SUMMARY

The summary includes the following contents:

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Tomorrow’s patrons are Today’s “Digital Natives”

Introduction

Advent of internet as a means of mass communication is the major noteworthy development which affects advertising in current era. Internet provides various benefits over traditional forms of advertising. On the other hand I.A. also delivers some new sort of challenges. I.A is an extremely speedy moving area of marketing. Techniques of advertising online and formats are constantly changing. As per IMRB & IAMAI reports 2014, “Indian online advertising market is approx 2938 C”. This big figure shows that advertisers are recognizing I.A as one of the main media to promote their services or products. Number of internet users in India are also continues to grow. As per statistics of internet world stats (International database) as on June 2017, there are 3,885 million I.U. worldwide and more than 462 million I.U. in India. Concept of
perception presumes more significant in advertising, as it is basis of customer reaction & buying intension. Persons act & respond on the basis of their perception and perception changes time to time or situation to situation. Present study is related to perception towards I.A. from internet users as well as advertisers perspective.

Internet technologies provide ability to advertisers to track the record of internet user’s demographics such as gender, age, marital status, educational level, income, residential status, occupation etc. Internet users may hold different perception with regards to their demographics. So, it is necessary to study the significant difference among them. Numerous past studies have been proved that demographic variables affect perception. Lim, Y. M., Yap, C. S. Y. C. S., & Lau, T. C. (2010) examined “the differences between male and female consumers in terms of their attitudes toward online advertising in Malaysia” The study clears that, “Female consumers have a more positive outlook on Internet advertising than males”. Goodrich, K. (2013) studied “relationship between online advertising effects with age, gender and time of day”. Significant relationship between attention & age was found. The study also showed that older adults pay greater attention than younger adults to online banner ads, regardless of time of day. It was also discovered that age & time of day were significantly related to purchase intension. Present study portrays significant differences in perception of internet users with regards to their demographics.

Internet technologies provide ability to advertisers to track the record of behavior of internet users also such as their internet usage, internet using skills, internet using experience, access point to internet and gadgets used for surfing internet. Internet users may hold different perception with regards to their behavior. Present study portrays significant differences in perception of internet users with regards to their internet usage, internet using skills, internet using experience, access point to internet and gadgets used for surfing internet.

I.A. delivers some new sort of challenges or problems than traditional one. So, it is quite important to consider them. The present study demonstrates the problems pertaining to I.A from internet users as well as advertisers perspective.

Internet Advertising: Internet Advertising is the modern form of advertising which is different from traditional forms of advertising in numerous aspects. Advertising
on the internet is known as online advertising. It is also known as web advertising, webvertising and online advertising. It is a form of advertising which uses internet technologies to send promotional messages. Present study is related to I.A. There are various elements of Internet Marketing and among them I.A is the mainly visible element of internet marketing. I.A. is advertising through internet technologies. Internet advertising is paid advertising, which is placed on publisher’s website. Through internet advertising, a marketer can deliver & target right message to the right person at the right place at the right time and at right cost. It is now easy for the advertisers through internet technologies to track the records of current & potential buyers. There is no geographical limit. Due to rapid growth of internet users and high competition, internet advertising is going to be very popular among advertisers. Internet advertising acts as a platform between Internet users & organizational marketing functions. It is different from traditional advertising, as two way communication possible between internet users & organizations. It offers benefits to both parties, to internet users and to organizations. It is possible for organizations to send right advertising message to right customers at right time at right place with right cost. On the other hand, internet users get benefit by right, required and detailed information at any time. The present study relates internet user’s attitude & preference and this relationship reveals internet user’s perception towards I.A

Internet Users in Delhi NCR: As per a survey carried out by IAMAI (Internet and Marketing Association of India) in June’11 Mumbai is top internet using city in India. It has 8.1 million internet users. Delhi NCR comes next with 6.2 million internet users. The scope of present study is restricted to Delhi NCR area. This area is considered as representative of India as it is second top internet using city, commercially & politically developed and having vibrant culture.

Literature Review

Most of previous studies depict the relationship between belief factors, attitude and behavioural intension toward internet advertising. Dr. Kenneth C. C. Yang (2003) investigated internet user’s attitudes toward and beliefs about Internet advertising. They found eight out of ten belief factors contributed significantly to the prediction of attitude toward Internet advertising. These are consumer benefits, Hedonic/Pleasure, Materialism, Good for Economy, Consumer Manipulation,
Product Information, role in Economy and web Economies. The study also found that user’s beliefs about Internet advertising are better predictors of their attitudes towards Internet advertising than demographics, Internet usage, and innovative and risk-taking tendencies. The study further found that behavioural variables such as Internet usage and online shopping intention are better predictor than demographic variables to predict about their attitudes toward Internet advertising. Huarng, K. H., Yu, T. H. K., et. al., (2010) analyzed how instructional video advertising may impact customer’s purchasing intentions in Taiwan. The study indicated that perceived usefulness positively affects the attitude toward instructional video advertising, and that further affects the intention to purchase. Further it was also found that human-message interaction, human-human interaction and perceived playfulness positively affect the attitude toward instructional video advertising but perceived playfulness does not significantly affect the purchasing intention. Perceived ease of use does not significantly affect the attitude toward instructional video advertising. Wong Fai Ching (2009) explored the belief factors that can predict Internet users’ attitude towards Internet advertising and to examine the demographic factors, Internet usage factors and beliefs factors are predictive in terms of Internet users’ attitude in Internet advertising in Hongkong. The study found five belief factors (Good for Personal Economy and Consumer Benefits, Good for Economy, Web economics, Hedonic/Pleasure and Product Information), contributed significantly to the prediction of attitudes towards Internet advertising. In general it was found that respondents had favourable attitudes towards Internet advertising. Further it was found that, Internet usage factors found better predictor than demographic components. Ying Wang et. al., (2009) investigated the belief about and attitude toward online advertising (ATOA) among Chinese consumers and the relationships between beliefs factors, ATOA, and Consumer’s behavioural responses to online advertising. They identified five belief factors that underlie Chinese consumer’s ATOA (entertainment, information seeking, credibility, economy, and value corruption). Further it was found that information seeking, economy, and value corruption were significantly predictors of ATOA. Attitude towards online advertising (ATOA) was found to be a significant positive predictor of ad clicking and online shopping frequency.
Research Gaps

- Majority of studies are based on sample of students.
- Very little research has been made to study the perception of advertisers.
- There are many studies pertaining to foreign countries, but in Indian scenario, however, very few studies have been conducted.
- Majority of researches are conducted on a specific form of I.A. (especially on social network advertising or on e-mail advertising) and not on generic in nature.
- A comprehensive study which covers the perception of both, internet users and advertisers simultaneously is lacking.
- Internet user’s use internet for so many purposes. They may like or unlike advertisement at the time of watching videos online or paying bills online etc. But the available literature does not specify it.
- Study which discusses the perception of internet user’s about the position of an advertisement on a web page is also lacking.
- The majority of studies have not considered the effects of demographic variables on internet user’s perception towards I.A..
- The majority of studies have not considered the effects of access point to internet on internet user’s perception towards internet advertising.
- The majority of studies have not considered the effects of internet usage by internet users on their perception towards internet advertising.
- The majority of studies have not considered the effects of internet using skills of internet users on their perception towards internet advertising.
- Till date no study has been considered the effects of gadget used by internet users for surfing on their perception towards internet advertising.
- The majority of studies have not considered the effects of internet using experience of internet users on their perception towards internet advertising.

The present study has focused on untouched aspects of internet advertising. There was a dearth of research work in the area, thus in the wake of apparent research gaps an attempt has been made to study internet user’s & advertiser’s perception towards I.A.
Justification of the Study & Statement of Problem

People act & respond on the basis of their perception. Therefore, perception presumes more noteworthy in any region of marketing. Concept of perception presumes more significant in advertising, as it is basis of customer reaction & buying intension. According to Chen & Lee (2005), “The Customer’s perception may influenced by the exposure, such as seeing an ad, attention which means the customer recognizes the ad, awareness which is common if ads involves some humor & retention that stays in the mind of the customer”. The fact how a customer perceives an outside stimuli & the impact of stimuli on his/her response is the basic apparatus used in advertisement. Various authors proved that there are diverse responses to the similar stimuli, which can be changed by time, circumstances or context. So, the study of perception is important.

On the other side, I.A. is growing significantly. It is the quickest developing & biggest multimedia tool with more than 462 million internet users in just the India alone. It is the most proficient, financially savvy technique of advertising. The significance of studying the internet user’s perception towards I.A. cannot be ignored because each organization has limited resources and only a part of total budget is used for advertising activities. Today’s world is more competitive and only those organizations can increase their sale or survive who are using widely accepted and less costly medium for advertising. At the present time, with the aid of technology, marketers can study customer demographics & trends to market the product/services to the right people at the right time. The new technology can be used to develop new markets & grow the existing ones. I.A is a good way of advertising, in which advertisers increase sales & build brand awareness via the Internet. "Think globally, act locally" is currently the mantra for organizations advertising on internet. So, it is the basic need to evaluate views and perception of companies and customers about I.A..

Therefore, the main problem of this study is: What kind of perception does internet users and advertisers hold towards I.A.?

Other research questions are: What are the problems associated with I.A. and what is the impact of demographic & behavioral variables associated with internet users on their perception towards I.A.?
Objectives of the Study

The present study is conducted to accomplish the following objectives:-

- To measure the perception of internet users towards internet advertising
- To measure the perception of advertisers towards internet advertising
- To identify the problems related to internet advertising and to offer the suggestions and recommendations for improvement

Hypothesis

The perceived entertainment (H1), perceived informativeness (H2), credibility (H3), economy/good for economy (H4) and web-economies (H5) from I.A. has significant positive impact whereas perceived value corruption/distortion (H6) and materialism (H7) from I.A. has significant negative impact on internet user’s attitude towards internet advertising. Further attitude towards I.A. has significant positive impact on behavioural response (H8) of internet users.

There is no significant difference among different groups of independent variables with regards to Factors.

Research Design

Research design of the present study is Descriptive.

Universe of the study

All Indian Internet users and Advertisers constitute the universe of the study.

Sample Design

The sample design of the present study comprises the following elements:-

- **Sample Unit**
  The Indian Internet user and Advertiser (key person/ owner/marketing manager of a company/ organization) are considered as the sample units.

- **Sampling Technique**
  Purposive (a non-random sampling method) has been used.

- **Sample Size**
  Sample size implies the no. of sampling units examined from the population for the aim of investigation. Sample size should be sufficiently vast for representative sample. Time and money restrict the size of sample. According to Miler 1994, while determining sample size “what you want to study & why?” is important. “Too big may waste time, resources & money
whereas too little may direct to inaccurate result or provide less statistical power”.

Sample size for advertisers has been determined using items to response ratio (Rule of 10) There should be **at least 10 cases for each item in the instrument being used** (Nunnally, J. C. 1978 and Garson, D. G. 2008). \( N_0 = n \times 10 = 16 \times 10 = 160 \)

Sample size for internet users has been determined on the basis of **Cochran’s** (1963:75) formula, which was developed to yield a representative sample for proportions. There is large population and we do not know the variability in proportion; therefore assuming \( p = 0.5 \) (maximum variability) at 95% confidence level & ± 3.0 percent precision (Malhotra, N.K., & Dash, S. 2010)

\[
N_0 = \frac{Z^2 \times (p) \times (q)}{(e)^2}
\]

\[
(1.96)^2 \times (0.5) \times (0.5) / (0.03)^2 = 1067
\]

- **Area of Study**
  The present study is based on the information obtained through a survey process in India with a geographical focus on Delhi NCR.

**Table 1: Sample Frame**

<table>
<thead>
<tr>
<th>Delhi-NCR</th>
<th>Population as per 2011 census</th>
<th>Percentage</th>
<th>Sample size (Internet Users)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Haryana</td>
<td></td>
<td></td>
<td></td>
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<tr>
<td>Bhiwani</td>
<td>11,031,000</td>
<td>23%</td>
<td>246</td>
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<tr>
<td>Faridabad</td>
<td></td>
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<tr>
<td>Gurgaon</td>
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<td>Jhajjar</td>
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<tr>
<td>Mahendragarh</td>
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<tr>
<td>Panipat</td>
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<td>Rewadi</td>
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<tr>
<td>Rohtak</td>
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<tr>
<td>Sonipat</td>
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<tr>
<td>Mewat</td>
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<td>Palwal</td>
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<td></td>
<td>Jind</td>
<td>Karnal</td>
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<tr>
<td>U.P.</td>
<td>Bhagpat</td>
<td>14,576,000</td>
<td>31%</td>
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<tr>
<td></td>
<td>Bulanshahr</td>
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<td></td>
<td>Gautam</td>
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<td></td>
<td>Buddha Nagar</td>
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<td></td>
<td>District</td>
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<td></td>
<td>Ghaziabad</td>
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<td></td>
<td>Muzaffarnagar</td>
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<td></td>
<td>Meerut</td>
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<td></td>
<td>Hapur</td>
<td></td>
<td></td>
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<tr>
<td>Rajasthan</td>
<td>Alwar</td>
<td>3,674,000</td>
<td>10%</td>
</tr>
<tr>
<td></td>
<td>Bharatpur</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Delhi</td>
<td>Entire NCT of Delhi</td>
<td>16,788,000</td>
<td>36%</td>
</tr>
<tr>
<td>Total</td>
<td>46,069,000</td>
<td>100%</td>
<td>1067</td>
</tr>
</tbody>
</table>

**Method of Data Collection**

The relevant data for the present study has been collected from both primary as well as secondary sources. This study is primarily based on primary data however some secondary data have also been used to make a sound foundation of this research work as per availability or requirement.

**Primary data:** The primary data has been collected through structured questionnaire to measure the perception of internet users & of advertisers. Separate questionnaire has been prepared for internet users and for advertisers.

*Below brief description giving the details of the two set of questionnaire:*-

**Questionnaire 1: For Internet Users**

This questionnaire was prepared for internet users. It was divided into three parts.

**Part I:** It includes numerous questions containing the demographic features of the internet users to segregate the respondents likewise their gender, their marital status, their age, their qualification, their monthly personal income, their occupation and their residential status.
Part II: It contains questions about their access point to internet, their internet usage, their experience of using internet, their skill of using internet and gadget used for internet surfing.

Part III: This part of the questionnaire consists of questions related to perception of internet users towards internet advertising. It contains items formed based on the guidelines of Pollay and Mittal model 1993 to collect data from respondents about their perception of internet advertising. These items were measured using five-point Likert scale ranging from “strongly disagree” to “strongly agree”. Further this section also contains some other questions to measure perception.

This part also includes questions pertaining to identify the problems associated with internet advertising viz., reasons for not liking internet advertising, reasons for blocking internet advertisements or advertisers and reasons for not collecting information through internet advertising.

Questionnaire II: For Advertisers

This questionnaire was prepared for advertisers who are advertising their products or services or both, whether they have their own website or not. It was divided into two parts.

Part I: It includes various questions containing the basic information about advertiser’s organization such as having own website or not, what they advertise for, main purpose of advertising, year of existence, level of market, and consideration for dividing the advertising budget on the various media.

Part II: This part of the questionnaire consists of questions related to perception of advertisers towards internet advertising. It contains 16 items formed based on literature and expert views to collect data from respondents about various dimensions of perception of advertiser’s towards internet advertising. These items were measured using five-point Likert scale ranging from “strongly disagree” to “strongly agree”. Further this section also contains some other questions to measure perception.

This part also includes question pertaining to identify the problems associated with internet advertising viz., factors resisting them to advertise online.

Secondary data: Secondary data have been collected as per availability or requirement from IAMAI reports, Newspaper having information in this field,
from various journals, From TRAI reports, through various websites of internet viz. internet world stat.com etc. and from reports of AOIR

**Procedure for data collection**

Following procedure was opted to gather data from the targeted respondents:

*Procedure to gather data from internet users*: In case of internet users, firstly, an electronic version of the questionnaire was created with the help of google docs. Then it was sent to 667 internet users. E-mail ids were collected from various sources and then they were scrutinized. Only 376 internet users participated in the study among which only 354 were complete and valid as far as online filing is concern.

Simultaneously, 400 questionnaires were distributed offline by the researcher with the help of researcher’s sisters, relatives, students and friends (at Delhi NCT, Rohtak, Sonipat, Gurugram, Panipat, Bhiwani, Noida, Meerut, Bharatpur and Alwar). Among them 352 questionnaires were found valid and complete. Overall there were 706 (354+352) valid responses received from online and offline mode from internet users. Overall **response rate was approx 66%**.

*Procedure to gather data from advertisers*: Firstly, researcher contacted telephonically with 5 internet advertising agencies to ask about their customers (advertisers). They denied to provide their customer’s information. But after requesting again and again they suggested a website name [www.fundoodata.com](http://www.fundoodata.com). This website provides companies or organizations data by area wise (Some more filters are also available at this website e.g. Industries wise, no. of employees wise, and year of existence wise etc.). Data of approx 17000 organizations of Delhi +NCR area were available. Researcher collected 70 Email Ids with the help of fundoodata.com and then an online version of questionnaire was sent to targeted respondents. Hardly 50% replied and these responses were used for pilot study. Then questionnaire was sent to those businessman who are relative or friend of researcher. Only 81 valid responses were received. At last researcher collected address of advertisers/companies of Delhi+NCR again from fundoodata.com and after that researcher personally visited to their office and got success in collecting 87 responses. Overall 168 valid and complete responses received from advertisers.
**Questionnaire development, validity, pilot study and reliability:**

To attain research objectives, two separate set of structured questionnaire were designed on the basis of review of literature to measure the perception of respondents and to identify the problems pertaining to internet advertising. Having designed both types of questionnaire, these were pre-tested by academicians and experts to ensure content validity and some amendments were made on the basis of feedback received.

After that, a pilot study was conducted on 30 internet users and 30 advertisers, before conducting a full-fledged survey. Some respondents provided comments on the clarity of the questions in questionnaire and suggested some suggestions. In conjunction with responses received, certain modifications were undertaken; with respect to both set of questionnaire and then scales reliability was estimated using cronbach’s alpha. All constructs alpha exceeds the standard acceptable norm. So, it can be concluded that all constructs are statistically reliable.

**Statistical Techniques**

To fulfill the research objectives, responses obtained from respondents have been analyzed by using statistical techniques viz., Mean, Standard Deviation, Percentage, Confirmatory Factor Analysis, Exploratory Factor Analysis, Anova and T-tests. To conduct the statistical techniques, SPSS version 20 and AMOS version 20 for windows were used. M.S. Excel was also used for data feeding and for data validation purpose.

**Demographic Profile of the Internet Users**

Valid response of respondents (internet user) was 706. Majority of respondents are male (60.1%), while 39.9% are female. This reflects more male internet users than female internet users. According to IAMAI report published in Dec. 2013, male internet users dominate the internet than female internet users. Marital status of the respondents is almost equal for married and unmarried. Married are 49.7% whereas, unmarried are 49.25 of sample. Only 1.1% respondents are divorcee/Widow/ separated. Those whose age is between ‘18 to 30’years old account for 46.2%, age between ‘31 to 45’years old account for 30.9%, age ‘below 18’years old account for 10.8%, age between ‘46 to 60’ years old account for 10.55% and age ‘above 60’ years old account for 1.7% of sample. 28.8% respondents own a Higher than post graduate degree. 27.8% are post-graduates,
whereas 18% are graduates and only 25.55% respondents are under-graduates. This reflects majority of respondents are literate. Income level of the internet users is found to be high with 47% of the population in the income group of Rs. ‘up to 20000’. 18.7% respondents are found from income group of Rs. 20001 to 40000. 17% from income group of Rs. ‘40001 to 60000’, 8.1% from income group of Rs. ‘above 100000’, 4.8% from income group of Rs.‘80001 to 100000’ and 4.4% from Rs. ‘60001 to 80000’ income group. In terms of occupation, 26.9% respondents are student, 24.6% are private employee, 18.3% are professional or having own business, 12.9% are govt. employee, 11.3% are research scholar and 5.9% respondents are unemployed. Majority of internet users (67.7%) belong to urban area, whereas, 22.8% belong to metro area and only 9.6% respondents belong to rural area.

Present study collected data from every group of demographics (Gender, marital status, age, educational level, monthly individual income, occupation and residential status).

**Major Findings of the Study:**

<table>
<thead>
<tr>
<th>Findings related to 1st objective “To measure the perception of internet user’s towards Internet Advertising”</th>
</tr>
</thead>
</table>

1st objective was achieved with the help of primary data. Firstly, CFA was applied to confirm the factors. After that statement wise analysis was done through descriptive statistics (Mean & S.D.) to study the perception. Further, One way ANOVA & t-test was applied to find out sig. difference of perception of internet users among various categories of demographical variables (Gender, marital status, age, educational level, monthly individual income, occupation and residential status) as well as various categories of some other I.V. (Access point to internet, internet usage, internet using experience, internet using skill, gadget used for internet surfing). At last, Percentage analysis and ranking analysis were applied.

Findings pertaining to 1st objective revealed:
Findings based on Confirmatory Factor Analysis

<table>
<thead>
<tr>
<th>Factors</th>
<th>Standardized Factor Loading (range)</th>
<th>CMIN/DF</th>
<th>GFI</th>
<th>AGFI</th>
<th>CFI</th>
<th>RM-SEA</th>
<th>Cronebach’s alpha</th>
</tr>
</thead>
<tbody>
<tr>
<td>Perceived Entertainment</td>
<td>0.57 - 0.85</td>
<td>0.34</td>
<td>1</td>
<td>0.998</td>
<td>1</td>
<td>0</td>
<td>0.761</td>
</tr>
<tr>
<td>Perceived Informativeness</td>
<td>0.66 - 0.72</td>
<td>2.513</td>
<td>0.99</td>
<td>0.979</td>
<td>0.99</td>
<td>0.046</td>
<td>0.811</td>
</tr>
<tr>
<td>Credibility</td>
<td>0.72 - 0.89</td>
<td>1.962</td>
<td>1</td>
<td>0.989</td>
<td>1</td>
<td>0.037</td>
<td>0.866</td>
</tr>
<tr>
<td>Good for the Economy</td>
<td>0.60 - 0.85</td>
<td>1.753</td>
<td>1</td>
<td>0.99</td>
<td>1</td>
<td>0.033</td>
<td>0.761</td>
</tr>
<tr>
<td>Web Economies</td>
<td>0.81 - 0.84</td>
<td>2.156</td>
<td>1</td>
<td>0.991</td>
<td>1</td>
<td>0.04</td>
<td>0.797</td>
</tr>
<tr>
<td>Materialism</td>
<td>0.67 - 0.99</td>
<td>0.001</td>
<td>1</td>
<td>1</td>
<td>1</td>
<td>0</td>
<td>0.8</td>
</tr>
<tr>
<td>Value Corruption</td>
<td>0.53 - 0.90</td>
<td>2.499</td>
<td>1</td>
<td>0.986</td>
<td>1</td>
<td>0.046</td>
<td>0.778</td>
</tr>
<tr>
<td>Attitude</td>
<td>0.78 - 0.80</td>
<td>1.37</td>
<td>1</td>
<td>0.992</td>
<td>1</td>
<td>0.023</td>
<td>0.831</td>
</tr>
<tr>
<td>Behavioral Response</td>
<td>0.85 - 0.89</td>
<td>1.032</td>
<td>1</td>
<td>0.996</td>
<td>1</td>
<td>0.007</td>
<td>0.848</td>
</tr>
<tr>
<td>Full Measurement Model</td>
<td>3.484</td>
<td>0.9</td>
<td>0.87</td>
<td>0.92</td>
<td>0.92</td>
<td>0.059</td>
<td></td>
</tr>
</tbody>
</table>

The standardized factor loadings for all the items of all factors are statistically higher than the acceptable level (0.50) which lies between 0.53 - 0.99. It reflects that all the items are very good indicators of their respective factor. So the convergent validity is considered to be satisfactory. As far as model fit is considered the value of goodness of fit indices (GFI, CFI and AGFI) which is higher than the acceptable threshold. On the other hand RMSEA value and CDMIN/DF value also show a very good fit model as per threshold.

To check the construct reliability, cronebach’s alpha is calculated, which is above the minimum value of 0.70 for all factors. Internal consistency of all the constructs ranged from .761 to .866. So, it can be concluded that all constructs
are statistically reliable or good consistency among the items within each dimension. All measurement models were found reliable and valid.

On the basis of high factor loadings, and acceptable fit indices value, the all measurement models could be considered satisfactory.

Assessment of Convergent Validity: Criteria for convergent validity is CR > 0.7, CR>AVE, AVE >0.50. All factor loadings are more than minimum acceptable criteria. CR > 7, CR > AVE, for all constructs. AVE is also more than .50 for all constructs except for informativeness. AVE 0.47 for informativeness is less than .50. But, it can be considered as it is slightly less only. In general, the factors in measurement model have adequate convergent validity.

Assessment of Discriminant Validity: This Validity is ensured when MSV < AVE, ASV < AVE. MSV of all constructs are less than AVE except informativeness. But MSV of informativeness is slightly high than AVE so it may be accepted. ASV is less than AVE for all construct and thus confirming discriminant validity of the measurement model. (AMOS excel toolkit was used to calculate CR, AVE, ASV and MSV value or to check convergent and discriminant validity).

Findings Based on SEM

Attitude is predicted significantly by perceived entertainment (β = .15, p = .000), perceived information (β = .40, p = .000), credibility (β = .45, p = .000), value corruption (β = -.28, p =.000) and good for economy (β = .23, p = .000). Web-economies (β = .06, p = .142) and materialism (β = .05, p = .131) have insignificant path coefficients. Behavioral response is positively and significantly predicted by attitude towards internet advertising (β = .41, p = .000). Entertainment, Informativeness, Credibility and good for economy are positively related to attitude whereas, value corruption related negatively with attitude. If internet users perceive internet advertising entertaining than they will hold more positive attitude and so on. Credibility was found the 1st strongest predictor of attitude towards internet advertising. Second important is informative, third value-corruption, forth good for economy and last entertainment. Finally, it could be concluded that H1, H2, H3, H4, H5 and H8 are supported and remaining hypothesis H6 and H7 has not been supported. The results for hypothesis testing are given below.
<table>
<thead>
<tr>
<th>Hypothesis</th>
<th>Effects</th>
<th>Path coefficients</th>
<th>P-value</th>
<th>Remarks</th>
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</thead>
<tbody>
<tr>
<td>H1</td>
<td>Entertain → Attitude</td>
<td>0.15</td>
<td>.000</td>
<td>Supported</td>
</tr>
<tr>
<td>H2</td>
<td>Informative → Attitude</td>
<td>0.40</td>
<td>.000</td>
<td>Supported</td>
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<td>Credibi → Attitude</td>
<td>0.45</td>
<td>.000</td>
<td>Supported</td>
</tr>
<tr>
<td>H4</td>
<td>Value_Corrup → Attitude</td>
<td>-0.28</td>
<td>.000</td>
<td>Supported</td>
</tr>
<tr>
<td>H5</td>
<td>Econom → Attitude</td>
<td>0.23</td>
<td>.000</td>
<td>Supported</td>
</tr>
<tr>
<td>H6</td>
<td>Web_Eco → Attitude</td>
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<td>.142</td>
<td>Not Supported</td>
</tr>
<tr>
<td>H7</td>
<td>Materialis → Attitude</td>
<td>0.05</td>
<td>.131</td>
<td>Not Supported</td>
</tr>
<tr>
<td>H8</td>
<td>Attitude → Behavioral Response</td>
<td>0.41</td>
<td>.000</td>
<td>Supported</td>
</tr>
</tbody>
</table>

Findings based on Descriptive Statistics

Perception of Internet User’s regarding Informativeness of Internet Advertising: Internet users perceived, internet advertising as a good source of product/service information (Mean=4.09, S.D=.860), which provides timely information (Mean=3.72, S.D=.856), as they can collect information through internet advertising any time. They also perceive relevant (Mean=3.61, S.D=.933), update (Mean=4.11, S.D=.795) supported by Yang, K. C. (2003), complete (Mean=3.34, S.D=1.042) information about products/services from internet advertising. Overall, they perceive internet advertising as informative. Findings are supported by Petrovici, D., & Marinov, M. (2007), Lim, Y. M., Yap, C. S. Y. C. S., & Lau, T. C. (2010), Ching, W. F. (2009) and Halalau, R., & Kornias, G. (2012). This finding is not surprising as the main purpose of advertising is to provide information.

Perception of Internet User’s regarding Entertainment from Internet Advertising: Internet users perceive, internet advertising as interesting
they considered it suitable means for spending time (Mean=3.22, S.D=1.101), they got entertained their self (Mean=3.50, S.D=1.010) and enjoy internet advertising (Mean=3.39, S.D=.982). Overall, respondents perceived internet advertising as entertaining. Findings are supported by Petrovici, D., & Marinov, M. (2007) and not consistient with Halalau, R., et. al., (2012). It is due to the reason that advertisers can give multimedia effects in their ads on internet which entertains internet users.

Perception of Internet User’s regarding Credibility of Internet Advertising: Internet users perceived internet advertising as credible (Mean=3.27, S.D=.797), on which they can trust (Mean=3.01, S.D=.912) and believe (Mean=3.09, S.D=.918). However, the mean score is 3.01 for trust statement, which reflect only slightly higher than neutral level. Overall, internet users perceive internet advertising as credible. Previous studies Choi, S. M., & Rifon, N. J. (2002) reported that establishing credibility is still a concern in new environment. Internet advertising is also relatively new. Internet users perceive internet advertising credible, may due to familiar advertisers, which they have known and thus they can trust.

Perception of Internet User’s regarding Value Corruption/Distortion from Internet Advertising: Internet users agreed that internet advertising promotes undesirable values in our society (Mean=3.12, S.D=1.054), and they are almost neutral when they asked “internet advertising distorts the values of youth” (Mean=3.05, S.D=1.069). They further agreed “most internet advertising insults the intelligence of the average consumer” (Mean=3.14, S.D=.860) supported by Aziz, N. A., & Ariffin, A. A. M. (2010). Overall, they agreed that internet advertising distorts or corrupts the values. Today, the online world is still dominated by the western countries. So, it is natural that people might express concern that online advertising may promote western values and distorts traditional Indian values.

Perception of Internet User’s regarding benefits of Internet Advertising for Economy: Internet users agreed that internet advertising raised their standard of living (Mean=3.39, S.D=1.085), promotes competition, which benefits the consumer (Mean=3.59, S.D=.945) and as a result better products/services for the public (Mean=3.45, S.D=.947). Overall, internet user’s agreed that internet advertising is beneficial for economy. Finding verified by
Yang, K. C. (2003) and Ching, W. F. (2009). It is due to the reason that acceptance of new technologies, promotion of healthy competition among sellers, leads to growth of an economy.

**Perception of Internet User’s regarding Web-Economies due to Internet Advertising:** They agreed getting online will become too expensive if there is no internet advertising (Mean=3.22, S.D=1.015) and website operators will charge their users if there is no internet advertising (Mean=3.34, S.D=.953). Overall, they agreed that internet advertising provides web economies. In today’s world nothing is free of cost. But we can access any web site free of cost. Websites owners charge fees from advertisers. If there will be no internet advertisement than websites owners will have to charge from their users.

**Perception of Internet User’s regarding Materialistic aspect of Internet Advertising:** On the negative side, internet users agreed that internet advertising encourages people to buy something to impress others (Mean=3.49, S.D=.892) and people buy a lot of things that they do not really need (Mean=3.42, S.D=.944) due to internet advertising, results supported by Ching, W. F. (2009). Overall, internet users perceive materialistic aspect of internet advertising, which is not good for society or nation, and resulting wastage of resources, results supported by Yang, K. C. (2003), Ching, W. F. (2009). It seems that advertisers try to take full use of mediatised world whether they are advertising through any media.


**Internet user’s Behavioral Response towards Internet Advertising:** Internet users agreed that they will recommend internet advertising to their friend, when they needs to buy something (Mean=3.61, S.D=.852) and would
consider internet advertising before making purchase decision (Mean=3.78, S.D=.977). Overall, they have positive behavioral intention.

➢ Findings based on Anova/T-test

Gender and Perception towards Internet Advertising: It was observed that there is significant relationship between male and female on one factor; entertainment. Male and female perceive enjoyment from internet advertising differently. Mean score revealed that female perceives greater enjoyment than male from internet advertising. This is mainly due to the reason that females love shopping more than males. They are now the key decision makers. Therefore they may show more interest in internet advertisements. Females are emotional also than male; therefore they may get attached and attracted quickly toward internet advertising.

Marital Status and Perception towards Internet Advertising: It was observed that there is significant difference among marital status of respondents on four factors; Informativeness, Entertainment, Value corruption and Economy. Unmarried respondents perceive internet advertisements more informative, more entertaining than married respondents. Unmarried respondents agreed more than married that internet advertising corrupts the value of youth. Unmarried respondents consider internet advertising more beneficial for economy than married respondents. Usually unmarried people are young or belong to new generation. They bear comparatively less responsibilities of their families than married people. They can spend more time online and are also smart in using new technologies to obtain information. On the other hand married people are busy to earn their livelihood. They are trapped in their responsibilities toward their families. So, they may ignore undesirable values promoting advertisements due to their very hectic schedule.

New generation is fashionable; they demand something new frequently to raise their standard of living (Standard of living leads to economic development). They may get frequent update information about products and services easily from internet advertising. So, they may perceive Internet advertising more beneficial for the economy than married respondents.

Age and Perception towards Internet Advertising: It was observed that there is significant difference among the categories of age on all factors;
Informativeness, Entertainment, Value corruption, Economy, Credibility, Attitude and Behavioural response. Up to 30 years old respondents perceive internet advertising more informative than age 46 and above. Young respondents perceive internet advertising more informative than old respondents. It is due to the reason that new generation ‘up to 30 years old’ is technological savvy as compared to old generation. They like to use more and more technology. They want to be advanced by getting anytime information. So, they may perceive internet advertising more informative than age group ’46 and above’. Up to 30 years old respondents perceive internet advertising more entertaining than age 31 and above. It is due to the reason that new generation is fun-loving and it’s easy to entertain them as compare to old age respondents. Therefore, they may perceive more entertainment from internet advertisements. Respondents below 18 years perceive internet advertising more value corrupted than age 18 to 45. Immature respondents perceive internet advertising more value corrupted than mature respondent’s up to age 45. It is due to the reason that immature respondents have lack of ability to differentiate between good and bad values. Their perception may be more affected from their parents instructions i.e doesn’t click on internet ads, they are value distorted. Below 18 years old respondents perceive internet advertising more credible than age group 46 to 60. It is due to the reason that immature respondents may trust easily. Respondents of age up to 45 have more positive attitude than age group 46 to 60. Respondents of age group 31 to 45 also have more positive attitude than age group 46 to 60. Less positive attitude is found with old age. It is observed that old people are not technological savvy as a result they may have less positive attitude than young agers. It is also found that respondents below 18 years old have more positive behavioural response than age group 46 to 60. It may be due to the reason that immature respondents are naughty in nature. They may treat internet advertising for fun and it seems more likely to click on internet ads.

**Education and Perception towards Internet Advertising:** It was observed that there is significant difference among the categories of education on two factors; Entertainment and value corruption. Under-graduate respondents perceive more entertainment from internet advertisements than graduate respondents. They also perceive more value distortion from internet advertisements than graduate and post-graduate respondents. It is due the reason
that undergraduates are either immature or house-wives. As discussed earlier, immature and female respondents perceive more entertainment from internet advertising.

**Income and Perception towards Internet Advertising:** It was observed that there is significant difference among the categories of income on four factors; Entertainment, value corruption, economy and credibility. Respondents having income up to Rs. 20,000 perceive more entertainment from internet advertising than other all remaining income groups. Respondents having income between Rs. 20,001 to 40,000 also perceive more enjoyment from internet advertising than respondents having income between 40,001 to 60,000 and above 1, 00,000. Based on these findings, it can be inferred that as income increases there level of perceived enjoyment from internet advertising decreases. It is due to that lower income group (up to Rs. 20,000) usually cannot buy luxury and fashionable products. So, they may get attracted towards internet advertising or may joy it. They try to fulfil their hidden desires of luxury items by seeing them on internet. Therefore lower income groups may perceive more entertainment from internet advertising than higher income groups.

*Respondents having income below 20,000 also perceive more value distortion from internet advertising than respondents having income between 20,001 to 60,000 and 80,001 to 1, 00,000. It is due to that higher income group usually does not much concentrate on values as they are busy in living luxury life. Therefore they do not get affected whether internet advertising distorts the value or not.*

*Respondents having income below 20,000 perceive internet advertising good for economy more than respondents having income between 40,001 to 60,000 and above 80,001. It is due to that very lower income group takes internet advertising as an opportunity to get best products or services at lowest price as it is very easy to make price comparison among products or services. Therefore they may perceive internet advertising more beneficial for consumer or for society or ultimately for nation.*

*Respondents having income up to Rs. 40,000 perceive internet advertising credibility more than respondents having income more than 1, 00,000. Lower income group perceive more credibility than higher income group. It is due to that very high income group may includes those respondents who are old agers.*
They may have less knowledge of new technologies. Therefore, they may not trust or believe on internet advertising.

At last respondents having income between 40,001 to 60,000 have more positive attitude than respondents having income above Rs. 1,00,000. It seems that income group Rs. 40,001 to 60,000 includes salaried persons. Due to the burden of job and lack of time, they may want to shop online. Therefore they may have more positive attitude towards internet advertising than income group ‘above 100000’.

**Occupation and Perception towards Internet Advertising:** It was observed that there is significant difference among the categories of occupation on three factors; Entertainment, value corruption and economy. Students perceive more enjoyment from internet advertising than government employee, private employee, professionals, entrepreneurs and from those having own business. It is due to that students are from non working class. They have no burden of job or business. They may have a lot of time to spend online. Therefore they may have more joy than working class of respondents from internet advertising.

Unemployed respondents have also perceived more joy from internet advertising than professionals, entrepreneurs and from those having own business. It is due to that unemployed class of respondents may include house wives. They are also from non working class of respondents. Therefore they may also have a lot of time to spend online and hence have perceived more joy from internet advertising.

Student respondents perceive more value distortion than unemployed, professionals, entrepreneurs and from those having own business. Students learn values from their parents and teachers etc. they have not seen the reality of life. At learning stage values affects more. Therefore they may perceive value distortion from internet advertising.

**Residential Status and Perception towards Internet Advertising:** It was observed that there is significant difference among the categories of residential status on two factors; value corruption and credibility. Respondents belong to rural area perceive more value distortion from internet advertising than respondents from urban and metro area. Respondents from urban area also perceive more value distortion than respondents from metro area. Whereas, respondents from metro area perceive more credibility of internet advertising.
than respondents from urban area and have more positive attitude than respondents belong to rural and urban area. This is mainly due to the reason that people of rural area have more traditional values than metro and urban area. Today, the online world is still dominated by the western countries. So, it is natural that people might express concern that online advertising may promote western values and distorts traditional Indian values. People of metro areas are open-minded and hold very less traditional values as compared to rural and urban areas. They want to be westernised. As far as people of urban areas are concern, they are also open-minded and have less traditional values in comparison of people of rural area. The living style, education, environment etc. affects the mentality and the thought process of human being. In the metro areas, people tend to think about possibilities, innovation and keep change themselves according to new technologies and it leads to more positive attitude than people of rural area and urban areas.

Access to Internet from Home and Perception towards Internet Advertising: Significant difference was found between access to internet from home and not access to internet from home with regards to value corruption aspect of internet advertising. Respondents who access internet from home perceive less value distortion from internet advertising than those respondents who do not have access internet from home. It is due to the reason that there is no place better than home. At home people are more relaxed or refreshed and can concentrate more. They also feel more peaceful environment at home than other places. A refreshed and relaxed mind usually perceives positive aspects. Therefore respondents who have access internet from home perceive less value distortion from internet advertising than respondents who have not access internet from home.

Access to Internet from Cyber-cafe and Perception towards Internet Advertising: Significant difference was found between access to internet from cyber cafe and not access to internet from cyber cafe with regards to entertainment aspect of internet advertising. Respondents who access internet from cyber cafe perceive more enjoyment from internet advertising than those respondents who do not access internet from cyber café. A cyber café has a no. of personal computers connected to the internet and available for use by customers.
People can use internet from cyber café without fear of getting virus. They may click on any type of ads without fear. Thus they may perceive more enjoyment from internet advertisement as compare to those who do not access internet from cyber café.

**Access to Internet from Office and Perception towards Internet Advertising:** Significant difference was found between access to internet from office and not access to internet from office or working place with regards to entertainment, value corruption and economy aspect of internet advertising. *Respondents who access internet from office perceive less enjoyment and less value distortion from internet advertising than those respondents who do not access internet from office. Respondents who do not access internet from office perceive internet advertising more beneficial for economy than those who access from office.* It is due to the reason that respondents who access internet from office primarily use internet for their work related activities. They have less time to spend on other activities to enjoy them. Therefore they may perceive less enjoyment from internet advertising. Similarly people use internet from office to perform their job or task. So, they may not concentrate on internet advertising. Hence they may perceive internet advertising less value distorted and less beneficial for economy than those respondents who have not access internet from office.

**Access to Internet from Other place and Perception towards Internet Advertising:** Significant difference was found between access to internet from other places and not access to internet from other places with regards to economy aspect of internet advertising. *Respondents who do not access internet from other places perceive internet advertising more beneficial for economy than those who access from other places.* It is due to the reason that respondents who have access internet from other places work on internet with less time. They have to work more in less time. Due to internet advertising it gets slow to work because of which respondents may perceive internet advertising less beneficial for them, for society and for nation.

**Internet Usage and Perception towards Internet Advertising:** It was observed that there is significant difference between the categories of internet usage on two factors; Informativeness, and Credibility. *Heavy internet users ‘≥40*
hours per week’ perceive internet advertising more informative and more credible than those respondents who are using internet ‘>10 to <= 20 hours per week’. People who suffer from an addictive personality spend excessive time on behaviour or with an item. Usually people with this type of personality believe in addictive substance whether that is wrong or right. Internet addiction defined as the inability to control one’s use of the internet. Internet addictive respondents try to find out every solution from internet. Therefore they may perceive internet advertising more informative and more credible than others.

**Internet Using Experience and Perception towards Internet Advertising:** It was observed that there is significant difference between the categories of internet using experience on four factors; entertainment, value corruption, economy and Credibility. Respondents who are using internet from 6 months to 1 year perceive slightly more value distortion from internet advertising than those who are using more than 3 years. Respondents who are using internet from 6 months to 3 year perceive internet advertising more beneficial for economy than those who are using from 1 to 6 months and those who are using internet from 1 to 6 months perceive internet advertising more beneficial for the economy than those who are using from more than 3 years. Respondents who are using internet from 1 to 6 months perceive internet advertising more credible than those who are using from 1 to 3 years. Respondents who are using internet from 6 months to 1 year hold more positive behavioural response than those who are using from more than 3 years.

**Internet Using Skills and Perception towards Internet Advertising:** It was observed that there is significant difference between the categories of internet using skills on two factors; value corruption and economy. Respondents having excellent internet using skills perceive less value distortion from internet advertising than those who are having medium or poor internet using skills. Respondents having marginal internet using skills also perceive less value distortion from internet advertising than those who are having poor internet using skills. Respondents having excellent or good internet using skills perceive internet advertising more beneficial for the economy than those who are having marginal internet using skills. Respondents having excellent internet using skills
also hold more positive behavioral response than those having marginal internet using skills.

Gadgets Used for Internet Surfing and Perception towards Internet Advertising: It was observed that there is no significant difference between different gadgets used for internet surfing and factors. Respondents perceive internet advertising informative, entertaining, value distorted, good for economy and credible irrespective of gadget used for internet surfing. Respondents have no significant difference in their attitude whether they are using laptops, mobiles, desktop PCs and other gadgets. It is due to the advanced technology which makes no significant difference.

Findings based on Percentage Analysis

Different purposes of using Internet and Internet Advertising: 95.9% respondents agreed that they use internet for searching the information. 89.8% of sample are using internet for reading or sending e-mails. This is the 2nd important purpose of using internet. The 3rd purpose of using internet is social networking (83%). Forth purpose of using internet is watching a video clip or movie online (68.1%). Respondents watch video clip online to learn something or to get fun and for enjoy. After that followed by listening to music 65.3%, surfing the internet for fun 66.6%, buying or making reservation for travel 62.7%, reading newspaper 61%, paying online bill 52.3%, for shopping 52%, sending free sms or mms through internet 47%, for other purposes 45.8% and for playing online games 42.2%. Internet advertisers can formulate their internet advertising strategy according to purpose of using internet by internet users.

Most of the respondents 71.7% agreed that, they would like advertisements at the time of using internet for searching for information. Majority of e-mail users does not like advertisements at that place. 83% of respondents are using internet for social networking and among them majority of respondents like advertisements at that place. Almost half of internet users, who watch video clip or movie online, like advertisement while watching video clip. At the time of listening music, 28.8% respondents like advertisements. Respondents surfing internet for fun like advertisements at that place. At the time of reading e-newspaper, buying and making reservation for travel, majority of users like advertisements. Respondents don’t like ad at the time of paying bills
online. Almost all online shoppers would like ads while shopping. While sending SMS or MMS through internet, their liking or disliking ads is almost equal. At the time of playing online games they like to view ads. If internet users use internet for any other purposes, they would not like to view ads at that time or place.

The above descriptions state that advertisers should follow SEM program (SEO) as at the time of searching for information, respondents like ads the most. Internet users like ads on social networking on 2nd place. Advertisers can create own page on facebook etc. or can be part of sponsored ads. Third is surfing the internet for fun. Forth is at the time of shopping. Next is at the time of reading or sending e-mails. Advertisers can send inbox promotional messages or can be part of sponsored ads. Sixth important place is at the time of watching video clip or movie online. Advertisers can send floating text ads, short banner ads and video ad clip while internet users are watching video online. Seventh at the time of reading e-newspaper and 8th is buying and making reservation for travel. There are so many such websites which offer ad space directly or indirectly through Adsence feature of google. 9th is at the time of listening music, 10th at the time of playing games, 11th at the time of sending free sms or mms through internet, 12th at other place and last at the time of paying bills online. Internet users prefer it least important as internet users fear about security of their financial transaction.

**Position of an ad on a web page:**

Majority of (27.5%) respondents agreed that any position of an ad can attract their attention on a web page. 20.5% respondents said, they can’t say which position will attract their attention. 13.9% respondents agreed that if ads are placed on top of a web page will get more attention. 12.7% prefer right side, 10.2% prefer bottom side, 8.2% prefer mid side and 6.9% prefer ads on left side of a web page. The above description clears *that majority of respondents are not specific to ad position. Any position of an ad on a web page can attract their attention. But if we talk about their position preference than 1st rank goes to top side of a web page and 2nd rank goes to right side of a web page.*
Effective Medium of Advertising:

Respondents perceive T.V. the most effective medium of advertising as compare to other mediums of advertising. Internet is the second most effective medium of advertising. Third brand effective medium is newspaper advertising. 4th is hoardings, 5th is mobile, 6th radio, 7th magazine and last is other medium of advertising.

Findings based on Ranking:

Comparison of Different Advertising Medium/Channel: Respondents perceived newspaper advertising most enjoyable, most informative and least annoying as compare to other mediums of advertising. Respondents perceive television advertising 2nd most enjoyable, informative and 1st most annoying medium of advertising. Internet advertising was placed on 3rd rank in terms of enjoyable and informative and placed on 4th rank in terms of annoying. Mobile advertising was least enjoyable, informative and annoying. The above descriptions clear that most enjoyable and most informative medium is newspaper advertising. Whereas most annoying is television advertising. Respondents perceive internet advertising neither more enjoyable, nor more informative and neither more annoying as compare to other mediums of advertising. Findings not supported by Previte, J., & Forrest, E. (1998), “IA is less enjoyable than other media content.” Hence it is concluded that perception of internet users is a multi-faceted phenomenon.

Findings related to second objective “To measure the perception of Advertisers towards Internet Advertising”

In order to achieve the second objective, Exploratory Factor Analysis and statistical tests were applied.

Findings based on Exploratory Factor Analysis

A measure of sample adequacy (Bartlett’s test of sphericity) approx. chi-square value is 0.718, degree of freedom120, sig. value is 0.000 meet the criteria of sig. value lower than 0.05 and KMO value is 0.718 which exceeds the minimum value of 0.6 for good factor analysis (Kaiser and Rice, 1974). Five factors with all 16 statements were retained on the basis of communalities, eigen values and variance explained. Communalities represent the total variance explained by each
All statements revealed the extraction value higher than 0.44, which is more than minimum acceptable value 0.4. Eigen value represents the total variance explained by each factor. The rule of a minimum eigen value of 1 was referenced for extracting factors. The retained five factors explained about approx. 63.975% of the total variance. All factor loadings are high (more than 0.5) and Cronbach’s alpha values for all five factors have more than 0.64 which shows good reliability.

**First Factor:** Respondents have perceived ‘Image’ to be the most important factor with the highest explained variance 15.29%. Five statements were loaded on significantly to this factor. This factor has given name Image as it includes statements pertaining to status symbol, prestigious, brand popularity etc.

**Second Factor:** ‘Attitude’ is the 2nd prominent factor with the explained variance 13.69%. Four statements were loaded on significantly to this factor.

**Third Factor:** Respondents have perceived ‘Competitive Advantage’ to be the third important factor with the explained variance 13.56%. Two statements were loaded on significantly to this factor.

**Forth Factor:** Respondents have perceived ‘Cost Reduction’ to be the forth main factor with the explained variance 11.8%. Three statements were loaded on significantly to this factor. This factor has given name Cost Reduction as it includes statements pertaining to advertising cost.

**Fifth Factor:** Respondents have perceived ‘Good for Economy’ to be the fifth important factor with the explained variance 9.63%. Two statements were loaded on significantly to this factor. This factor has given name Good for Economy as it includes statements pertaining to development of the country

#### Findings based on Descriptive Statistics

**Perception of advertiser’s regarding perceived image from internet advertising:** Advertisers strongly agreed that internet advertising improves organizational image (Mean=4.35, S.D.=0.619), a status symbol (Mean=4.42, S.D.=0.633), and matter of prestigious (Mean=4.30, S.D.=0.597), which improves business performance (Mean=4.19, S.D.=0.665) and builds brand popularity (Mean=4.14, S.D.=0.758). Overall advertisers perceive good image from internet advertising.
Advertiser’s attitude towards internet advertising: Advertisers also agreed that internet is a good (Mean=4.25, S.D.=0.645) and wise idea (Mean=4.02, S.D.=0.643). They further agreed that it is very essential (Mean=3.81, S.D.=0.742) and overall attitude towards internet advertising is very favorable (Mean=4.17, S.D.=0.599). Overall advertiser’s attitude is positive towards internet advertising.

Perception of advertiser’s regarding Competitive advantage from internet advertising: Advertisers believe that internet advertising gives competitive advantage (Mean=3.68, S.D.=0.743) and expands customer base (Mean=3.76, S.D.=0.643). Overall they perceive internet advertisement’s competitive advantage.

Perception of advertiser’s regarding Cost Reduction from internet advertising: Advertisers are almost neutral on ‘possibility of reducing advertising cost’ (Mean=3.18, S.D.=0.809) and on ‘Internet advertising is cheaper than other traditional channels of advertising’ (Mean=3.07, S.D.=0.876). Further they are slightly agreed that internet will significantly contribute to marketing campaigns.

Perception of advertiser’s regarding Good for Economy from internet advertising: Advertisers agreed that internet advertising play important role in the economic development of the country (Mean=3.60, S.D. =0.631) and reduces wastage (Mean=3.23, S.D.=0.742). They perceive internet advertising good for economy also.

➢ Findings based on Anova/T-test

Comparing Perception of Advertiser’s having own website and not having own website:

It is observed that except good for economy, there are sig. differences between advertisers having own website or not having own website with regards to four factors, namely image, attitude, competitive advantage, and cost reduction. Advertisers having own website perceive image, perceive competitive advantage and perceive cost reduction differently from those advertisers not having own website. Advertisers having own website perceive image more than advertisers not having own website. Attitude of advertisers having own website is also more positive than advertisers not having own website. On the other hand perceive
competitive advantage and cost reduction are more in case of advertisers not having own website.

Comparing Perception among Advertisers advertising products, services and both:

It is observed that there is no significant difference among advertisers advertising products, services and both regarding factors.

Comparing Perception among different groups of ‘Year of Existence’:

It is observed that there is no significant difference among different groups of year of existence regarding factors.

Comparing Perception among different level of market (Local market, National market and International market):

It is observed that there is sig. difference among local market, national market and international market regarding image, attitude and cost reduction. Organizations targeting local market perceive more positive image, attitude and cost reduction than organization targeting national market. Their perceived cost reduction is also more than organization targeting international market. Organization targeting international market, perceive more positive image and attitude than organization targeting local market. They also have more positive attitude and perceived cost reduction than organization targeting national market.

Comparing Perception among different groups of main purposes of advertising:

It is observed that there is significant difference among different groups of main purposes of advertising regarding perceived competitive advantage. Advertisers having main purpose of advertising is to provide information perceive more competitive advantage than those having main purpose of advertising is to create/increase demand and to increase goodwill. Advertisers having main purpose of advertising is to increase goodwill perceive more competitive advantage than those having main purpose of advertising is to create/increase demand.

Comparing Perception among different groups of consideration for dividing the advertising budget on the various media:

It is observed there is no significant difference among different groups of consideration for dividing the advertising budget on the various media regarding image, attitude, competitive advantage, cost reduction and good for economy.
Findings based on Percentage Analysis:

Advertiser’s perception of the factors driving for internet advertising: Various factors were observed which motivates advertisers to advertise their product or service online. ‘Internet users are growing day by day’ was found the most important factor which motivates them to advertise online. 91.70% respondents agreed that continuous increasing no. of internet users motivate them to advertise online. 63.10% respondents agreed that ‘easy interactivity’ feature of internet advertising motivate them for online advertising. Third important factor is ‘flexible and easy to update’. 57.70% respondents agreed about this factor. 29.20% respondents agreed that ‘easy target advertising’ feature of internet advertising motivates to advertise online. 25% agreed that due to eco-friendly nature of advertising, they motivate to advertise online. 22% agreed about ‘control on budget’, 17.30% agreed about ‘pay when ad is working’, 15.50% agreed about ‘simple payment option’, 14.30 agreed about ‘can start with any budget’ and 4.80% agreed about ‘other factors’.

Findings related to third objective “To identify the problems related to internet advertising and to offer the suggestions and recommendations for improvement”

Problems pertaining to Internet Users:

Findings Based on Ranking

The main reason for not liking internet advertising is fakeness of internet advertisements. As per internet users, internet advertisements are mostly misleading or fake. Other important reason is work hindrance and fear of catching virus. Internet advertising interrupts their main task and respondents fear about internet advertising. They think that they are spreading virus, can hang their computer and stole private information. ‘Mostly irrelevant’ is next important reason and last is ad-clutter or excessiveness for disliking the internet advertising.

Findings based on Percentage Analysis

The main reason for not clicking on internet advertising is Lack of interest and 2nd reason is lack of time followed by fear of securities and other reasons.
The main reason for blocking of advertisement/advertiser over internet is sexually explicit. 2nd is misleading, 3rd is uninteresting, 4th is repetitive, 5th is other and last reason is offensive.

Problems pertaining to Advertisers:

- **Findings Based on Ranking**

60.1% respondents report the main problem associated with internet advertising is uncertainty issues. Advertisers may uncertain about effectiveness of internet advertising. It is suggested that there should be measuring effectiveness standards to remove the problem of uncertainty or there should be reliable framework to measure success. 51.2% respondents report the problem of technological concern. 42.9% report the problem of lack of awareness of internet advertising. 39.9% respondents report the problem of lack of funds. 39.3% report the problem of lack of trust. 33.3% report the problem of shortage of skilled human resources. 17.3% respondents report the problem of ad clutter on internet.

Suggestions and Recommendations:

All recommendations are suggestions but not all suggestions are recommended. For the present study suggestions are recommendations also.

- Credibility was found the 1st strongest factor. So, it is suggested that internet advertisers should establish their credibility.

- Female perceives greater enjoyment than male from internet advertising. Cramphorn, (2011) stated that advertising directed to both male and female is less effective than advertising on just males or just females. So, it is suggested that internet advertisements should be more entertaining and attractive especially while targeting to female.

- It is suggested to marketers that while targeting unmarried people more updated information should be included in their internet advertising message. As unmarried are young and fun loving so, while targeting them animated, visual effects should also be included in internet advertising. To target them it is also suggested that advertisements should be presented in such a manner which enforced young generation to think that such products or services are to raise their standard of living. It is also suggested that while targeting unmarried people, advertisers should care about values.
- It is suggested to marketers that to target age group ‘up to 45’ more information should be included in internet advertising message. To target age group ‘up to 30’ more interesting effects should be included in advertising message. To target immature people, should have more care about values. As age group ‘up to 45’ have more positive attitude, therefore it is also suggested to target this age group mainly through internet advertising.

- It is suggested that undergraduates should be mainly targeted through internet advertising. It is also suggested that while targeting house wives, internet advertising copy should be interesting and should have different animated effects. Again it is suggested that while targeting them advertisers should care about values.

- It is suggested that to target lower income group internet advertising should be entertaining and should not have vulgarity. It is also suggested that advertisers should target mainly medium income group people through internet advertising.

- It is suggested that while targeting students and Unemployed (house wives), internet advertising should be more entertaining and should carry good values.

- It is suggested to marketers to target more of metro and urban area people than rural area through internet advertising. It is also suggested that there should be traditional values in internet advertising copy while targeting people of rural areas.

- It is suggested that internet advertisements should be sent at the time when internet user is accessing internet from home as they perceive less value distortion from IA when they are accessing internet from home.

- It is suggested that heavy internet users should be targeted through internet advertising.

- It is suggested that internet users having excellent internet using skills should be targeted through internet advertising.

- It is suggested that there is no need to track gadgets used for internet surfing as there was no significance difference.
• It is suggested that Internet users should not be targeted when they are using internet for sending or reading e-mail, for listening music and for paying bill online.

• Advertisers should adopt SEM program as at the time of searching information, respondents like ads the most. They should also opt online social network advertising.

• Position of an ad on a web page is not much important to attract attention of internet users. Advertisers should focus on other points to attract attention of internet users. Comparatively top or right side of a web page are preferred instead of bottom or left side.

• Advertisers should not opt only a single medium of advertising. Still newspaper advertising and television advertising are more preferable than internet advertising with regards to some aspects.

• It is suggested to internet advertising agencies, online advertising program should be designed in such a manner which can be a status symbol and can be matter of prestigious.

• It is suggested to internet advertising agencies, no need to make difference among advertisers advertising products, services and both.

• It is suggested to internet advertising agencies, no need to make difference among advertiser organization’s year of existence.

Practical Implications of the Study:

Usefulness of this study is manifold:-

For Businessman/Advertisers

• This study would enable business & organizations to devise and design strategies of internet advertising more prudently, effectively and efficiently. Especially, it will help to those advertisers/marketers whose market is segmented on the basis of demographics in devising and designing their strategies of internet advertising. They will get gain from understanding, how to make use of internet advertising medium effectively to reach customers in India. Findings of the study allow advertisers to recognize the factors affecting internet user’s perception towards I.A. in order to design appropriate internet advertising strategy for their organization. Money can
be saved by advertisers by sending the right advertising messages to the right person.

For Advertising Agencies

- Findings of the study allow internet advertising agencies to recognize the factors affecting advertiser’s perception towards I.A. in order to increase their revenue.

For Internet Users

- Desired advertisements can be viewed quickly by the internet users and it can save their time.

For Academicians & Research Scholars

- Academicians and research scholars can make their better understanding of the research area pertaining to internet advertising. This study can provide base for further study.

For Indian Government

- This study can help in achieving objective “Digital India” of Indian Govt.

Limitations of the Study:

- The study is restricted to the perception and subject to reluctance on the part of the respondents.
- The questionnaire framed by the researcher was considered to lengthy by the respondents and this was the main cause for reluctance on the part of respondents.
- Internet advertising agency’s perception has not been included in this study.
- One of the limitation of this study is the comparison among different forms of internet advertising has been ignored.
- Due to lack of time, physical and financial resources the primary data collection in India was done only at Delhi NCR area.
- The sample size is restricted to 706 for internet users and 168 for advertisers in the present study will be the limitation of the present study.
Scope of Further Research:

- Perception of Internet Advertising Agencies can be studied.
- Study of other aspects of Internet Advertising which may include: Pricing Policies, Different forms of internet advertising.
- Impact of Internet Advertising on Performance of organization.
- Area of the study can be enhanced or in some other area of the country.
- Perception of Advertisers who are not advertising online and perception of advertisers advertising online can be studied separately and then a comparison can be made.
- Industry wise or sector wise study can be conducted with reference to advertisers.
- Brand effectiveness through internet advertising can be studied.
- Internet advertising and Employment.
- Green Marketing and Internet Advertising.
- Employer Branding and Internet Advertising.