic aspects of SNA make SNS banner ads effective.

Keywords: Social network sites; Social network advertising; Beliefs; Concerns; Attitudes; Ad-clicking behavior

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INTRODUCTION

Since last few years, social media particularly online social network sites (SNSs) have rapidly grown in popularity and user acceptance [1,2]. Recent estimates of e-Marketer's show that by 2017 SNSs users will be 2.55 billion globally [3]. SNSs are web based applications which allow users to connect with other online users by creating personal profiles and inviting other users to visit those profiles. Other users can be friends, colleagues, relatives and strangers. User profiles contain the descriptive information (e.g. age, gender, location and interests) of users. They can also include photos, videos, audio files and blogs [4]. SNSs not only facilitated user to user connectivity but also enabled businesses to market their products to their customers in an effective way. Today many businesses advertise their products on SNSs [5-7].

Several past studies [8-12] examined the effects of factors such as irrelevant ads, lack of trust, and intrusiveness on SNSs users' behaviors toward social network advertising (SNA). Nonetheless, least studies assessed the effects of user beliefs and concerns of SNA on their attitudes toward SNA as well as on their SNS banner ad-clicking behavior. Importantly, so far the effects of user beliefs and concerns of SNA have not been theorized together in a single model. Understanding consumer beliefs of advertising is important as they affect their attitudes toward advertising [13]. Similarly, consumer concerns of advertising as intrusive and irritating affect their attitudes toward online advertising [14,15]. User attitudes toward online advertising affect their ad-clicking behavior [14,16]. The current study aims to identify the effects of users' beliefs and concerns on their attitudes toward SNA and SNS banner ad-clicking behavior. The current study applies Pollay and Mittal's [13] belief framework to assess the effects of users' beliefs and concerns of SNA on their attitudes and behaviors toward SNA. Various past studies [13,16,17] found Pollay and Mittal's belief framework effective in measuring consumer attitudes and behaviors toward online advertising.

Consumer beliefs and concerns

Beliefs are descriptive thoughts that people hold about other people, events, things etc. [18]. Pollay and Mittal [13] classified consumer beliefs of advertising into two categories: Personal utility and socioeconomic beliefs. Consumers' personal utility beliefs of advertising consist of three dimensions i.e. informative, entertaining, social role and image. Socioeconomic beliefs contain four dimension i.e. deceptive, spreading materialism, value corruption and good for

the economy. Similarly, consumer concerns of advertising are classified into two dimensions i.e. intrusiveness and irritation [19,20].

Personal utility beliefs: The primary function of advertising is providing product information to consumers [21,22]. Advertising provides consumers information about the nature, features, functions, and availability of the products [23]. This information enables consumers to make the rational product choices [24]. However, an advertisement cannot be informational unless consumers perceive it as such [25]. Several past studies [16,26,27] related to traditional and online advertising identified that consumers perceive advertising as a valuable source of information. They also found that consumer beliefs of advertising as informative influence their attitudes toward advertising positively.

Besides belief of advertising as informative, consumers perceive it as a source of hedonic value or entertainment [28]. Hedonic values (e.g. feeling of fun, pleasure etc.) are psychological in nature [29]. Exposure to advertising can entertain consumers by gratifying their emotions [30]. Consumers perceive traditional [31] and online advertising [16,32] as entertaining. Perceived entertainment has a positive effect on consumer attitudes toward advertising [16,31,33].

Some past studies [34-36] identified that consumers perceive advertising helpful in improving their social roles and image. Advertising often presents the imaginary situation showing how consumer will feel and look after using the advertised brand. This motivates consumers to buy the advertised brands to support their actual and ideal social images [13]. Conversely, some past studies [31,37] identified that consumers do not perceive advertising helpful in improving their social role and image.

Socioeconomic beliefs: Despite the controversial nature of advertising consumers perceive it good for the economy [13,16]. Advertising provides product information, leads to lower prices, and promotes healthy competition between companies which ultimately benefit the consumers. It is the wise use of national resources [13]. Advertising inspires the consumers to improve their standard of living [16]. Furthermore, advertising information reduces the consumers search cost [38]. Wang and Sun [16] identified that good for the economy belief has a positive effect on consumer attitudes toward online advertising.

Advertising is alleged for spreading materialism and greed in a society. It creates such needs and desires that consumers may never recognize on their own [16]. Materialism is defined as the importance which consumers attach to worldly possessions. Materialists perceive the worldly possessions as the greatest sources of satisfaction and dissatisfaction [39]. Consumers believe that through products, themes and execution techniques advertising makes them materialistic [40-42]. This belief influences consumer attitudes toward traditional [31] and online advertising negatively [40].

Advertising is often criticized for corrupting social values. It attempts to compromise the social values [16] by constantly reinforcing the values damaging themes to influence consumer behavior [43]. Advertisers often use sexual stimuli in ads which promote vulgarity in a society. Advertising affects interpersonal relationships and the family values. Especially, it affects the role of women and children in a society [44]. Social values are centrally held cognitive elements which guide people how to behave in a society [45]. Change in the social values can lead to social disorder and chaos [46]. Consumers believe that online advertising corrupts their social values. This belief influences their attitudes toward online advertising negatively [16,47].

It is a general perception that advertising deceives consumers. Consumers believe that advertising does not portray a true picture of the product. It insults the intelligence of the average consumer [48]. Darke and Ritchie [49] stated that consumers do not need to know exactly how advertising claims mislead them. They only need to perceive a discrepancy between the advertising claim and the actual performance of the advertised product to detect that they have been deceived. Deceptiveness has significantly a negative influence on consumer attitudes toward advertising [50].

Consumer concerns: Advertisements are designed to produce positive effects of value to both advertiser and consumer. However, they may also produce negative effects. One such negative effect is consumers may perceive the advertisement as intrusive [51]. Truonga and Simmons [52] identified that consumers perceive internet advertising as intrusive. Similarly, Sim and Habel [11] found that users perceive social media advertising as intrusive. Advertisements by design produce interruption but users may consider this interruption as intrusion when it disrupts their train of thought [53]. Edwards et al. [19] defined intrusiveness as “the degree to which a person deems the presentation of information as contrary to his or her goals”. Perception of intrusiveness ultimately affects consumer attitudes and behaviors toward advertising [27,51].

Previous researchers [14,15] identified that users perceive advertising on web as well as on social media irritating. Irritating ads infuriate viewers, cause displeasure and momentary impatience. Irritation produces the negative effect and the worst thing is that it could diminish the credibility of all advertising [54]. Perceptions of irritation influence consumer attitudes toward web advertising negatively [15]. Baek and Morimoto [14] identified that perceived irritation leads to ad avoidance. Conversely, some past studies [19] found no significant correlation between the perceived irritation and ad avoidance on the web. MySpace and Facebook users expressed that SNA does not irritate them or slow down their activities on these web sites [10].

ATTITUDES AND AD-CLICKING BEHAVIOR

Understanding a person's attitude is important as it influences his/her intentions. Attitude is an individual's positive or negative feelings and evaluations about performing a particular behavior [55]. Korgaonkar and Wolin [32] and Wang and Sun [16] found that consumer attitudes toward online advertising affect their ad-clicking behavior. Click on the banner ad is a user initiated action which takes him/her from the current web page to the advertiser's home page where he is exposed to further information and where he can purchase a product or service [56,57]. Click through rates are considered important measures of banner advertising effectiveness [58,59]. They indicate whether the consumer visited the advertiser's site and completed a product purchase. Click on the ads makes it easy for advertiser to track and measure the effects of online advertising [60]. It is the direct and immediate response of users to online ad exposure [56].

Theoretical foundations and conceptual model

The current study applies Pollay and Mittal's [13] belief framework to rationalize the effects of user beliefs and concerns of SNA on their attitudes and behavior toward SNA. Pollay and Mittal's [13] belief framework explains what personal utility and socioeconomic advertising beliefs are associated with consumers' overall attitude towards advertising. Personal utility beliefs explain how an individual perceives the advertising at personal level. At personal level consumers perceive advertising as informative, entertaining and helpful in improving social role and image [27,35,36,50]. Socioeconomic beliefs explain consumers' macro perceptions of advertising. For example, good for the economy, deceiving consumers, spreading materialism and corrupting social values [13,16]. Several past studies [31,53,61] found Pollay and Mittal's [13] belief framework effective in measuring consumer attitudes toward traditional advertising (e.g. Television advertising). Similarly, previous researchers [16,17] found Pollay and Mittal [13] belief framework effective in measuring consumer attitudes toward online advertising.

The current study postulates that personal utility and socioeconomic beliefs about SNA affect SNSs users' attitudes toward SNA which in turn affect their SNS banner ad-clicking behavior (Figure 1). Wolin and Korgaonkar [47] and Wang and Sun [16] found that beliefs about advertising affect consumer attitudes toward online advertising which in turn affect their ad-clicking behavior. Rosenberg [62] and Ahtola [63] proposed that beliefs can directly affect behaviors. Therefore, the current study postulates that personal utility beliefs about SNA have a direct effect on users' SNS banner ad-clicking behavior (Figure 1). In addition, the current study postulates that consumer concerns (i.e. intrusiveness and irritation) both indirectly and directly affect users' SNS banner ad-clicking behavior (Figure 1). Past studies by Baek and Morimoto [14], Ducoffe [15], Li et al. [20], Sim and Habel [11], Truonga and Simmons [52] Ying et al. [51]

particularly in online and social media contexts identified intrusiveness and irritation critical concerns affecting user attitudes toward advertising negatively. Furthermore, perceived intrusiveness and irritation affect users' response to online advertising such as ad-clicking behavior [14,20,27,51].

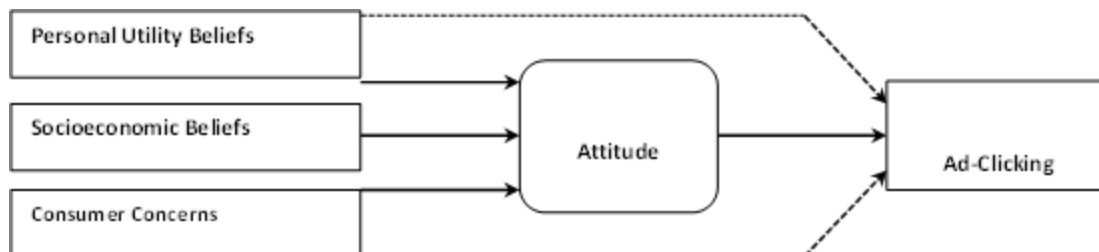


Figure 1: Attitudinal and Behavioral Model of SNA

Based on the literature review and theorization following hypotheses are proposed.

H1a. Personal utility beliefs of SNA have a positive effect on SNS users' attitudes toward SNA.

H1b. Personal utility beliefs of SNA have a positive effect on SNS users' ad-clicking behavior.

H2a. Socioeconomic belief of SNA as good for the economy has a positive effect on SNS users' attitudes toward SNA.

H2b. Socioeconomic beliefs of SNA as deceptive, materialism and value corruption have negative effects on SNS users' attitudes toward SNA.

H3a. Intrusiveness and irritation have a negative effect on SNS users' attitudes toward SNA.

H3b. Intrusiveness and irritation have a negative effect on SNS users' ad-clicking behavior.

H4. SNS users' attitudes toward SNA have a positive effect on their ad-clicking behavior.

METHOD

Sample

Data was gathered from 397 university students using simple random sampling procedure. Students were sampled from Iqra University and Federal Urdu University of Arts, Science and Technology (Islamabad), Baluchistan University of Information Technology, Engineering and Management Sciences (Quetta), University of the Karachi main campus (Karachi), Kohat University of Science and Technology (KPK) and COMSATS University Lahore campus (Lahore). Total student population of these six universities was 47490. Yamane's [64] simplified sample size determination formula was used to determine the sample size.

Calculated sample size was distributed among six targeted universities according to their population proportion in total population. Samples were drawn from the database of each university with their permission and technical help. Self-administrative questionnaires were distributed among the sampled students through their teachers. Table 1 shows the SNSs which sampled students used and their demographic information.

Table 1: SNSs and User Demographics

Variable	Percentage (%)	Variable	Percentage (%)	Variable	Percentage (%)
SNSs		Gender		Education	
Facebook	36.3	Male	59.9	Undergraduate	55.2
Google+	5.5	Female	40.1	Graduate	44.8
MySpace	1.3	Age			
Facebook & Google+	39.8	<20 but >18	21.4		
Facebook & MySpace	5.0	20-25	68.8		
Google+ & MySpace	1.3	25-30	8.8		
All of them	10.6	30-35	.8		
Other (Hi5)	.3	35 & above	.2		

Measures

To measure SNSs users' personal utility beliefs about SNA a pool of 21 items was generated from Mir [65], Petrovici and Marinov [41], Pollay and Mittal [13], Tan and Chia [31], Taylor et al. [2] and Wang and Sun [16]. To measure SNSs users' socioeconomic beliefs of SNA an inventory of 25 items was generated from from Mir [65], Pollay and Mittal [13], Tan and Chia [31], Wolin et al. [66]. To measure user concerns of SNA an inventory of 12 items was generated from Edwards et al. [19] and Li et al. [22]. To measure consumer attitudes toward SNA an inventory of 7 was generated from Mir [65], Pollay and Mittal [13], Taylor et al. [2] and Wang and Sun [16]. To measure users' SNS banner ad-clicking behavior 3 items were adapted from Mir [65]. All constructs were operationalized based on their conceptualization. A 5 point likert scale ranging from 1 (strongly disagree) to 5 (strongly agree) was used to record the responses.

Scale purification and dimensions

To purify the measures and identify the construct dimensions principle component analysis (PCA) was performed on data [66-68]. Items with loading $>.60$ and commonalties $>.40$ were retained [69]. The criterion of eigenvalue >1.00 [68] was used to retain the components (factors). PCA was conducted on 21 items measuring users' personal utility beliefs of SNA. The PCA produced two factors: F1/ Informative ($\alpha = .826$) and F2/ entertaining ($\alpha = .800$). PCA produced KMO value $.740$ and Bartlett's test of sphericity 000 ($p < .05$). Table 2 shows item loading of each factor underlying users' personal utility beliefs of SNA, eigenvalues, percentage of item variance explained and percentage of total variance explained. PCA was conducted on 25 items measuring users' socioeconomic beliefs of SNA. The PCA with KMO = $.784$ and Bartlett's test of sphericity = $.000$ ($p < .05$) produced four factors: F1/ Deceptive ($\alpha = .795$) F2/ spreading materialism ($\alpha = .807$), F3/ value corruption ($\alpha = .739$) and F4/ good for the economy ($\alpha = .682$) Table 3 shows item loading of each factor underlying socioeconomic beliefs of SNA, eigenvalues, percentage of item variance explained and percentage of total variance explained. PCA was conducted on 12 items measuring user/consumer concerns of SNA. The PCA produced two factors: F1/ Intrusive ($\alpha = .814$) and F2/ Irritation ($\alpha = .774$). PCA produced KMO value $.772$ and Bartlett's test of sphericity 000 ($p < .05$). Table 4 shows item loading of each factor underlying user/consumer concerns of SNA, eigenvalues, percentage of item variance explained and percentage of total variance explained.

To assess the goodness fit of the scales measuring dimensions of personal utility beliefs, socioeconomic beliefs, and consumer concerns about SNA a confirmatory factor analysis (CFA) was performed as recommended Floyd and Widaman [68]. Amos version 21 was used for the structural modelling analysis. Chi-square (χ^2) test was used to assess the goodness fit of the construct

measures. The ratio of χ^2/df , GFI, IFI, CFI, NFI, TLI and RMSEA were used as alternate criteria to evaluate the goodness fit of the construct measures. The ratio of $\chi^2/df < 5$ [70], GFI, IFI, CFI, NFI, TLI $\geq .90$ and RMSEA $\leq .08$ indicate the good fit of the measurement models [71-76]. Personal utility beliefs of SNA factor model provided the bad fit to the data with a Chi-square (χ^2) = 19.784, $df = 8$, $P = .011$ ($p < .05$). Nevertheless, on the alternate indices i.e. $\chi^2/df = 2.473$, GFI = .969, IFI = .975, CFI = .975, NFI = .959, TLI = .952, and RMSEA = .08 it produced good fit to data. In Table 5 the CFA estimates of personal utility beliefs are given.

Table 2: PCA Rotated Factor Solution for Personal Utility Beliefs of SNA

Measures	F1/Inf.	F2/Ent.
1. SNS ads are a valuable source of product /service	.86	-
2. SNS ads are a convenient source of product/service	.89	-
3. SNS ads help keep me up to date about product /services available in the market place	.78	-
4. SNS ads are entertaining	-	.86
5. SNS ads are enjoyable	-	.87
6. SNS ads are pleasing	-	.76
Eigenvalues	3.01	1.39
Percentage of item variance explained	50.0	23.22
Percentage of total variance explained		73.30

Note: Inf (Informative), Ent (Entertaining)

Table 3: PCA Rotated Factor Solution for Socioeconomic Beliefs of SNA

Measures	F1 D	F2 M	F3 VC	F4 GE
1. Most SNA insults the intelligence of the average consumer	.72	-	-	-
2. Product information provided in SNS ads is not trustworthy	.82	-	-	-
3. SNA does not help the consumer to buy the best brands for the price	.79	-	-	-
4. SNA is manipulative	.76	-	-	-

5. SNA is making us a materialistic society–interested in buying & owning things	-	.74	-	-
6. SNA makes people buy unaffordable products just to show off	-	.87	-	-
7. SNA makes people live in a world of fantasy	-	.81	-	-
8. SNA promotes undesirable values in our Society	-		.69	-
9. Most of the SNA distorts the values of the youth	-	-	.85	-
10. SNA takes undue advantage of teenagers	-	-	.73	-
11. SNA helps raise our standard of living	-	-		.86
12. In general, SNA has a positive effect on our nation's economy	-	-		.86
Eigenvalues	3.92	1.98	1.33	1.15
Percentage of item variance explained	32.6 3	15.8 2	11.1 5	9.62
Percentage of total variance explained				69.1 3

Note: D (Deceptive), M (Materialism), VC (Value Corruption), GE (Good for Economy)

Table 4: PCA Rotated Factor Solution for User/Consumer Concerns of SNA

Measures		F1 Int.	F2 Irr.
1.	I find ads shown on SNSs distracting	.84	-
2.	I find ads shown on SNSs disturbing	.87	-
3.	I find ads shown on SNSs forced	.76	-
4.	I find ads shown on SNSs ridiculous	-	.75
5.	I find ads shown on SNSs stupid	-	.86
6.	I find ads shown on SNSs terrible	-	.79

Eigenvalues	3.18	1.09
Percentage of item variance explained	52.95	18.20
Percentage of total variance explained		71.15

Note: Int. (Intrusive), Irr. (Irritation)

Table 5: Personal Utility Beliefs of SNA CFA Estimates

	Measures		Factors	Estimate	Standardized Estimate(β)	SE	CR	P
1	SNS ads are a valuable source of product /service information	←	Inf.	1.00	.79	-	-	-
2	SNS ads are a convenient source of product/service information	←	Inf.	1.09	.91	.09	11.27	***
3	SNS ads help keep me up to date about product /services available in the market place	←	Inf.	.84	.66	.09	9.44	***
4	SNS ads are entertaining	←	Ent.	1.00	.75	-	-	-
5	SNS ads are enjoyable	←	Ent.	1.03	.82	.11	9.64	***
6	SNS ads are pleasing	←	Ent.	.92	.71	.11	8.66	***

Note: ***p < .001, Inf (Informative), Ent (Entertaining)

Socioeconomic SNA belief factor measurement model provided the bad fit to the data with a Chi-square (χ^2) = 73.914, df = 48, P = .010 ($p < .05$). However, on the alternate indices i.e. χ^2/df = 1.540, GFI = .942, IFI = .965, CFI = .964, NFI = .906, TLI = .951, and RMSEA = .05 it produced good fit to data. Table 6 shows the CFA estimates of socioeconomic belief factors.

User/ consumer concerns of SNA factor measurement model provided the good fit to the data with a Chi-square (χ^2) = 12.232, df = 8, P = .141 ($p > .05$). It also produced the good fit to data on the alternate indices as χ^2/df = 1.529, GFI = .981, IFI = .991, CFI = .990, NFI = .973, TLI = .982, and RMSEA = .05. Table 7 shows the CFA estimates of consumer concerns.

Cronbach's Alpha coefficient (α) was used to assess the internal consistency of user attitudes toward SNA, and their ad-clicking behavior. Internal consistency describes the degree to which all the items in a scale measure the same construct [77]. The Alpha coefficient of 6 items of user attitudes toward SNA was (α = .810). Those six items were: overall, I consider SNA a good thing, overall, I like SNA, I consider SNA very essential, I would describe my overall attitude toward SNA very favorably, My general opinion about SNA is favorable, and I like banner ads of products shown on SNSs. Similarly, the Alpha coefficient of 3 items of SNSs users' banner ad-clicking behavior was (α = .833). Those three items were: I often click on ads shown on SNSs, I often click on SNS banner ads and I often click on ads shown on my SNS profile.

Theory testing

The structural model (Figure 2) produced a bad fit to the data with a chi-square test (χ^2) = 13.349, df = 4, P = .010 ($P < .05$). Nevertheless, it produced good fit to the data on the ratio of χ^2/df which was 3.337. The ratio of $\chi^2/df < 5$ indicates reasonable fit of the model to the data [70]. Likewise, the structural model produced the good fit to the data on GFI = .993, NFI = .981, IFI = .987, TLI = .941, CFI = .986, and RMSEA = .07. GFI, IFI, CFI, NFI, TLI $\geq .90$ and RMSEA $\leq .08$ indicate the good fit of the measurement models [72,73].

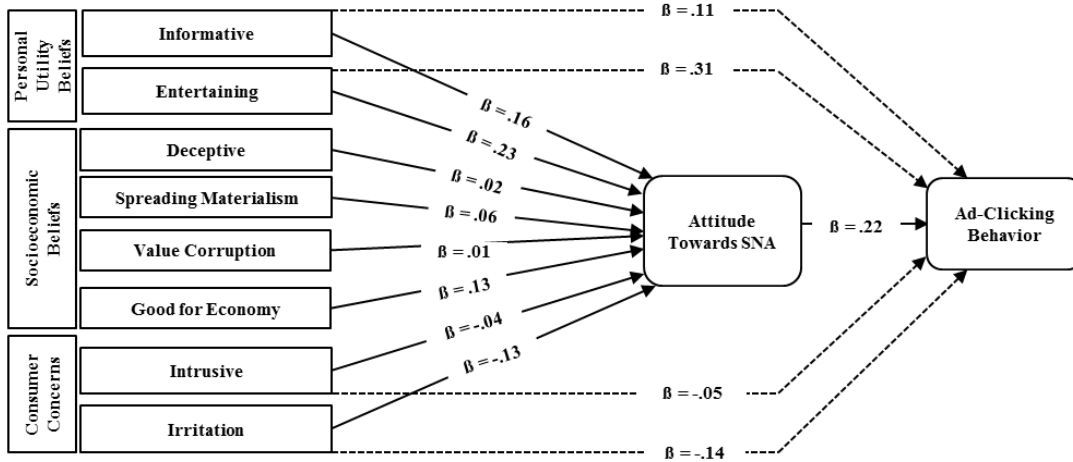


Figure 2: Structural Model

Table 6: Socioeconomic Beliefs of SNA CFA Estimates

	Measures		Factors	Estimate	Standardized Estimate (β)	SE	CR	P
1	SNS is manipulative	←	D	1.00	.66	-	-	-
2	Product information provided in SNS ads is not trustworthy	←	D	1.25	.78	.15	8.19	** *
3	SNA does not help the consumer to buy the best brands for the price	←	D	1.13	.69	.14	7.87	** *
4	Most SNA insults the intelligence of the average consumer.	←	D	1.11	.68	.15	7.50	** *
5	SNA makes people buy unaffordable products just to show off	←	M	1.00	.81	-	-	-
6	SNA is making us a materialistic society –interested in buying & owning things	←	M	.88	.76	.09	9.71	** *

7	SNA makes people live in a world of fantasy	←	M	.85	.73	.08	9.80	** *
8	Most of the SNA distorts the values of the youth	←	VC	1.00	.76	-	-	-
9	SNA takes undue advantage of teenagers	←	VC	.85	.65	.11	7.79	** *
10	SNA promotes undesirable values in our Society	←	VC	.98	.69	.13	7.84	** *
11	SNA helps raise our standard of living	←	GE	1.00	.75	-	-	-
12	In general, SNA has a positive effect on our nation's economy	←	GE	.92	.69	.30	3.03	.00 2

Note: *** $p < .001$, D (Deceptive), M (Materialism), VC (Value Corruption), GE (Good for Economy)

To evaluate the hypotheses path coefficients (β) with p and t statistic between exogenous and endogenous variables were assessed. The P and t statistics are used to assess the significance of the relationship. The t value < -1.96 and $> +1.96$ suggest the statistical significance of the relationship [78]. In the current study personal utility beliefs, socioeconomic beliefs, and consumer concerns about SNA are exogenous variables while user attitudes toward SNA and ad-clicking behavior are endogenous variables. Two dimensions of users' personal utility beliefs of SNA were identified: (1) SNA as informative, (2) SNA as entertaining. The path values between belief of SNA as informative and user attitudes toward SNA were $\beta = .16$, $P = .002 < .01$, $t = 3.097$. Similarly, the path values between belief of SNA entertaining and user attitudes toward SNA were $\beta = .23$, $P = .000 < .001$, $t = 4.510$ (Figure 2). These results indicated a significant and positive relationship between users' personal utility beliefs of SNA and their attitudes toward SNA, thus supported the H1a. The path values between the users' belief of SNA as informative and their ad-clicking behavior were $\beta = .11$, $P = .026 < .05$, $t = 2.222$. Similarly, the path values between the users' belief of SNA as entertaining and their ad-clicking behavior were $\beta = .31$, $P = .000 < .001$, $t = 6.518$ (Figure 2). These results indicated a significant and positive relationship between the users' personal utility beliefs of SNA and their ad-clicking behavior, thus supported the H1b.

The path values between the users' belief of SNA as good for the economy and their attitudes toward SNA were $\beta = .13$, $P = .010 < .05$, $t = 2.578$ (Figure 2). These results indicated a significant and positive relationship between users' socioeconomic belief of SNA as good for the economy and their attitudes toward SNA, thus, supported the H2a. The path values between the users' socioeconomic beliefs of SNA as deceptive, spreading materialism, and value corruption and their attitudes toward SNA were $\beta = .02$, $P = .773 > .05$, $t = .288$; $\beta = .06$, $P = .229 > .05$, $t = 1.203$; and $\beta = .02$, $P = .804 > .05$, $t = .248$ respectively (Figure 2). These results indicated statistically insignificant relationship between the users' beliefs of SNA as deceptive, spreading materialism, and value corruption and their attitudes toward SNA, thus rejected the H2b.

The path values between consumer (user) concerns of SNA as intrusive and their attitudes toward SNA were $\beta = -.04$, $P = .456 > .05$, $t = -.746$. These results showed the negative but an insignificant relationship between users' concern of SNA as intrusive and their attitudes toward SNA. The path values between consumer (user) concerns of SNA as irritating and their attitudes toward SNA were $\beta = -.13$, $P = .012 < .05$, $t = -2.510$ (Figure 2). These results showed that user concern about SNA as irritating and their attitudes toward SNA related negatively and significantly. These results partially supported the H3a. The path values between consumer (user) concerns of SNA as intrusive and their ad-clicking behaviour were $\beta = -.05$, $P = .332 > .05$, $t = -.970$. The path values between consumer (user) concerns of SNA as irritating and their ad-clicking behaviour were $\beta = -.14$, $P = .005 < .01$, $t = -.2816$ (Figure 2). These results indicated negative but insignificant relationship between irritation and users' ad-clicking behaviour. Conversely, results showed a significant and negative relationship between users' concern of SNA as intrusive and their ad-clicking behaviour. These results partially supported the H3b. The path values between user attitudes toward SNA and their ad-clicking behaviour were $\beta = .22$, $P = .000 < .001$, $t = 4.595$. These results indicated significant and positive relationship between user attitudes toward SNA and their and ad-clicking behaviour, thus supported the H4.

DISCUSSION

Since last few years social media profoundly transformed the communication landscape [6]. SNSs (e.g. Facebook) a form of social media relatively attracted billions of users globally [2]. Today, many businesses advertise their products on SNSs [5,6,79]. The current study aimed to identify the effects of users' beliefs and concerns of SNA on their attitudes and behaviours toward SNA. Consistent with past studies [16,26,27,31] the current study identified two dimensions of the SNSs users' personal utility beliefs of SNA (i.e. informative and entertaining). SNSs users perceive SNA as a valuable and convenient source of product information. They believe that SNA keeps them up to date about the products

Table 7: Consumer Concerns CFA Estimates

	Measures		Factors	Estimate	Standardized Estimate(β)	SE	CR	P
1	I find ads shown on SNSs distracting	←	Int	1.00	.72	-	-	-
2	I find ads shown on SNSs disturbing	←	Int	1.31	.91	.13	10.47	***
3	I find ads shown on SNSs forced	←	Int	.98	.70	.11	9.14	***
4	I find ads shown on SNSs Ridiculous	←	Irr	1.00	.65	-	-	-
5	I find ads shown on SNSs stupid	←	Irr	1.37	.87	.16	8.51	***
6	I find ads shown on SNSs terrible	←	Irr	1.14	.70	.14	7.89	***

Note: *** $p < .001$, Int (Intrusive), Irr (Irritation)

Advertising provides the information about the nature, features, and availability of the products [23]. This information enables consumers to make the rational choices [24] and improve their purchasing abilities [23]. SNSs users perceive SNA as entertaining, enjoyable and pleasing. Entertainment element is a prominent component of successful advertising campaigns. Successful ads attract audiences 'attention by entertaining them [30]. Entertainment is the hedonic benefit (e.g. feeling of pleasure, fun, happiness etc.) which consumers receive from advertising [29]. Consistent with past studies [16,31] the current study found that SNSs users' personal utility beliefs of SNA have a positive effect

on their attitudes toward SNA. Personal utility beliefs of advertising have a positive influence on consumer attitudes toward advertising since it helps them in making right and risk free product purchase decisions [80]. It entertains consumers by satisfying their emotions [16]. Consistent with Rosenberg [62] and Ahtola [63] proposition of direct effects of beliefs on behavior the current study found that SNSs users' personal utility beliefs of SNA have a direct and positive effect on their SNS banner ad-clicking behaviour.

The current study identified four dimensions of SNSs users' socioeconomic beliefs of SNA. Those beliefs are SNA as good for the economy, deceptive, spreading materialism in a society and corrupting social values. SNSs users perceive SNA good for the economy as it aids in elevating the average standard of living. They believe that SNA is a wise use of national resources. The possible reasons for this belief of SNSs users' may be the fact that advertising provides information, creates job opportunities, guides consumers, and helps businesses in generating revenue [13,16]. Consistent with the past studies the current study found that SNSs users belief of SNA as good for economy has a positive effect on their attitudes toward SNA. SNSs users' believe that SNA does not present the true picture of the advertised product. They believe that SNA persuades them to buy such product which they do not need. Furthermore, SNA damages the social values by promoting undesirable values to the young SNSs users. Inconsistent with the past studies [48,50] the current study found no significant and negative effect of SNSs users' believe of SNA as deceptive on their attitudes toward SNA. The possible reason for this finding may be the advertisers 'credibility in users 'mind. Advertiser's credibility influences the credibility of the advertisement [81]. Inconsistent with past studies [31,32] the current study found no significant and negative effect of SNSs users belief of SNA as spreading materialism on their attitudes toward SNA. The use of instrumental materialistic themes in SNS banner ads may be the possible reason for this finding. The advertisements which contain instrumental materialistic themes show consumers that how acquiring a product can help them in gratifying their needs [82]. Inconsistent with past studies [16,32] the current study found no significant and negative effect of SNSs users' belief of SNA as corrupting social values on their attitudes toward SNA. The exposure of youth to the online value corrupting content such as pornography is so huge [83] that it may mitigate the impact of their beliefs of SNA as corrupting social values in their SNA evaluation process. The current study identified two dimensions of consumer concerns of SNA (i.e. intrusiveness and irritation). However, only irritation has significantly a negative effect on SNSs users' attitudes toward SNA and their SNS banner ad-clicking behaviour. Several past studies [14,15] identified that users perceive web and social media advertising irritating. Ducoffe [15] stated that consumers who perceive web advertising as irritating are likely to have negative attitudes toward the value of web advertising. Irritation produces the negative effect and the worst thing is that it could diminish the credibility of all advertising [54]. Consistent with past studies [16] the current study found that SNSs user attitudes toward SNA

has a positive effect on their SNS banner ad-clicking behaviour.

CONCLUSION

The current study identified SNA as informative and entertaining two important dimensions underlying SNSs users' personal utility beliefs of SNA. These personal utility beliefs have a positive influence on SNSs users' SNA evaluation process and their SNS banner ad-clicking behaviour. The current study found that SNSs users perceive SNA as good for the economy and this belief influences their attitudes toward SNA positively. SNSs users perceive SNA as deceptive, spreading materialism and corrupting social values. Nonetheless, these beliefs do not have a negative effect on SNSs users' attitudes toward SNA. In addition, the current study found irritation an important user concern of SNA affecting both their attitudes and behaviour toward SNA negatively. The current study found Pollay and Mittal's [13] belief framework effective in measuring users' beliefs and concerns of SNA and their attitudes and behaviour toward SNA.

The current study assessed the effects of user beliefs and concerns about conventional banner advertising (SNA) appearing on SNSs. Future studies should examine user beliefs and concerns of nonconventional SNSs advertising such as fang pages.

The current study found deception, materialism and value corruption important dimensions of user beliefs about SNA. Yet, none of them negatively affected user attitudes toward SNA. The future studies should identify the factors which moderate the relationship between the aforementioned beliefs and user attitudes toward SNA. For example, researchers should examine the moderating effect of advertisers' credibility on the relationship between users' belief of SNA as deceptive and their attitudes toward SNA. Similarly, they should assess the moderating effect of using instrumental materialistic themes in banner ads on user attitudes toward SNA. In addition, future researchers should study whether exposure to online sexual content moderates the relationship between users' belief of SNA as corrupting values and their attitudes toward SNA. The current study was conducted in a collectivistic cultural context. The futures studies should focus on individualistic cultural contexts to verify the generalizability of the findings of the current study.

CONTRIBUTION AND IMPLICATIONS

The current study makes some significant theoretical contributions. It applied Pollay and Mittal's [13] belief framework to understand the SNSs users' beliefs of SNA and their effects on their attitudes and behaviors toward SNA. Past studies [13,17] found Pollay and Mitall's [13] belief framework effective in measuring the consumer beliefs and attitudes toward online advertising. Importantly, the current study integrated the construct of the consumer concerns in the Pollay and Mitall's

[13] belief framework. Rosenberg [62] and Ahtola [63] proposed that beliefs can directly affect behaviours. The current study examined the direct effects of personal utility belief and consumer concerns of SNA on their SNS banner ad-clicking behaviour. Adclicking or click through is a direct response to the web ads for the acquisition of comprehensive product information [84].

Findings of the current study imply that SNS advertisers should provide both utilitarian and hedonic benefits to users through the SNS banner ads. SNS banner should be informative because consumers attend the advertising to receive the information useful in making the right and risk free purchase decisions [80]. However, first these banners ads should be eye-catching and entertaining so that they can attract SNSs users to click on them. Successful ads hold viewers' attention by entertaining their emotions [30]. Entertainment influences the advertising effectiveness by connecting brand message with consumer emotions [16]. In simple words, SNS advertisers should provide product and service information to SNSs users in an entertaining manner. Utilitarian and hedonic benefits which users receive from ads mitigate their feelings of irritation caused by those ads [19]. Companies which advertise or intend to advertise their products and services to the South Asian users through SNSs can benefit from the current study.

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