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**RESEARCH PAPER**

**Attitudinal and Direct Association between Personal Value Beliefs and Users' Banner Ad-Click Response on Social Network Sites**

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**ABSTRACT**

Social media has fundamentally transformed the ways of human communication. Specifically, social network sites (SNS) are famous for social interaction and conducting business activities. The current study examines the dimensional structure of personal value beliefs (PVB) about SNS advertising and its attitudinal and direct association with users' banner ad-click response. Furthermore, the current study examines the association between banner ad-click response and users' online shopping behavior (OSB). Using self-administered questionnaire data were collected from 200 Facebook and Twitter users in Pakistan. Results reveal informative, entertaining, and social image factors as dimensions of users' PVB. These dimensions of PVB have a differential attitudinal and direct association with SNS users' banner ad-click response. In addition, SNS users' banner ad-click response and their OSB are associated positively

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**Introduction**

Social media has transformed the methods of human interaction fundamentally (Mir, 2018). At present, social media is prevalent in every aspect of human life. From social interaction to information gathering, people prefer to use social media (Voorveld, 2019). Specifically, users use SNS to interact with each other and exchange information (Appel, Grewal, Hadi, & Stephen, 2020). Besides social activity, SNS have become the second market place for firms. Today, firms use social network sites for different commercial activities ranging from promotion to selling (Kaplan & Haenlein, 2010). Especially, advertising has become the most prevalent commercial activity on social network sites (Mir, 2017). For various social network sites' advertising is the principal source of income. Social network sites publish the

ads of advertisers, and in return, earn money (Enders, Hungenberg, Denker, & Mauch, 2008). The hard task for SNS management is to ascertain that their users accept SNS advertising (Taylor, Lewin, & Strutton, 2011). Various factors lead to users' approval of SNS advertising. One of such factors is users' beliefs about SNS advertising.

Several studies (e.g., Chu, Kamal & Kim, 2019; Mir, 2015; Hamouda, 2018; Wiese & Akareem, 2020) have studied the link between users' PVB and their SNS advertising acceptance. Most of them (e.g., Wiese & Akareem, 2020) examined the association between personal beliefs and users' attitude towards SNS advertising. Scarce studies examined the association between user personal beliefs about SNS advertising and their banner ad-click response. Examination of this issue makes sense because SNS management gets paid once users click on SNS ads (Farris, Bendle, Pfeifer, & Reibstein, 2010). Yet, there is another issue. Ad-click response does not show the complete impact of banner advertising exposure on users. It only shows how many users have seen the ad (Briggs & Hollis, 1997). Ad-click response cannot show whether users bought the advertised product. Therefore, examining the relationship of ad-click response with users' OSB is crucial (Mir, 2012).

To abridge these issues in the existing literature, the present research aims to examine the attitudinal and direct association between PVB about SNS advertising and users' banner ad-click response. Furthermore, the association of users' SNS banner ad-click response with their OSB is examined. PVB include information, entertainment, and social image (Hamouda, 2018; Kamal & Chu, 2012; Mir, 2015).

### **Personal Value Beliefs (PVB)**

Users form PVB based on the benefits which they receive from advertising. Users believe that online social network advertising is valuable because it provides information (Chu, Kamal & Kim, 2019), entertainment (Alalwan, 2018), and helps in improving social image (Natarajan, Balakrishnan, Balasubramanian, & Manickavasagam, 2015). Thus, the current research postulates users' PVB about SNS advertising as a multidimensional construct. Users' PVB is composed of information, entertainment, and social image factors. Prior scholarship (e.g., Ackerberg, 2003) proposes that providing users with information is the primary function of advertising. Several studies (e.g., Ling et al., 2010) related to traditional media found that users deem advertising provides them with valuable information. Similarly, several studies identified that users deem online advertising information useful (See Wang & Sun (2010). Consistent with traditional and online media studies, several social media studies (e.g., Chu, Kamal & Kim, 2019; Hamouda, 2018; Mir, 2012; Kamal & Chu, 2012) discovered informativeness, an important belief that users hold about social media advertising. Specifically, users believe that SNS advertising provides them with valuable and easily accessible information. Furthermore, users deem that SNS advertising provides them latest information (Mir, 2015).

Another benefit that users believe they receive from advertising is entertainment (Ducoffe, 1995). Users believe that SNS advertising is entertaining, enjoyable, and pleasing (Alalwan, 2018; Mir, 2015; Wiese & Akareem, 2020). Users' belief about advertising as entertaining is innately hedonic (Ducoffe, 1995). Hedonic values (e.g., experiencing pleasure) are related to users' emotions. Advertising may amuse users by pleasing their feeling and emotions (Jones, 1999). Advertising has the capacity of inducing users' emotional responses (Kemp, Bui, & Chapa, 2012). Besides information and entertainment, users believe that advertising helps them in improving social roles and image (Mahmoud, 2012; Yaakop et al., 2011). In other words, advertising influences users' lifestyle and helps them in improving social image (Wang, Sun, Lei, & Toncar, 2009). Advertising presents users' imaginary situation indicating how they would look and feel after using the product. This imaginary situation persuades users to purchase the products shown in ads to improve the social image (Pollay & Mittal, 1993). Earlier studies such as Natarajan et al. (2015) social image a significant belief that users hold about social media advertising.

### **Proposed Model and Hypotheses**

The present study employs the belief framework of Pollay and Mittal (1993) to explain the attitudinal and direct association between users' PVB about SNS advertising and their SNS banner ad-click response. Furthermore, it is used to conceptualize the association between SNS users' banner ad-click response and their OSB. Generally, this framework is used to comprehend the connection between people's beliefs about objects and attitudes toward them. The current study extends its application beyond attitude towards SNS advertising. According to this framework, users hold several personal and macro level beliefs about advertising that affect their attitude towards advertising. The current research focuses on personal level beliefs. The current study conceptualizes the personal level beliefs about SNS advertising as PVB. PVB about SNS advertising has three dimensions, informative (Mir, 2015), entertaining (Alalwan, 2018), and social image (Natarajan et al., 2015).

Various prior studies (e.g., Kamal, 2012), show that these dimensions of PVB about SNS advertising associate positively with users' attitudes toward SNS advertising. The current study proposes that general attitude towards SNS advertising mediate the association between PVB about SNS advertising and SNS users' banner ad-click response (See Figure 1). Users' attitude is a vital mediator of advertising effectiveness (Lutz, MacKenzie, & Belch, 1983). Attitude plays a mediating role between users' beliefs about online advertising and their online ad-click through response (Wang & Sun (2010). Attitude refers to users' positive or negative assessment of performing a behavior (Fishbein & Ajzen, 1975). Banner ad-click behavior is a deliberate action initiated by a user. It relocates the user from the current SNS web page to the advertising website, where they are exposed to more information or simply buy the product (Mir, 2014). Grounded on the aforementioned argument, the following hypothesis is advanced:

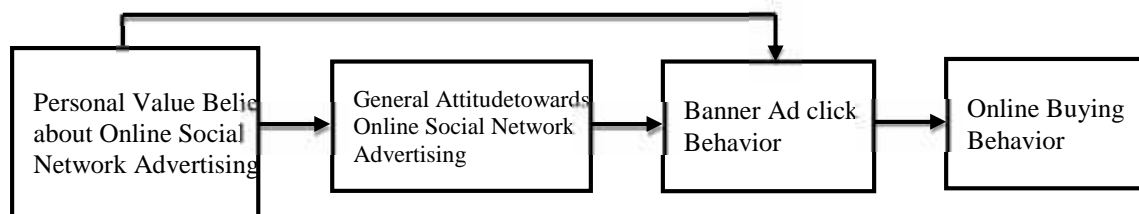
H1. Attitude towards SNS advertising mediates the association between users' PVB about SNS advertising and their SNS banner ad-click response.

Mir, (2015) found that users' beliefs can directly affect their response to online social network advertising. Consistent with prior scholarship, the current study proposes that there is a direct association between PVB about SNS advertising and users' SNS banner ad-click response (See Figure 1). According to Ahtola (1985), user beliefs have a direct relationship with their behavior. Earlier internet research (e.g., Chatterjee, 2008; Chung & Zhao, 2004) stated that users' direct behavioral response to online advertising is ad-click behavior. In other words, users bypass the cognitive assessment of ads and based on their beliefs, click those online banner ads directly. Precisely, the following hypothesis is proposed:

H2. Users' PVB about SNS advertising and their SNS banner ad-click response are associated directly.

According to Briggs and Hollis (1997), banner ad-click shows the number of users who saw the ad. However, it does not show the complete impact of banner advertising exposure on users. One simple method to assess the overall impact of banner advertising exposure on user behavior is to ask them whether they buy the advertised products once they click banner ads on social network sites (See Mir, 2012). Thus, the present study offers that users' banner ad-click response on SNS is associated with their OSB. Specifically, the current research advances the following hypothesis:

H3. Users' banner click response on SNS is associated with their OSB.



**Figure 1** Proposed Model

## Material and Methods

Data were collected from a purposive sample of 200 SNS (i.e., Facebook and Twitter) users in Pakistan. Data were gathered via a self-administered questionnaire. An offline survey was conducted for data collection. The 63.5 percent were male respondents, while 36.5 included females. Respondents were 18 to 35 years old. All respondents were computer literate and regular users of Facebook and Twitter.

### PVB Dimensions, Measures and Validity Assessment

Users' PVB about SNS advertising was measured using a pool of items developed from prior scholarship (i.e., Mir, 2015; Pollay & Mittal, 1993; Wang & Sun, 2010). PVB measures were matched with its theoretical definitions to confirm their content validity. Hinkin, (1995) stated that thorough literature review and theoretical definitions of constructs can be used to confirm the item content validity. Responses of users' were documented on a five point Likert scale that varied from one (1) to five (5). Where (1) represented strongly agree, and (5) denoted strongly disagree. The principal component analysis (PCA) was performed to determine the PVB dimensions. Furthermore, the PCA analysis was conducted to reduce the large inventory of PVB measures into a meaningful set of items (See Floyd & Widaman, 1995). The criterion of item loading  $> 0.60$  and commonalities  $> 0.40$  was applied to retain measures. The eigenvalue  $> 1$  was employed for retaining PVB factors. The PCA analysis produced three factors of users' PVB about SNS advertising. Dimensions of PVB are SNS advertising as informative, entertaining, and improving social image. The PCA results about PVB are summarized in Table 1.

**Table 1**  
**Summary of the PCA Results**

Personal Value Beliefs Measures	Factors			Alpha
	Informative	Entertaining	Social Image	
1. Online social network advertising is a valuable source of product information	0.876	-	-	0.826
2. Online social network advertising is a convenient source of product information	0.867	-	-	
3. Online social network advertising keeps me up to date about products	0.694	-	-	
4. Online social network advertising is enjoyable	-	0.854	-	0.800
5. Online social network advertising is entertaining	-	0.833	-	
6. Online social network advertising is pleasing	-	0.762	-	
7. From online social network advertising is I learn about fashions & about what to buy to impress others		-	0.846	0.727
8. Online social network advertising informs me what people with lifestyles similar to mine are buying & using		-	0.775	
9. Online social network advertising helps me to know which products will or will not reflect the sort of person I am.		-	0.646	
KMO			0.804	
Bartlett's test of sphericity			0.000 (p < .05)	
Eigen value	3.973		1.424	1.022
Percentage of item variance explained	44.149		15.823	11.353
Percentage of total variance explained				71.325

The confirmatory factors analysis (CFA) was executed to evaluate the PVB measurement scale goodness of fit. On the traditional chi square ( $\chi^2$ ) test, the personal value beliefs' measurement model did not yield goodness of fit. The  $\chi^2 = 49.890$ , degree of freedom (DF) = 14 and  $P = 0.001 < .05$  indicated a bad fit. Yet, the PVB measurement scale produced a good fit on the  $\chi^2/DF$  ratio, which is an alternate test of  $\chi^2$ . The  $\chi^2/DF$  index was 2.079. Kline (1998) suggested that  $\chi^2/DF$  value for model goodness of fit should be  $\leq 3$ . The PVB measurement scale also yielded goodness of fit on the model measurement indices GFI, NFI, IFI, TLI, CFI  $> 0.90$ , and RMSEA  $< .08$ . The values of these indices were 0.946, 0.933, 0.964, 0.945, 0.963, and 0.074 respectively. CFA analysis confirmed three dimensions of users' personal value beliefs about online social network advertising. Table 2 presents personal value beliefs' (PVB) factors, measures, and paths statistics.

**Table 2**  
**PVB Factors, Measures, and Paths Statistics**

PVB Factors	Measures	$\beta$	T	P
<b>Informative</b>	→ 1. Online social network advertising is a valuable source of product information	0.801	-	0.000
	→ 2. Online social network advertising is a convenient source of product information	0.886	12.338	0.000
	→ 3. Online social network advertising keeps me up to date about products	0.687	9.659	0.000
<b>Entertaining</b>	→ 1. Online Social network advertising is enjoyable	0.763	-	0.000
	→ 2. Online social network advertising is entertaining	0.813	9.880	0.000
	→ 3. Online social network advertising is pleasing	0.700	8.761	0.000
<b>Social Image</b>	→ 1. From online social network advertising is I learn about fashions & about what to buy to impress others	0.770	-	0.000
	→ 2. Online social network advertising informs me what people with lifestyles similar to mine are buying & using	0.861	9.720	0.000
	→ 3. Online social network advertising helps me to know which products will or will not reflect the sort of person I am.	0.473	6.217	0.000

**Note:** PVB stands for personal value beliefs,  $\beta$  denotes standardized estimates,  $P < .001$ .

*Endogenous Variables*

Users' general attitude towards online social network advertising was measured using six items from Mir (2018). Likewise, users' banner ad click behaviour on online social network sites was measured using three items from Mir (2015). Responses of users were documented on a five point Likert scale that varied from one (1) to five (5). Where (1) represented strongly agree, and (5) denoted strongly disagree. Items measuring users' general attitude towards SNS advertising and their banner ad click response were refined using the internal consistency tests. Internal consistency tests, which include 'corrected item to total correlation (CITC)' and reliability (Cronbach's alpha =  $\alpha$ ) were conducted, to ensure that all scale items measure only the relevant constructs. For more detail, read Tavakol and Dennick (2011). The CITC value of users' general attitude towards SNS advertising and their banner ad click response measures were  $> 0.50$  cut-off criteria (See Table 3). Furthermore, reliability (Cronbach's alpha =  $\alpha$ ) values of users' general attitude towards SNS advertising and their banner ad click response measurement scales were  $> 0.80$  (See Table 3). Thus, the internal consistency of these construct measures was established. One item from Mir (2018) was used to measure users' OSB (See Table 3). Responses of users were documented on a five point Likert scale that varied from one (1) to five (5). Where (1) represented strongly agree, and (5) denoted strongly disagree.

**Table 3**  
**Endogenous Variables, Items, CITC and  $\alpha$**

Variable	Items	CITC	$\alpha$
General Attitude towards Online Social Network Advertising	1. Overall, I consider online social network advertising a good thing	0.518	0.810
	1. Overall, I like online social network advertising	0.572	
	2. I consider online social network advertising very essential	0.639	
	3. I would describe my overall attitude toward online social network banner advertising very favourably	0.619	
	4. My general opinion about online social network banner advertising is favourable	0.550	
Banner ad-click Response	5. I like online social network banner ads of products	0.528	0.833
	1. I often click on banner ads shown on social network sites	0.699	
	2. I often click on online social network banner ads	0.706	
OSB	3. I often click on ads shown on my social network sites' profile	0.673	-
	1. I often buy products from website of the company which is mentioned in online social network banner ads.	-	

Note: CITC stands for Corrected Item-Total Correlation and  $\alpha$  denotes alpha,

### Model and Hypotheses Testing

The proposed model tested fitted the data with a  $\chi^2 = 6.512$ ,  $DF = 4$ ,  $P = 0.164$ . The proposed model tested also fitted the data with a  $\chi^2/DF = 1.628$ . The  $\chi^2/DF$  is an

alternate test of  $\chi^2$ . According to Kline (1998),  $\chi^2/DF$  is evaluated to examine whether the model fits the data. Its value  $\leq 3$  indicates the goodness of fit of the proposed model. With the values GFI = .989, NFI = 0.973, IFI = 0.990, TLI = 0.959, CFI = 0.989  $>$  0.90 and RMSEA = 0.058  $<$  .008 also fitted the data on these commonly used model goodness of fit indices. Figure 2 presents the empirical model.

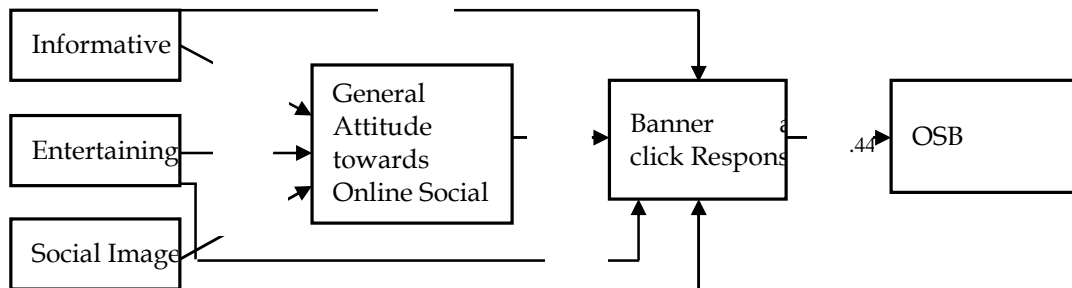


Figure 2 Empirical Model

The empirical model contained eight paths. Their standardized estimates ( $\beta$ ), critical ratio ( $t$ ), and  $p$  statistics have been evaluated to examine the relationship of dimensions of PVB with general attitude towards SNS advertising and banner ad click response. Likewise, they were evaluated to assess the relationship between banner ad click response and OSB. The  $\beta = .05$ ,  $t = .649$ ,  $P = .517$  showed an insignificant association between informative belief and users' general attitude towards SNS advertising. Conversely, the  $\beta = .20$ ,  $t = 2.607$ ,  $P = .009$  showed a significant association between entertaining belief and users' general attitude towards SNS advertising. The  $\beta = .08$ ,  $t = .966$ ,  $P = .334$  showed an insignificant association between social image belief and users' general attitude towards SNS advertising. The  $\beta = .08$ ,  $t = 2.323$ ,  $P = .020$  showed a significant association between users' general attitude towards SNS advertising and their SNS banner ad-click response. These results partly accepted H1.

The  $\beta = .07$ ,  $t = 1.034$ ,  $P = .301$  showed an insignificant association between informative belief and users' banner ad-click response. Conversely, the  $\beta = .26$ ,  $t = 3.810$ ,  $P = .000$  showed a significant association between entertaining belief and users' banner ad-click response. Similarly, the  $\beta = .27$ ,  $t = 3.723$ ,  $P = .000$  showed a significant association between social image belief and users' SNS banner ad-click response. Thus, these results partly accepted H2. Furthermore, the  $\beta = 0.44$ ,  $t = 6.978$ ,  $P = 0.000$  showed a significant association between SNS banner ad-click response and users' OSB. These results accepted H3.

## Results and Discussion

Users' beliefs are crucial factors that influence users' approval of SNS advertising (Wiese & Akareem, 2020). The present research examined the attitudinal and direct association of users' PVB about SNS advertising with their banner ad-click



response. Furthermore, the current study examined the association of users' SNS banner ad-click response with their OSB. Consistent with prior studies (e.g., Hamouda, 2018; Kamal & Chu, 2012; Mir, 2015, Natarajan et al., 2015), the current research discovered users' PVB about SNS advertising a multidimensional construct. It is constituted of informativeness, entertainment, and social image beliefs. Results reveal that users deem SNS advertising provides them with valuable and easily accessible information. Users deem advertising valuable because it provides information about product features, functions, and benefits (Bucklin, 1965). On SNS, users can click banner ads and receive the desired product information easily. Furthermore, users believe that SNS advertising helps them in keeping the product information up to date. To keep users informed is the fundamental function of advertising (Ackerberg, 2003).

Besides being informed, users believe that SNS advertising is entertaining. They deem SNS advertising enjoyable, entertaining and pleasing. This finding is in line with earlier scholarship, such as Alalwan (2018) and Wiese and Akareem (2020). These studies found that users deem SNS advertising entertaining. One key function of advertising is to entertain the users' emotions (Srinivasan, 1987). So exposure to advertising may satisfy users emotionally (Jones, 1999). Advertising appearing on social media may provide users enjoyment and help them to escape worries (Dwivedi et al., 2020). In addition, the current study found that users hold the belief about SNS advertising that it is helpful to improve the social image. Users deem SNS advertising a good source of learning about new fashions and trends. SNS advertising enables users to buy socially impressive products. Moreover, users believe from SNS advertising, they learn about what people like them are buying and using. In addition, users believe that SNS advertising helps to buy products useful in reflecting their self-concept to others. Advertising presents users' imaginary situation indicating how they would look and feel after using the product. Users buy those products to improve their actual or ideal social image (Pollay & Mittal, 1993).

The current study found that users' belief about SNS advertising has neither attitudinal nor direct association with their banner ad-click behavior. This finding is not in line with prior scholarship. For example, Wiese and Akareem (2020) found a strong association of informativeness with users' attitude towards SNS advertising. Wang and Sun (2010) found that informativeness influences that users; attitude towards online advertising that in turn influences their behavioral response. The possible explanation for this insignificant relationship may be attributed to the users' perception of advertising information as useful (O'Donohoe, 1994) but not reliable (Greer, 2003). Users generally collect the product information from commercial sources but make decisions based on the information gathered from personal sources (Kotler & Keller, 2012). Furthermore, the present research found attitudinal and direct link between users' belief of SNS advertising as entertaining and their SNS banner ad-click response. This finding is consistent with prior scholarship. For instance, Wang and Sun (2010) advertising as entertaining influences users' attitude

towards online advertising that in turn affects their banner ad-click behavior positively. Similarly, the direct relationship between online social network advertising as entertaining and users' banner ad-click behavior is consistent with Ahtola (1985), Chung and Zhao (2004), and Chatterjee (2008). The entertaining advertising stimulates the users' mood (Mitchell & Olson, 1981).

Inconsistent with prior scholarship (e.g., Natarajan et al., 2015), the current research found users' attitude towards SNS advertising does not mediate the association between social image and users' banner ad-click response. However, users' beliefs about SNS advertising associate with their banner ad-click response positively. In addition, the current research found a positive association between users' banner ad-click behavior on SNS and their OSB. Prior research supports this finding. For instance, Mir (2012) proposed the positive association between users' SNS ad-click response and their OSB.

## **Conclusion**

Users' PVB plays a crucial role in affecting their acceptance of online social network advertising. The current study found users' PVB about SNS advertising a multidimensional construct. Users' PVB dimensions are information, entertainment, and social image. These dimensions of PVB have a different attitudinal and direct association with users' SNS banner ad-click response. For instance, belief about SNS advertising as informative has no attitudinal association with users' SNS banner ad-click response. Similarly, it does not have a direct association with users' SNS banner ad-click response. Conversely, belief about SNS advertising as entertaining and their SNS banner ad-click response are both attitudinally as well as directly associated. Social image belief has only a direct association with users' SNS banner ad-click response. Furthermore, SNS users' banner ad-click response and their OSB are associated positively. This finding supports the OSB as a measure to assess the complete impact of users' SNS advertising exposure. Thus, the current study theorized the association of users' SNS banner ad-click response with their OSB to show the overall impact of SNS advertising exposure on users.

## **Theoretical Contribution and Managerial Implications**

The prior studies (e.g., Hamouda, 2018; Wiese & Akareem, 2020) assessed the association between users' beliefs and their attitude towards SNS advertising. The current study conceptualized informative, entertaining, and social image as dimensions of users' personal value beliefs about online social network advertising. Unlike prior scholarship, the current study theorized and measured the mediated and direct association between users' PVB and their banner ad-click behavior. Prior scholarship (e.g., Briggs & Hollis, 1997) shows that users' ad-click response is not a holistic indicator of online advertising exposure. Thus, the current study theorized and measured an association of SNS users' banner ad-click response with their OSB.

OBS shows the effects of SNS advertising exposure beyond the SNS ad-click response.

Results show that users deem SNS advertising as informative. However, they do not use that information in decisions to click banner ads. It indicates users do not consider SNS advertising reliable (Greer, 2003). Therefore, SNS advertisers should boost the users' confidence by providing unbiased advertising content. Users deem SNS advertising a source of entertainment. Users' belief about SNS advertising as entertaining affects their assessment process to click SNS banner ads. It implies that advertisers should augment entertainment element of the SNS banner ads to attract more users to click them. Social image belief directly associates with users' SNS banner ad-click response. Thus, SNS banner ads should contain lifestyle and social image related content. In addition, advertisers should provide users incentives to acquire the products or brands shown in the SNS banner ads.

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