CHAPTER 4
RESULTS

4.1 DIMENSIONS AFFECTING INTERNET USERS' PERCEPTION TOWARDS BANNER ADS OF INTERNET ADVERTISING

4.2 EFFECT OF INDEPENDENT VARIABLES ON DEPENDENT VARIABLE

4.3 INTERNET ADVERTISING PERCEPTION MODEL

4.4 GRAND SUMMARY OF RESULTS
CHAPTER 4
RESULTS

This chapter presents the results obtained after treating the data statistically by employing the techniques of factor analysis, analysis of variance and Z-test. The results have been presented into four sections namely, dimensions affecting internet users’ perception towards banner ads of internet advertising, effect of independent variables on dependent variable, model with guidelines and grand summary of results. The first section shows the results related to the factors and dimensions that affect internet users’ perception towards internet advertising with reference to banner ads. The second section is segregated into two parts viz., ‘Layout of Experiments’ and ‘Details of Significant Results’. Layout of experiments gives an overview of selected statistical tests that were employed and the logical relationship among these tests. The details of significant results have presented research problems, set of null hypotheses, outcomes of statistical treatments and summary of results. The third section provides a model based on internet users perception towards banner ad of internet advertising along with guidelines for advertisers, marketers and researchers to develop internet advertising strategies. The last section presents grand summary of results based on rationale combination of significant results discussed in previous sections. It also provides framework for interpretation of results of the study.

4.1 DIMENSIONS AFFECTING INTERNET USERS’ PERCEPTION TOWARDS BANNER ADS OF INTERNET ADVERTISING

Principal component method of factor analysis with varimax rotations was applied to identify factors and dimensions that affect internet users’ perception towards internet advertising with reference to banner ads. The outcome of the first order factor analysis resulted into eight imperative factors namely,
Results

Perceived Informativeness, Perceived Involvement, Perceived Web-ad-appearance, Perceived Attractiveness, Perceived Acceptability, Perceived Ease-of-use, Perceived Web-ad Location and Perceived Innovativeness. In order to get the dimensions from eight identified factors, second order factor analysis was executed. Four vital dimensions viz. Perceived Believability, Perceived Hedonism, Perceived Usefulness and Perceived Creativity have emerged out, as the indicators of internet users' perception towards internet advertising with reference to banner ads. The outcome related to identified dimensions and their constituent factors can be further explained in the following manner:

The first dimension ‘Perceived Believability’ comprised of two factors namely Perceived Informativeness (factor load = 0.768) and Perceived Involvement (factor load = 0.599). The total load of this dimension is 1.367. The dimension explained 18.492 percentage of variance (see Appendix C5). The reliability of the dimension was evaluated by assessing the internal consistency of the ten items that contributed to this dimension using Cronbach’s Alpha method. The alpha coefficient for this subscale was evaluated to be 0.798 (N=10). Table 4.1 summarizes the details of this dimension.
Table 4.1: Details of Perceived Believability Dimension

<table>
<thead>
<tr>
<th>Dimension (Eigen Value)</th>
<th>Reliability</th>
<th>% of variance</th>
<th>Factor (Eigen Value)</th>
<th>Factor load</th>
<th>Item</th>
<th>Item load</th>
</tr>
</thead>
<tbody>
<tr>
<td>Perceived Believability (1.479)</td>
<td>0.798</td>
<td>18.492</td>
<td>Perceived Informativeness (9.031)</td>
<td>0.768</td>
<td>I feel internet ads can provide information that I didn’t know earlier.</td>
<td>0.661</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>I feel internet ads help me in recognizing my needs for products and services</td>
<td>0.659</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>I feel internet ads make me aware about competing brands of products and services of my interest.</td>
<td>0.610</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>I consider internet ads as source of information about products and services needed by me.</td>
<td>0.601</td>
</tr>
<tr>
<td>Perceived Involvement (1.396)</td>
<td>0.599</td>
<td></td>
<td></td>
<td></td>
<td>I feel companies can build a strong relationship with its customers through internet ads.</td>
<td>0.566</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>I feel internet ads can provide customized information about products and services</td>
<td>0.535</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>I feel internet ads help me to make quick purchase decisions</td>
<td>0.530</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>I feel that my emotions are affected by internet ads.</td>
<td>0.662</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>I feel assured with the content shown in internet ads.</td>
<td>0.578</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>I feel internet ads are interactive and require active participation of mine.</td>
<td>0.514</td>
</tr>
</tbody>
</table>

The second dimension 'Perceived Hedonism' comprised of two factors namely Perceived web-ad-appearance (factor load = 0.899) and Perceived Attractiveness (factor load = 0.665). The total load of this dimension is 1.564. The dimension explained 17.858 percentage of variance (see Appendix C5). The reliability of the dimension was evaluated by assessing the internal consistency of the ten items that contributed to this dimension using Cronbach’s Alpha. The alpha coefficient for this subscale was evaluated to be 0.745 (N=10). Table 4.2 summarizes the details of this dimension.
Table 4.2: Details of Perceived Hedonism Dimension

<table>
<thead>
<tr>
<th>Dimension (Eigen Value)</th>
<th>Reliability</th>
<th>% of variance</th>
<th>Factor (Eigen Value)</th>
<th>Factor load</th>
<th>Item</th>
<th>Item load</th>
</tr>
</thead>
<tbody>
<tr>
<td>Perceived Hedonism (1.429)</td>
<td>0.745</td>
<td>17.858</td>
<td></td>
<td>0.899</td>
<td>I feel internet ads look alike.</td>
<td>0.719</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Perceived web-ad-appearance (1.123)</td>
<td>0.899</td>
<td>I feel internet ads are very lengthy</td>
<td>0.668</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>I feel internet ads are humorous.</td>
<td>0.529</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>I feel internet ads frequently repeated.</td>
<td>0.513</td>
</tr>
<tr>
<td>Perceived Attractiveness (2.224)</td>
<td></td>
<td></td>
<td></td>
<td>0.665</td>
<td>I feel internet ads are relevant for me.</td>
<td>0.747</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>I like the internet ads.</td>
<td>0.744</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>I feel internet ads draw my attention</td>
<td>0.727</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>easily.</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>I feel excited observing internet ads.</td>
<td>0.707</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>I feel internet ads reflect my viewing</td>
<td>0.619</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>interests.</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>Once I click on the internet ad I stay</td>
<td>0.487</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>tuned until it gets completed.</td>
<td></td>
</tr>
</tbody>
</table>

The third dimension ‘Perceived Usefulness’ comprised of two factors namely Perceived Ease-of-use (factor load = 0.852) and Perceived Acceptability (factor load = 0.510). The total load of this dimension is 1.362. The reliability of the dimension was evaluated by assessing the internal consistency of the eight items that contributed to this dimension using Cronbach’s Alpha. The alpha coefficient for this subscale was evaluated to be 0.757 (N=8). The dimension explained 14.897 percentage of variance (see Appendix C5). Table 4.3 summarizes the details of this dimension.
### Table 4.3: Details of Perceived Usefulness Dimension

<table>
<thead>
<tr>
<th>Dimension (Eigen Value)</th>
<th>Reliability</th>
<th>% of variance</th>
<th>Factor (Eigen Value)</th>
<th>Factor load</th>
<th>Item</th>
<th>Item load</th>
</tr>
</thead>
<tbody>
<tr>
<td>Perceived Usefulness</td>
<td>0.757</td>
<td>14.897</td>
<td>Perceived Ease-of-use</td>
<td>0.852</td>
<td>I feel internet ads provide me an option to accept or reject the ad</td>
<td>0.217</td>
</tr>
<tr>
<td>(1.192)</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>I feel internet ads are accessible to me.</td>
<td>0.050</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>I value the internet ad as I can watch it as per my convenience.</td>
<td>0.235</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>I am impressed with the internet ad as it allows me to click into</td>
<td>0.269</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>deeper links for further details.</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Perceived Acceptability</td>
<td>0.510</td>
<td>I feel internet ads can provide reliable information about products and services being offered.</td>
<td>0.623</td>
</tr>
<tr>
<td>(1.786)</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>I enjoy viewing internet ads with my friends.</td>
<td>0.576</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>I feel comfortable viewing internet ads with my family.</td>
<td>0.543</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>I often discuss the content of internet ads with others.</td>
<td>0.527</td>
</tr>
</tbody>
</table>

The **fourth dimension** ‘Perceived Creativity’ comprised of two factors namely Perceived Innovativeness (factor load = 0.748) and Perceived Web-ad Location (factor load = 0.668). The total load of this dimension is 1.416. The dimension explained 13.766 percentage of variance (see Appendix C5). The reliability of the dimension was evaluated by assessing the internal consistency of the seven items that contributed to this dimension using Cronbach’s Alpha. The alpha coefficient for this subscale was evaluated to be 0.714 (N=7). Table 4.4 summarizes the details of this dimension.
Table 4.4: Details of Perceived Creativity Dimension

<table>
<thead>
<tr>
<th>Dimension (Eigen Value)</th>
<th>Reliability</th>
<th>% of variance</th>
<th>Factor (Eigen Value)</th>
<th>Factor load</th>
<th>Item</th>
<th>Item load</th>
</tr>
</thead>
<tbody>
<tr>
<td>Perceived creativity (1.101)</td>
<td>0.714</td>
<td>13.766</td>
<td>Perceived Innovativeness (1.053)</td>
<td>0.748</td>
<td>I feel internet ads are creative.</td>
<td>0.637</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>I feel internet ads are pleasant.</td>
<td>0.613</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>I feel internet ads are technologically advanced</td>
<td>0.524</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>I feel internet ads are easy to recall</td>
<td>0.475</td>
</tr>
<tr>
<td>Perceived Web-ad location (1.225)</td>
<td></td>
<td></td>
<td></td>
<td>0.668</td>
<td>I feel internet ads shown on relevant websites (websites of related/complimentary products and services) attract me.</td>
<td>0.700</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>I feel appropriate placement of internet ads on the websites is important for me</td>
<td>0.659</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>I feel internet ads are more effective than ads on other media like TV, Newspaper, etc.</td>
<td>0.657</td>
</tr>
</tbody>
</table>

4.2 EFFECT OF INDEPENDENT VARIABLES ON DEPENDENT VARIABLE

4.2.1 Layout of Experiments

The factorial design of ‘2x3’ constitution provides six subgroups with inter-variable controls (Table 3.1). Layout of experiments of the study is presented in five experiments. Each experiment is further classified into two broad categories represented in the form of problems. The first category identifies the differences between various levels of selected independent variables (age and gender) in terms of the dependent variable. This experiment used F-test under univariate Analysis of Variance (ANOVA) to capture effects of age and gender of the internet users and their interaction on the overall perception towards banner ads of internet advertising and on the perception of each identified dimensions. The second category of experiments investigate the differences in the mean perception of internet users for banner ads of internet advertising and for each of four identified dimensions on the basis of the difference in their age and gender by using Z-test. The study presented 10 research problems (two
problems in each experiment) having 90 hypotheses in total (18 hypotheses in each experiment). Therefore both the categories of the experiments tried to infer the effect of age and gender of internet users on their perception towards banner ads of internet advertising.

4.2.2 Details of the Significant Results

Experiment 1:

Perception towards Banner Ads of Internet Advertising = f^a (Gender x age)

Problem 1: Perception towards banner ads of internet advertising is a function of gender and age of internet users and their interaction?

H01: The male and female internet users do not differ in their perception towards banner ads of internet advertising.

H02: The youngster (18-30), adult (31-42) and middle aged (43-55) internet users do not differ in their perception towards banner ads of internet advertising.

H03: Age and gender of the internet users do not interact to affect their perception towards banner ads of internet advertising.

To test the significance of variance and understand the inter-level difference between and within treatments, the data were treated with F-test analysis (Table 4.5).
Table 4.5: ANOVA-Summary of Perception towards Internet Advertising

<table>
<thead>
<tr>
<th>Source</th>
<th>Type III Sum of Squares</th>
<th>Df</th>
<th>Mean Square</th>
<th>F</th>
<th>Sig. (p)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Corrected Model</td>
<td>7146.212(a)</td>
<td>5</td>
<td>1429.242</td>
<td>4.075</td>
<td>.001</td>
</tr>
<tr>
<td>Intercept</td>
<td>6804243.289</td>
<td>1</td>
<td>6804243.289</td>
<td>19400.84</td>
<td>.000</td>
</tr>
<tr>
<td>Gender</td>
<td>113.675</td>
<td>1</td>
<td>113.675</td>
<td>.324</td>
<td>.569</td>
</tr>
<tr>
<td>Age</td>
<td>2396.725</td>
<td>2</td>
<td>1198.363</td>
<td>3.417</td>
<td>.033*</td>
</tr>
<tr>
<td>Gender * Age</td>
<td>3695.181</td>
<td>2</td>
<td>1847.591</td>
<td>5.268</td>
<td>.005**</td>
</tr>
<tr>
<td>Error</td>
<td>213237.117</td>
<td>608</td>
<td>350.719</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>8930476.000</td>
<td>614</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Corrected Total</td>
<td>220383.329</td>
<td>613</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

a R Squared = .032 (Adjusted R Squared = .024)

* If p < 0.05, then null hypothesis is rejected at 0.05 level of significance
** If p < 0.01, then null hypothesis is rejected at 0.01 level of significance

H01: stands accepted

The male (\(\bar{X}=120.3249\)) and female (\(\bar{X}=117.4086\)) internet users have almost same perception towards banner ads of internet advertising. Therefore, gender does not differ significantly to reject the hypothesis (p ≥ 0.05).

H02: stands rejected

The hypothesis stands rejected at 5% level of significance because the significance value ‘p’ was found less than 0.05. Hence, the middle aged internet users (\(\bar{X}=123.1020\)) have significantly better perception towards the banner ads of internet advertising than the youngster (\(\bar{X}=118.7861\)) and adult (\(\bar{X}=117.5489\)) internet users.

H03: stands rejected

The hypothesis stands rejected at 1% level of significance because the significance value ‘p’ was found less than 0.01, hence age and gender of the
Results

internet users interact to affect their perception towards banner ads of internet advertising.

To test the significant difference in the perception of internet users (representing different subgroups) towards banner ads of internet advertising, the data were further treated with Z-test analysis (Table 4.6). The results are shown in ‘Problem 2’ under the same experiment.

Problem 2: Do six subgroups differ from each other in terms of ‘perception towards banner ads of internet advertising’?

H04: Males who are in youngster (A) and adult (B) age groups do not differ in their perception towards the banner ads of internet advertising.

A ($\bar{X}=121.69$) \[Z_{\text{calculated}} > Z_{\text{critical}} \text{ at } 0.05\]

B ($\bar{X}=116.88$)

*The null hypothesis is rejected* ($Z = 2.105$, at 0.05)

The male internet users who belong to ‘youngster’ age group have significantly better perception towards the banner ads of internet advertising in comparison to the male internet users who belong to adult age groups. Therefore age makes a difference in the perception of male internet users towards banner ads of internet advertising.

H05: Males who are in youngster (A) and middle-aged (C) age groups do not differ in their perception towards the banner ads of internet advertising.

*The null hypothesis is accepted* ($Z = 0.0969$)

H06: Males who are in adult (B) and middle-aged (C) age groups do not differ in their perception towards the banner ads of internet advertising.

*The null hypothesis is accepted* ($Z = 1.426$)
Results

H07: Females who are in youngster (D) and adult (E) age groups do not differ in their perception towards the banner ads of internet advertising.

The null hypothesis is accepted \( (Z = 1.73) \)

H08: Females who are in youngster (D) and middle-aged (F) age groups do not differ in their perception towards the banner ads of internet advertising.

\[
\begin{array}{l}
D (\bar{X} = 113.90) \\
F (\bar{X} = 124.85)
\end{array}
\]

The null hypothesis is rejected \( (Z = 2.948, at 0.01) \)

The female internet users who belong to the ‘middle-aged’ age group have significantly better perception towards the banner ads of internet advertising, in comparison to the female internet users who belong to ‘younger’ age group. Therefore age makes a difference in the perception of the female internet users towards banner ads of internet advertising.

H09: Females who are in adult (E) and middle-aged (F) age groups do not differ in their perception towards the banner ads of internet advertising.

The null hypothesis is accepted \( (Z=1.67) \)

H010: Males (A) and females (B) who are in youngster age group do not differ in their perception towards the banner ads of internet advertising.

\[
\begin{array}{l}
A (\bar{X} = 121.69) \\
D (\bar{X} = 113.90)
\end{array}
\]

The null hypothesis is rejected \( (Z = 3.833, at 0.01) \)

Thus, male internet users who belong to youngster age group have significantly better perception towards the banner ads of internet advertising in comparison
Results
to the female internet users of the same age group. Therefore male and female
users differ in their perception, though possess same age group i.e. youngster.

H011: Males who are in youngster (A) and females who are in adult (E) age
groups do not differ in their perception towards the banner ads of internet
advertising.

*The null hypothesis is accepted (Z = 1.426)*

H012: Males who are in youngster (A) and female who are in middle-aged (F)
age groups do not differ in their perception towards the banner ads of internet
advertising.

*The null hypothesis is accepted (Z = 1.67)*

H013: Males who are in adult (B) and females who are in youngster (D) age
groups do not differ in their perception towards the banner ads of internet
advertising.

*The null hypothesis is accepted (Z = 1.21)*

H014: Males (B) and females (E) who are in adult age group do not differ in
their perception towards the banner ads of internet advertising.

*The null hypothesis is accepted (Z = 0.756)*

H015: Males who are in adult (B) and female who are in middle-aged (F) age
groups do not differ in their perception towards the banner ads of internet
advertising.

\[
\begin{align*}
\text{B (} \bar{X}=116.88) & \quad Z \text{ calculated } > Z \text{ critical at 0.05} \\
\text{F (} \bar{X}=124.85) & \\
\end{align*}
\]

*The null hypothesis is rejected (Z = 2.06, at 0.05)*
Results

Thus, female internet users in the middle-aged age group have significantly better perception towards the banner ads of internet advertising in comparison to the male internet users who belong to adult age group.

H016: Males who are in middle-aged (C) and females who are in younger (D) age groups do not differ in their perception towards the banner ads of internet advertising.

\[ C (\bar{X}=121.42) \]
\[ D (\bar{X}=113.90) \]

The null hypothesis is rejected \((Z = 2.50, \text{ at } 0.05)\)

Thus, male internet users who belong to middle-aged age group have significantly better perception towards the banner ads of internet advertising, in comparison to the female internet users of the youngster age group.

H017: Males who are in middle aged (C) and females who are in adult (E) age groups do not differ in their perception towards the banner ads of internet advertising.

The null hypothesis is accepted \((Z = 0.957)\)

H018: Males (C) and females (F) who are in middle-aged age group do not differ in their perception towards the banner ads of internet advertising.

The null hypothesis is accepted \((Z = 0.8130)\)

90
Table 4.6: Showing Mean ($\bar{X}$), Standard Deviation (SD) and Z-value of the Internet Users' Perception towards Banner Ads of Internet Advertising

<table>
<thead>
<tr>
<th>Study Groups →</th>
<th>B</th>
<th>C</th>
<th>D</th>
<th>E</th>
<th>F</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>$\bar{X}$</td>
<td>SD</td>
<td>N=</td>
<td></td>
<td></td>
</tr>
<tr>
<td>A</td>
<td>121.6971</td>
<td>18.49454</td>
<td>208</td>
<td></td>
<td></td>
</tr>
<tr>
<td>B</td>
<td>116.8889</td>
<td>18.79529</td>
<td>99</td>
<td></td>
<td></td>
</tr>
<tr>
<td>C</td>
<td>121.4200</td>
<td>18.06122</td>
<td>50</td>
<td></td>
<td></td>
</tr>
<tr>
<td>D</td>
<td>113.9032</td>
<td>17.56864</td>
<td>124</td>
<td></td>
<td></td>
</tr>
<tr>
<td>E</td>
<td>118.3176</td>
<td>18.36677</td>
<td>85</td>
<td></td>
<td></td>
</tr>
<tr>
<td>F</td>
<td>124.8542</td>
<td>23.30555</td>
<td>48</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

* Significant at 0.05 level of significance
** Significant at 0.01 level of significance
Graph 4.1: Showing Mean Values of Internet Users' Perception towards the Banner Ads of Internet Advertising for Six Subgroups of the Research Paradigm

Source of Data: Table 4.6
Summary

1. Male and female internet users have almost same perception towards the banner ads of internet advertising.
2. Middle-aged internet users have significantly better perception towards the banner ads of internet advertising in comparison to the internet users belong to youngster and adult age groups.
3. Age and gender of the internet users interact, to affect the perception towards banner ads of internet advertising.
4. Male internet users who belong to youngster age group have significantly better perception towards banner ads of internet advertising in comparison to the male internet users of adult age group and female internet users of youngster age group.
5. Male and female internet users who belong to middle-aged age group have significantly better perception towards the banner ads of internet advertising, in comparison to the female internet users of youngster age group.
6. Female internet users who belong to the middle-aged age group have significantly better perception towards banner ad of internet advertising in comparison to male internet users who belong to adult age group.

Experiment 02:

Perceived Believability Dimension Affecting Internet Users’ Perception towards Banner Ads of Internet Advertising = f^n (Gender x Age)

Problem 3: Perceived Believability dimension affecting internet users’ perception towards banner ads of internet advertising is a function of gender and age of internet users and their interaction.

H019: The male and female internet users do not differ in their perception towards Perceived Believability dimension of internet advertising with reference to banner ads.
Results

H020: The youngster (18-30), adult (31-42) and middle-aged (43-55) internet users do not differ in their perception towards *Perceived Believability* dimension of internet advertising with reference to banner ads.

H021: Age and gender of the internet users do not interact to affect their perception towards *Perceived Believability* dimension of internet advertising with reference to banner ads.

To test the significance of variance and understand the inter-level difference between and within treatments, the data were treated with F-test analysis (Table 4.7).

**Table 4.7: ANOVA-Summary of the *Perceived Believability* Dimension of Internet Advertising**

<table>
<thead>
<tr>
<th>Source</th>
<th>Type III Sum of Squares</th>
<th>Df</th>
<th>Mean Square</th>
<th>F</th>
<th>Sig. (p)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Corrected Model</td>
<td>525.572(a)</td>
<td>5</td>
<td>105.114</td>
<td>2.577</td>
<td>.025</td>
</tr>
<tr>
<td>Intercept</td>
<td>554020.423</td>
<td>1</td>
<td>554020.42</td>
<td>13583.95</td>
<td>.000</td>
</tr>
<tr>
<td>Gender</td>
<td>9.953</td>
<td>1</td>
<td>9.953</td>
<td>.244</td>
<td>.621</td>
</tr>
<tr>
<td>Age</td>
<td>138.380</td>
<td>2</td>
<td>69.190</td>
<td>1.696</td>
<td>.184</td>
</tr>
<tr>
<td>Gender * Age</td>
<td>394.172</td>
<td>2</td>
<td>197.086</td>
<td>4.832</td>
<td>.008**</td>
</tr>
<tr>
<td>Error</td>
<td>24797.231</td>
<td>608</td>
<td>40.785</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>734359.000</td>
<td>614</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Corrected Total</td>
<td>25322.803</td>
<td>613</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

*a R Squared = .021 (Adjusted R Squared = .013)*

* If p < 0.05, then null hypothesis is rejected at 0.05 level of significance
** If p < 0.01, then null hypothesis is rejected at 0.01 level of significance

H019 stands accepted

The male (\(\bar{X}=34.1345\)) and female (\(\bar{X} = 33.7704\)) internet users have almost same perception towards the internet advertising. Therefore, gender do not differ significantly in terms of perception towards *Perceived Believability*
dimension of internet advertising with reference to banner ads because the significance value (p=.621) for this hypothesis was found more than 0.05 i.e. not significant at 5%.

**H020 stands accepted**
The hypothesis stands accepted at 5% level of significance because the significance value (p=.184) was found more than 0.05. Hence, the youngster ($\bar{X}=33.8464$), adult ($\bar{X}=33.7228$) and middle-aged ($\bar{X}=34.9826$) internet users do not differ significantly in their perception towards *Perceived Believability* dimension of internet advertising with reference to banner ads.

**H021: stands rejected**
The hypothesis stands rejected at 5% level of significance, because the significance value p=0.008 which was found less than 0.05. Hence, the age and gender of the internet users interact to affect their perception towards *Perceived Believability* dimension of internet advertising with reference to banner ads.

To test the significant difference in the perception of internet users (representing different subgroups) towards *Perceived Believability* dimension of internet advertising with reference to banner ads, the data were further treated with Z-test analysis (Table 4.8). The results are shown in ‘Problem 4’ under the same experiment.

**Problem 4: Do the six sub groups differ from each other in terms of *Perceived Believability* dimension of internet advertising with reference to banner ads.**

H022: Males who are in youngster (A) and adult (B) age groups do not differ in their perception towards *Perceived Believability* dimension of internet advertising with reference to banner ads.

*The null hypothesis is accepted (Z = 1.68)*
Results

H023: Males who are in youngster (A) and middle-aged (C) age groups do not differ in their perception towards *Perceived Believability* dimension of internet advertising with reference to banner ads.

*The null hypothesis is accepted (Z = 0.49)*

H024: Males who are in adult (B) and middle-aged (C) age groups do not differ in their perception towards *Perceived Believability* dimension of internet advertising with reference to banner ads.

*The null hypothesis is accepted (Z = 0.65)*

H025: Females who are in youngster (D) and adult (E) age groups do not differ in their perception towards *Perceived Believability* dimension of internet advertising with reference to banner ads.

*The null hypothesis is accepted (Z = 1.92)*

H026: Females who are in youngster (D) and middle-aged (F) age groups do not differ in their perception towards *Perceived Believability* dimension of internet advertising with reference to banner ads.

*The null hypothesis is accepted (Z = 0.25)*

H027: Females who are in adult (E) and middle-aged (F) age groups do not differ in their perception towards *Perceived Believability* dimension of internet advertising with reference to banner ads.

*The null hypothesis is accepted (Z = 1.19)*
Results

H028: Males (A) and females (D) who are in youngster age group do not differ in their perception towards Perceived Believability dimension of internet advertising with reference to banner ads.

\[ A (\bar{X} = 34.5721) \quad \text{and} \quad D (\bar{X} = 32.6290) \]

The null hypothesis is rejected \((Z = 2.81, \text{at } 0.01)\)

Thus, male internet users who belong to youngster age group have significantly better perception towards Perceived Believability dimension of the internet advertising with reference to banner ads in comparison to the female internet users of the same age group. Therefore male and female users differ in their perception, though possess same age group i.e. youngster.

H029: Males who are in youngster (A) and females who are in adult (E) age groups do not differ in their perception towards Perceived Believability dimension of internet advertising with reference to banner ads.

The null hypothesis is accepted \((Z = 0.483)\)

H030: Males who are in youngster (A) and female who are in middle-aged (F) age groups do not differ in their perception towards Perceived Believability dimension of internet advertising with reference to banner ads.

The null hypothesis is accepted \((Z = 1.03)\)

H031: Males who are in adult (B) and females who are in youngster (D) age groups do not differ in their perception towards Perceived Believability dimension of internet advertising with reference to banner ads.

The null hypothesis is accepted \((Z = 0.74)\)
Results

H032: Males (B) and females (E) who are in adult age groups do not differ in their perception towards Perceived Believability dimension of internet advertising with reference to banner ads.

*The null hypothesis is accepted (Z = 1.08)*

H033: Males who are in adult (B) and female who are in middle-aged (F) age group do not differ in their perception towards Perceived Believability dimension of internet advertising with reference to banner ads.

*The null hypothesis is accepted (Z = 1.93)*

H034: Males who are in middle-aged (C) and females who are in youngsters (D) age groups do not differ in their perception towards Perceived Believability dimension of internet advertising with reference to banner ads.

*The null hypothesis is accepted (Z = 1.25)*

H035: Males who are in middle-aged (C) and females who are in adult (E) age group do not differ in their perception towards Perceived Believability dimension of internet advertising with reference to banner ads.

*The null hypothesis is accepted (Z = 0.18)*

H036: Males (C) and females (F) who are in middle aged age group do not differ in their perception towards Perceived Believability dimension of internet advertising with reference to banner ads.

*The null hypothesis is accepted (Z = 1.18)*
<table>
<thead>
<tr>
<th>Study Groups</th>
<th>B</th>
<th>C</th>
<th>D</th>
<th>E</th>
<th>F</th>
</tr>
</thead>
<tbody>
<tr>
<td>A</td>
<td>34.57</td>
<td>6.09</td>
<td>2.81</td>
<td>0.48</td>
<td>1.03</td>
</tr>
<tr>
<td>B</td>
<td>33.26</td>
<td>6.47</td>
<td>0.66</td>
<td>0.75</td>
<td>1.08</td>
</tr>
<tr>
<td>C</td>
<td>34.04</td>
<td>6.97</td>
<td>1.25</td>
<td>0.19</td>
<td>1.19</td>
</tr>
<tr>
<td>D</td>
<td>34.26</td>
<td>6.08</td>
<td>1.92</td>
<td>0.25</td>
<td></td>
</tr>
<tr>
<td>E</td>
<td>34.26</td>
<td>5.97</td>
<td>1.19</td>
<td></td>
<td></td>
</tr>
<tr>
<td>F</td>
<td>35.85</td>
<td>8.09</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

* Significant at 0.05 level of significance
** Significant at 0.01 level of significance
Results

Graph 4.2: Showing Mean Values of Internet Users' Perception towards *Perceived Believability* dimension for Six Subgroups of the Research Paradigm

Source of Data: Table 4.8
Results

Summary
1. The age and gender of the internet users interact to affect the perception towards *Perceived Believability* dimension of internet advertising with reference to banner ads.
2. Male internet users who belong to youngster age group have significantly better perception towards *Perceived Believability* dimension of the internet advertising with reference to banner ads in comparison to the female internet users of youngsters’ age group.
3. Effect of gender was not found. Thus, male and female internet users in general have almost same perception towards *Perceived Believability* dimension of internet advertising with reference to banner ads.
4. Effect of age was not found. The internet users who belong to youngster, adult and middle-aged group have almost same perception towards *Perceived Believability* dimension of internet advertising with reference to banner ads.

Experiment 3:
*Perceived Hedonism* Dimension affecting Internet Users’ Perception towards Banner ads of Internet Advertising = $f^n$ (Gender x Age)

Problem 5: *Perceived Hedonism* dimension affecting internet users’ perception towards banner ads of internet advertising is a function of gender and age of internet users and their interaction.

H037: The male and female internet users do not differ in their perception towards *Perceived Hedonism* dimension of internet advertising with reference to banner ads.

H038: The youngster (18-30), adult (31-42) and middle-aged (43-55) internet users do not differ in their perception towards *Perceived Hedonism* dimension of internet advertising with reference to banner ads.
H039: Age and gender of the internet users do not interact to affect their perception towards *Perceived Hedonism* dimension of internet advertising with reference to banner ads.

To test the significance of variance and understand the inter-level difference between and within treatments, the data were treated with F-test analysis (Table 4.9).

Table 4.9: ANOVA-Summary of the *Perceived Hedonism* Dimension of Internet Advertising

<table>
<thead>
<tr>
<th>Source</th>
<th>Type III Sum of Squares</th>
<th>Df</th>
<th>Mean Square</th>
<th>F</th>
<th>Sig. (p)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Corrected Model</td>
<td>725.142(a)</td>
<td>5</td>
<td>145.028</td>
<td>4.127</td>
<td>.001</td>
</tr>
<tr>
<td>Intercept</td>
<td>526156.012</td>
<td>1</td>
<td>526156.01</td>
<td>14973.99</td>
<td>.000</td>
</tr>
<tr>
<td>Gender</td>
<td>95.641</td>
<td>1</td>
<td>95.641</td>
<td>2.722</td>
<td>.099</td>
</tr>
<tr>
<td>Age</td>
<td>175.555</td>
<td>2</td>
<td>87.777</td>
<td>2.498</td>
<td>.083</td>
</tr>
<tr>
<td>Gender * Age</td>
<td>303.837</td>
<td>2</td>
<td>151.918</td>
<td>4.323</td>
<td>.014*</td>
</tr>
<tr>
<td>Error</td>
<td>21363.896</td>
<td>608</td>
<td>35.138</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>697285.000</td>
<td>614</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Corrected Total</td>
<td>22089.037</td>
<td>613</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

a R Squared = .033 (Adjusted R Squared = .025)

* If p < 0.05, then null hypothesis is rejected at 0.05 level of significance
** If p < 0.01, then null hypothesis is rejected at 0.01 level of significance

**H037 stands accepted**

The male (\(\bar{X} = 33.7143\)) and female internet users (\(\bar{X} = 32.3930\)) have almost same perception towards the internet advertising. However, gender do not differ significantly in terms of perception towards *Perceived Hedonism* dimension of internet advertising with reference to banner ads because the
Results

significance value (p=.099) for this hypothesis was found more than 0.05 i.e. not significant at 5%.

**H038 stands accepted**

The hypothesis stands accepted at 5% level of significance because the significance value (p=.083) was found more than 0.05. Hence, the youngster (\(\bar{X}=33.0873\)), adult (\(\bar{X}=32.7337\)) and middle-aged (\(\bar{X}=34.2143\)) internet users do not differ significantly in their perception towards *Perceived Hedonism* dimension of internet advertising with reference to banner ads.

**H039: stands rejected**

Age and gender of the internet users interact to affect the perception towards *Perceived Hedonism* dimension of internet advertising with reference to banner ads. The significance value (p = 0.014) for this hypothesis was found less than 0.05.

To test the significant difference in the perception of internet users (representing different subgroups) towards *Perceived Hedonism* dimension of internet advertising with reference to banner ads, the data were further treated with Z-test analysis (Table 4.10). The results are shown in ‘Problem 6’ under the same experiment.

**Problem 6: Do the six sub groups differ from each other in terms of *Perceived Hedonism* dimension of internet advertising with reference to banner ads.**
Results

H040: Males who are in youngster (A) and adult (B) age groups do not differ in their perception towards *Perceived Hedonism* dimension of internet advertising with reference to banner ads.

\[ Z_{calculated} > Z_{critical} \text{ at } 0.05 \]

Thus, male internet users who belong to ‘youngster’ age groups have significantly better perception towards *Perceived Hedonism* dimension of the internet advertising with reference to banner ads in comparison to the male internet users who belong to adult age groups. Therefore age makes a difference in the perception of male internet users towards banner ads of internet advertising.

H041: Males who are in youngster (A) and middle-aged (C) age groups do not differ in their perception towards *Perceived Hedonism* dimension of internet advertising with reference to banner ads.

*The null hypothesis is accepted (Z = 0.32)*

H042: Males who are in adult (B) and middle-aged (C) age groups do not differ in their perception towards *Perceived Hedonism* dimension of internet advertising with reference to banner ads.

*The null hypothesis is accepted (Z = 1.82)*

H043: Females who are in youngster (D) and adult (E) age groups do not differ in their perception towards *Perceived Hedonism* dimension of internet advertising with reference to banner ads.

*The null hypothesis is accepted (Z = 1.76)*
Results

H044: Females who are in youngster (D) and middle-aged (F) age group do not differ in their perception towards *Perceived Hedonism* dimension of internet advertising with reference to banner ads.

\[ D (\bar{X} = 31.3871) \]

\[
Z_{\text{calculated}} > Z_{\text{critical}} \text{ at } 0.05
\]

\[ F (\bar{X} = 34.0417) \]

*The null hypothesis is rejected (Z = 2.79, at 0.01)*

The female internet users who belong to ‘middle-aged’ age group have significantly better perception towards *Perceived Hedonism* dimension of the internet advertising with reference to banner ads in comparison to the female internet users in the ‘youngster’ age group. Therefore age makes a difference in the perception of the female internet users towards banner ads of internet advertising.

H045: Females who are in adult (E) and middle-aged (F) age groups do not differ in their perception towards *Perceived Hedonism* dimension of internet advertising with reference to banner ads.

*The null hypothesis is accepted (Z = 0.92)*

H046: Males (A) and females (D) who are in youngster age group do not differ in their perception towards *Perceived Hedonism* dimension of internet advertising with reference to banner ads.

\[
A (\bar{X} = 34.1010) \]

\[
D (\bar{X} = 31.3871). \]

*The null hypothesis is rejected (Z = 3.30, at 0.01)*

Thus, male internet users who belong to youngster age group have significantly better perception towards *Perceived Hedonism* dimension of the internet advertising with reference to banner ads in comparison to the female internet
Results

user of the same age group. Therefore male and female users differ in their perception, though possess same age group i.e. youngster.

H047: Males who are in youngster (A) and females who are in adult (E) age groups do not differ in their perception towards Perceived Hedonism dimension of internet advertising with reference to banner ads.

*The null hypothesis is accepted (Z = 1.12)*

H048: Males who are in youngster (A) and female who are in middle-aged (F) age groups do not differ in their perception towards Perceived Hedonism dimension of internet advertising with reference to banner ads.

*The null hypothesis is accepted (Z = 0.05)*

H049: Males who are in adult (B) and females who are in youngster (D) age groups do not differ in their perception towards Perceived Hedonism dimension of internet advertising with reference to banner ads.

*The null hypothesis is accepted (Z = 1.46)*

H050: Males (B) and females (E) who are in adult age group do not differ in their perception towards Perceived Hedonism dimension of internet advertising with reference to banner ads.

*The null hypothesis is accepted (Z = 0.31)*

H051: Males who are in adult (B) and female who are in middle-aged (F) age groups do not differ in their perception towards Perceived Hedonism dimension of internet advertising with reference to banner ads.

*The null hypothesis is accepted (Z = 1.27)*
Results

H052: Males who are in middle aged (C) and females who are in youngster (D) age groups do not differ in their perception towards *Perceived Hedonism* dimension of internet advertising with reference to banner ads.

\[ Z_{\text{calculated}} > Z_{\text{critical}} \text{ at 0.01} \]

\[ C (X = 34.3800) \]

\[ D (X = 31.3871) \]

*The null hypothesis is rejected (Z = 3.28, at 0.01)*

Thus, male internet users who belong to middle-aged group have significantly better perception towards *Perceived Hedonism* dimension of the internet advertising with reference to banner ads in comparison to the female internet user in the youngster age groups.

H053: Males who are in middle aged (C) and females who are in adult (E) age groups do not differ in their perception towards *Perceived Hedonism* dimension of internet advertising with reference to banner ads.

*The null hypothesis is accepted (Z = 1.17)*

H054: Males (C) and females (F) who are in middle-aged age group do not differ in their perception towards *Perceived Hedonism* dimension of internet advertising with reference to banner ads.

*The null hypothesis is accepted (Z = 0.27)*
Table 4.10: Showing Mean ($\bar{X}$), Standard Deviation (SD) and Z-value of the Internet Users' Perception towards *Perceived Hedonism* dimension.

<table>
<thead>
<tr>
<th>Study Groups</th>
<th>B</th>
<th>C</th>
<th>D</th>
<th>E</th>
<th>F</th>
</tr>
</thead>
<tbody>
<tr>
<td>A</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>$\bar{X}$</td>
<td>34.1010</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>SD</td>
<td>5.59627</td>
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</tr>
<tr>
<td>N</td>
<td>208</td>
<td></td>
<td></td>
<td></td>
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</tr>
<tr>
<td>B</td>
<td></td>
<td>1.822</td>
<td>1.467</td>
<td>0.314</td>
<td>1.276</td>
</tr>
<tr>
<td>$\bar{X}$</td>
<td>32.5657</td>
<td></td>
<td></td>
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<td></td>
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<tr>
<td>SD</td>
<td>6.31513</td>
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<tr>
<td>N</td>
<td>99</td>
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<tr>
<td>C</td>
<td></td>
<td></td>
<td>3.284**</td>
<td>1.175</td>
<td>0.2741</td>
</tr>
<tr>
<td>$\bar{X}$</td>
<td>34.3800</td>
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<td></td>
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<td></td>
</tr>
<tr>
<td>SD</td>
<td>5.42440</td>
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<tr>
<td>N</td>
<td>50</td>
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<td>D</td>
<td></td>
<td></td>
<td></td>
<td>1.764</td>
<td>2.793**</td>
</tr>
<tr>
<td>$\bar{X}$</td>
<td>31.3871</td>
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<tr>
<td>SD</td>
<td>5.47976</td>
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<td>N</td>
<td>124</td>
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<td></td>
<td></td>
</tr>
<tr>
<td>E</td>
<td></td>
<td></td>
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<td>0.921</td>
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<tr>
<td>$\bar{X}$</td>
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<tr>
<td>SD</td>
<td>6.66331</td>
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<tr>
<td>N</td>
<td>85</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>F</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>$\bar{X}$</td>
<td>34.0417</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>SD</td>
<td>6.69696</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>N</td>
<td>48</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

* Significant at 0.05 level of significance

** Significant at 0.01 level of significance
Graph 4.3: Showing Mean Values of Internet Users perception towards *Perceived Hedonism* dimension for Six Subgroups of the Research Paradigm

Source of Data: Table 4.10
Results

Summary
1. Age and gender of the internet users interact to affect the perception towards *Perceived Hedonism* dimension of internet advertising with reference to banner ads.

2. Male and female internet users who belong to middle-aged age groups have significantly better perception towards *Perceived Hedonism* dimension of internet advertising with reference to banner ad in comparison to the female internet users of youngsters’ age group.

3. Male internet users who belong to youngster age group have significantly better perception towards *Perceived Hedonism* dimension of internet advertising with reference to banner ads in comparison to the male internet users who belong to adult age group and female internet users of youngster age groups.

4. Male and female internet users have almost same perception towards *Perceived Hedonism* dimension of internet advertising with reference to banner ads.

5. The internet users who belong to youngster, adult and middle-aged group have almost the same perception towards *Perceived Hedonism* dimension of internet advertising with reference to banner ads.

Experiment 4:

*Perceived Usefulness* Dimension Affecting Internet Users’ Perception towards Banner Ads of Internet Advertising = \( f^n (\text{Gender} \times \text{Age}) \)

Problem 7: *Perceived Usefulness* dimension affecting internet users’ perception towards banner ads of internet advertising is a function of gender and age of internet users and their interaction.

H055: The male and female internet users do not differ in their perception towards *Perceived Usefulness* dimension of internet advertising with reference to banner ads.
Results

H056: The youngster (18-30), adult (31-42) and middle-aged (43-55) internet users do not differ in their perception towards *Perceived Usefulness* dimension of internet advertising with reference to banner ads.

H057: Age and gender of the internet users do not interact to affect their perception towards *Perceived Usefulness* dimension of internet advertising with reference to banner ads.

To test the significance of variance and understand the inter-level difference between and within treatments, the data were treated with F-test analysis (Table 4.11).

Table 4.11: ANOVA-Summary of the *Perceived Usefulness* Dimension of Internet Advertising

<table>
<thead>
<tr>
<th>Source</th>
<th>Type III Sum of Squares</th>
<th>Df</th>
<th>Mean Square</th>
<th>F</th>
<th>Sig. (p)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Corrected Model</td>
<td>462.486(a)</td>
<td>5</td>
<td>92.497</td>
<td>3.373</td>
<td>.005</td>
</tr>
<tr>
<td>Intercept</td>
<td>360996.725</td>
<td>1</td>
<td>360996.72</td>
<td>13162.945</td>
<td>.000</td>
</tr>
<tr>
<td>Gender</td>
<td>25.887</td>
<td>1</td>
<td>25.887</td>
<td>.944</td>
<td>.332</td>
</tr>
<tr>
<td>Age</td>
<td>159.351</td>
<td>2</td>
<td>79.676</td>
<td>2.905</td>
<td>.055</td>
</tr>
<tr>
<td>Gender * Age</td>
<td>190.533</td>
<td>2</td>
<td>95.267</td>
<td>3.474</td>
<td>.032*</td>
</tr>
<tr>
<td>Error</td>
<td>16674.537</td>
<td>608</td>
<td>27.425</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>479332.000</td>
<td>614</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Corrected Total</td>
<td>17137.023</td>
<td>613</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

a R Squared = .027 (Adjusted R Squared = .019)

* If p < 0.05, then null hypothesis is rejected at 0.05 level of significance
** If p < 0.01, then null hypothesis is rejected at 0.01 level of significance
Results

H055 stands accepted
The male ($\bar{X}=27.8151$) and female ($\bar{X}=26.9105$) internet users have almost same perception towards the internet advertising. However, gender do not differ significantly in terms of perception towards Perceived Usefulness dimension of internet advertising with reference to banner ads because the significance value ($p=.332$) for this hypothesis was found more than 0.05 i.e. not significant at 5%.

H056 stands accepted
The hypothesis stands accepted at 5% level of significance because the significance value ($p = 0.055$) was found more than 0.05. Hence, the youngster ($\bar{X}=27.3825$), adult ($\bar{X}=26.9891$) and middle aged ($\bar{X}=28.4592$) internet users do not differ significantly in their perception towards Perceived Usefulness dimension of internet advertising with reference to banner ads.

H057: stands rejected
Age and gender of the internet users interact to affect the perception towards Perceived Usefulness dimension of internet advertising with reference to banner ads. The significance value ($p = 0.032$) for this hypothesis was found less than 0.05.

To test the significant difference in the perception of internet users (representing different subgroups) Perceived Hedonism dimension of internet advertising with reference to banner ad, the data were further treated with Z-test analysis (Table 4.12). The results are shown in ‘Problem 8’ under the same experiment.
Results

Problem 8: Do the six sub groups differ from each other in terms of *Perceived Hedonism* dimension of internet advertising with reference to banner ads.

H058: Males who are in youngsters (A) and adult (B) age groups do not differ in their perception towards *Perceived Usefulness* dimension of internet advertising with reference to banner ads.

*The null hypothesis is accepted (Z = 1.82)*

H059: Males who are in youngster (A) and middle-aged (C) age groups do not differ in their perception towards *Perceived Usefulness* dimension of internet advertising with reference to banner ads.

*The null hypothesis is accepted (Z = 0.08)*

H060: Males who are in adult (B) and middle-aged (C) age groups do not differ in their perception towards *Perceived Usefulness* dimension of internet advertising with reference to banner ads.

*The null hypothesis is accepted (Z = 1.43)*

H061: Females who are in youngster (D) and adult (E) age groups do not differ in their perception towards *Perceived Usefulness* dimension of internet advertising with reference to banner ads.

*The null hypothesis is accepted (Z = 1.24)*

H062: Females who are in youngster (D) and middle-aged (E) age groups do not differ in their perception towards *Perceived Usefulness* dimension of internet advertising with reference to banner ads.

\[
D (\bar{X} = 26.1210) \quad Z \text{ calculated} > Z \text{ critical at } 0.01
\]

\[
E (\bar{X} = 28.7292)
\]

*The null hypothesis is rejected (Z = 2.60, at 0.01)*
Results

Thus, female internet user who belong to ‘middle-aged’ age group have significantly better perception towards *Perceived usefulness* dimension of internet advertising with reference to banner ads in comparison to the female internet users who belong to ‘youngster’ age group. Therefore age makes a difference in the perception of the female internet users towards banner ads of internet advertising.

H063: Females who are in adult (E) and middle-aged (F) age groups do not differ in their perception towards *Perceived Usefulness* dimension of internet advertising with reference to banner ads.

*The null hypothesis is accepted (Z = 1.59)*

H064: Males (A) and females (D) who are in youngster age group do not differ in their perception towards *Perceived Usefulness* dimension of internet advertising with reference to banner ads.

\[
A (\bar{X} = 28.1346) \quad \text{and} \quad D (\bar{X} = 26.1210)
\]

*The null hypothesis is rejected (Z = 2.09, at 0.05)*

Thus, male internet users who belong to youngster age group have significantly better perception towards *Perceived usefulness* dimension of the internet advertising with reference to banner ads in comparison to the female internet users of the same age group. Therefore male and female users differ in their perception, though possess same age group i.e. youngster.
Results

H065: Males who are in youngster (A) and females who are in adult (E) age groups do not differ in their perception towards Perceived Usefulness dimension of internet advertising with reference to banner ads.

*The null hypothesis is accepted (Z = 1.63)*

H066: Males who are in youngster (D) and female who are in middle-aged (F) age groups do not differ in their perception towards Perceived Usefulness dimension of internet advertising with reference to banner ads.

*The null hypothesis is accepted (Z = 0.62)*

H067: Males who are in adult (B) and females who are in youngster (D) age groups do not differ in their perception towards Perceived Usefulness dimension of internet advertising with reference to banner ads.

*The null hypothesis is accepted (Z = 1.61)*

H068: Males (B) and females (E) who are in adult age group do not differ in their perception towards Perceived Usefulness dimension of internet advertising with reference to banner ads.

*The null hypothesis is accepted (Z = 0.13)*

H069: Males who are in adult (B) and female who are in middle-aged (F) age group do not differ in their perception towards Perceived Usefulness dimension of internet advertising with reference to banner ads.

*The null hypothesis is accepted (Z = 1.93)*
Results

H070: Males who are in middle-aged (C) and females who are in youngster (D) age group do not differ in their perception towards *Perceived Usefulness* dimension of internet advertising with reference to banner ads.

\[ C (\bar{X} = 28.2000) \]

\[ D (\bar{X} = 26.1210). \]

*The null hypothesis is rejected (Z = 2.53, at 0.05)*

Thus, male internet users who belong to middle-aged age group have significantly better perception towards *Perceived usefulness* dimension of the internet advertising with reference to banner ads in comparison to the female internet users of the youngster age groups.

H071: Males who are in middle-aged (C) and females who are in adult (E) age group do not differ in their perception towards *Perceived Usefulness* dimension of internet advertising with reference to banner ads.

*The null hypothesis is accepted (Z = 1.30)*

H072: Males (C) and females (F) who are in middle aged age group do not differ in their perception towards *Perceived Usefulness* dimension of internet advertising with reference to banner ads.

*The null hypothesis is accepted (Z = 0.47)*
### Table 4.12: Showing Mean ($\bar{X}$), Standard Deviation (SD) and Z-value of the Internet Users’ perception towards Perceived Usefulness dimension

<table>
<thead>
<tr>
<th>Study Groups</th>
<th>$\bar{X}$</th>
<th>SD</th>
<th>N</th>
</tr>
</thead>
<tbody>
<tr>
<td>A</td>
<td>28.1346</td>
<td>5.07634</td>
<td>208</td>
</tr>
<tr>
<td>B</td>
<td>26.9495</td>
<td>5.41422</td>
<td>99</td>
</tr>
<tr>
<td>C</td>
<td>28.2000</td>
<td>4.81070</td>
<td>50</td>
</tr>
<tr>
<td>D</td>
<td>26.1210</td>
<td>5.09358</td>
<td>124</td>
</tr>
<tr>
<td>E</td>
<td>27.0353</td>
<td>5.28576</td>
<td>85</td>
</tr>
<tr>
<td>F</td>
<td>28.7292</td>
<td>6.18075</td>
<td>48</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Study Groups</th>
<th>C</th>
<th>D</th>
<th>E</th>
<th>F</th>
</tr>
</thead>
<tbody>
<tr>
<td>A</td>
<td>1.829</td>
<td></td>
<td>2.099*</td>
<td>1.634</td>
</tr>
<tr>
<td>B</td>
<td></td>
<td>1.435</td>
<td>1.613</td>
<td>0.138</td>
</tr>
<tr>
<td>C</td>
<td></td>
<td></td>
<td>2.536*</td>
<td>1.309</td>
</tr>
<tr>
<td>D</td>
<td></td>
<td>1.246</td>
<td></td>
<td>2.601*</td>
</tr>
<tr>
<td>E</td>
<td></td>
<td></td>
<td></td>
<td>1.597</td>
</tr>
<tr>
<td>F</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

* Significant at 0.05 level of significance
** Significant at 0.01 level of significance
Graph 4.4: Showing Mean Values of Internet Users' Perception towards Perceived Usefulness dimension for Six Subgroups of the Research Paradigm

Source of Data: Table 4.12
Summary

1. Age and gender of the internet users interact to affect the perception towards Perceived Usefulness dimension of internet advertising with reference to banner ads.

2. Female internet user who belong to ‘middle-aged’ age group have significantly better perception towards Perceived usefulness dimension of internet advertising with reference to banner ads in comparison to the female internet users who belong to ‘youngster’ age group. Therefore age makes a difference in the perception of the female internet users towards banner ads of internet advertising.

3. Male internet users who belong to youngster age group have significantly better perception towards Perceived usefulness dimension of internet advertising with reference to banner ads in comparison to the female internet user in the youngster age groups.

4. Male internet users who belong to middle-aged age group have significantly better perception towards Perceived usefulness dimension of the internet advertising with reference to banner ads in comparison to the female internet users of the youngster age groups.

5. Male and female internet users in general have almost same perception towards Perceived usefulness dimension of internet advertising with reference to banner ads.

6. The internet users belong to youngster, adult and middle-aged group have almost the same perception towards Perceived usefulness dimension of internet advertising with reference to banner ads.
Results

Experiment 5:

*Perceived Creativity* Dimension Affecting Internet Users' Perception towards Banner Ads of Internet Advertising = f^n (Gender x Age)

**Problem 9:** *Perceived Creativity* dimension affecting internet users’ perception towards banner ads of internet advertising is a function of gender and age of internet users and their interaction.

H073: The male and female internet users do not differ in their perception towards *Perceived Creativity* dimension of internet advertising with reference to banner ads.

H074: The youngster (18-30), adult (31-42) and middle aged (43-55) internet users do not differ in their perception towards *Perceived Creativity* dimension of internet advertising with reference to banner ads.

H075: Age and gender of the internet users do not interact to affect their perception towards *Perceived Creativity* dimension of internet advertising with reference to banner ads.

To test the significance of variance and understand the inter-level difference between and within treatments, the data were treated with F-test analysis (Table 4.13).
### Table 4.13: ANOVA-Summary of the Perceived Creativity Dimension of Internet Advertising

<table>
<thead>
<tr>
<th>Source</th>
<th>Type III Sum of Squares</th>
<th>Df</th>
<th>Mean Square</th>
<th>F</th>
<th>Sig. (p)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Corrected Model</td>
<td>274.955(a)</td>
<td>5</td>
<td>54.991</td>
<td>2.566</td>
<td>.026</td>
</tr>
<tr>
<td>Intercept</td>
<td>289414.749</td>
<td>1</td>
<td>289414.749</td>
<td>13502.283</td>
<td>.000</td>
</tr>
<tr>
<td>Gender</td>
<td>1.104</td>
<td>1</td>
<td>1.104</td>
<td>.052</td>
<td>.821</td>
</tr>
<tr>
<td>Age</td>
<td>137.726</td>
<td>2</td>
<td>68.863</td>
<td>3.213</td>
<td>.041*</td>
</tr>
<tr>
<td>Gender * Age</td>
<td>129.037</td>
<td>2</td>
<td>64.518</td>
<td>3.010</td>
<td>.050*</td>
</tr>
<tr>
<td>Error</td>
<td>13032.178</td>
<td>608</td>
<td>21.435</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>382596.000</td>
<td>614</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Corrected Total</td>
<td>13307.134</td>
<td>613</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

a R Squared = .021 (Adjusted R Squared = .013)

* If p < 0.05, then null hypothesis is rejected at 0.05 level of significance
** If p < 0.01, then null hypothesis is rejected at 0.01 level of significance

**H073 stands accepted**

The male (X̄=24.6611) and female (X̄=24.3346) internet users have almost same perception towards the banner ad of internet advertising. However, gender do not differ significantly in terms of perception towards *Perceived Creativity* dimension of internet advertising with reference to banner ads because the significance value (p=.821) for this hypothesis was found more than 0.05 i.e. not significant at 5%.

**H074 stands rejected**

The hypothesis stands rejected at 5% level of significance because the significance value (p = 0.041) was found less than 0.05. Hence, the middle aged internet users (X̄=25.5000) have significantly better perception towards *Perceived Creativity* dimension of the internet advertising with reference to banner ads in comparison to the youngster (X̄=24.4699) and adult (X̄=24.1033) internet users.
Results

**H075: stands rejected**
Age and gender of the internet users interact to affect the perception towards *Perceived Creativity* dimension of internet advertising with reference to banner ads. The significance value (p = 0.05) for this hypothesis was found equal to 0.05 but considered for the rejection of hypothesis.

To test the significant difference in the perception of internet users (representing different subgroups) towards *Perceived Hedonism* dimension of internet advertising with reference to banner ads, the data were further treated with Z-test analysis (Table 4.14). The results are shown in ‘Problem 10’ under the same experiment.

**Problem 10: Do the six sub groups differ from each other in terms of *Perceived Hedonism* dimension of internet advertising with reference to banner ads.**

H076: Males who are in youngster (A) and adult (B) age groups do not differ in their perception towards *Perceived Creativity* dimension of internet advertising with reference to banner ads.

*The null hypothesis is accepted (Z = 1.46)*

H077: Males who are in youngster (A) and middle-aged (C) age groups do not differ in their perception towards *Perceived Creativity* dimension of internet advertising with reference to banner ads.

*The null hypothesis is accepted (Z = 0.12)*
Results

H078: Males who are in adult (B) and middle-aged (C) age groups do not differ in their perception towards Perceived Creativity dimension of internet advertising with reference to banner ads.

The null hypothesis is accepted \( (Z = 0.93) \)

H079: Females who are in youngster (D) and adult (E) age groups do not differ in their perception towards Perceived Creativity dimension of internet advertising with reference to banner ads.

The null hypothesis is accepted \( (Z = 0.49) \)

H080: Females who are in youngster (D) and middle-aged (F) age groups do not differ in their perception towards Perceived Creativity dimension of internet advertising with reference to banner ads.

\[ D (\bar{X} = 23.7661) \quad Z_{\text{calculated}} > Z_{\text{critical}} \text{ at } 0.01 \]

\[ F (\bar{X} = 26.2292) \]

The null hypothesis is rejected \( (Z = 2.94, \text{ at } 0.01) \)

Thus, female internet users who belong to the 'middle-aged' age group have significantly better perception towards Perceived Creativity dimension of the internet advertising with reference to banner ads in comparison to the female internet that belong to 'youngster' age group. Therefore age makes a difference in the perception of the female internet users towards banner ads of internet advertising.

H081: Females who are in adult (E) and middle-aged (F) age group do not differ in their perception towards Perceived Creativity dimension of internet advertising with reference to banner ads.
Results

\[
E (\bar{X} = 24.0941) \quad Z_{\text{calculated}} > Z_{\text{critical}} \text{ at } 0.05
\]
\[
F (\bar{X} = 26.2292).
\]

The null hypothesis is rejected \((Z = 2.40, \text{ at } 0.05)\)

Thus, female internet users belong to middle-aged age group have significantly better perception towards *Perceived Creativity* dimension of the internet advertising with reference to banner ads in comparison to the female internet users of the adult age groups. Therefore age makes a difference in the perception of the female internet users towards banner ads of internet advertising.

H082: Males (A) and females who are in youngster (D) age group do not differ in their perception towards *Perceived Usefulness Creativity* dimension of internet advertising with reference to banner ads.

\[
A (\bar{X} = 24.8894) \quad Z_{\text{calculated}} > Z_{\text{critical}} \text{ at } 0.05
\]
\[
D (\bar{X} = 23.7661)
\]

The null hypothesis is rejected \((Z = 2.11, \text{ at } 0.05)\)

Thus, male internet users who belong to youngster age group have significantly better perception towards *Perceived Creativity* dimension of the internet advertising with reference to banner ads in comparison to the female internet users of the youngster age group.
Results

H083: Males who are in youngster (A) and females who are in adult (E) age groups do not differ in their perception towards *Perceived Creativity* dimension of internet advertising with reference to banner ads.

*The null hypothesis is accepted (Z = 1.30)*

H084: Males who are in youngster (A) and female who are in middle-aged (F) age groups do not differ in their perception towards *Perceived Creativity* dimension of internet advertising with reference to banner ads.

*The null hypothesis is accepted (Z = 1.67)*

H085: Males who are in adult (B) and females who are in youngster (D) age groups do not differ in their perception towards *Perceived Creativity* dimension of internet advertising with reference to banner ads.

*The null hypothesis is accepted (Z = 0.58)*

H086: Males who are in adult (B) and females who are in adult (E) age groups do not differ in their perception towards *Perceived Creativity* dimension of internet advertising with reference to banner ads.

*The null hypothesis is accepted (Z = 0.02)*

H087: Males who are in adult (B) and female who are in middle-aged (F) age groups do not differ in their perception towards *Perceived Creativity* dimension of internet advertising with reference to banner ads.

<table>
<thead>
<tr>
<th>Group</th>
<th>Mean</th>
<th>Z Calculated</th>
<th>Z Critical at 0.05</th>
</tr>
</thead>
<tbody>
<tr>
<td>B</td>
<td>24.1111</td>
<td>&gt;</td>
<td>2.53</td>
</tr>
<tr>
<td>F</td>
<td>26.2292</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

*The null hypothesis is rejected (Z = 2.53, at 0.05)*
Results

Thus, female internet users who belong to the middle-aged age group have significantly better perception towards *Perceived Creativity* dimension of the internet advertising with reference to banner ads in comparison to the male internet user who belong to adult age groups.

H088: Males who are in middle-aged (C) and females who are in youngster (D) age groups do not differ in their perception towards *Perceived Creativity* dimension of internet advertising with reference to banner ads.

*The null hypothesis is accepted (Z = 1.40)*

H089: Males who are in middle-aged (C) and females who are in adult (E) age groups do not differ in their perception towards *Perceived Creativity* dimension of internet advertising with reference to banner ads.

*The null hypothesis is accepted (Z = 0.88)*

H090: Males (C) and females (F) who are in middle-aged age group do not differ in their perception towards *Perceived Creativity* dimension of internet advertising with reference to banner ads.

*The null hypothesis is accepted (Z = 1.50)*
Table 4.14: Showing Mean ($\bar{X}$), Standard Deviation (SD) and Z-value of the Internet Users’ perception towards Perceived Creativity dimension

<table>
<thead>
<tr>
<th>Study</th>
<th>Groups</th>
<th>$\bar{X}$</th>
<th>SD</th>
<th>N</th>
<th>Z-values</th>
</tr>
</thead>
<tbody>
<tr>
<td>A</td>
<td>B</td>
<td>24.8894</td>
<td>4.79153</td>
<td>208</td>
<td>1.465 0.128 2.111* 1.302 1.678</td>
</tr>
<tr>
<td></td>
<td>C</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>D</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>E</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>F</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

* Significant at 0.05 level of significance
** Significant at 0.01 level of significance
Graph 4.4: Showing Mean Values of Internet Users’ Perception towards *Perceived Creativity* dimension for Six Subgroups of the Research Paradigm

Source of Data: Table 4.14
Results

Summary
1. Male and female internet users in general have almost same perception towards *Perceived Creativity* dimension of internet advertising with reference to banner ads.

2. Internet users belong to middle-aged age group have significantly better perception towards *Perceived Creativity* dimension of the internet advertising with reference to banner ads in comparison to the internet users of youngster and adult age groups.

3. Age and gender of the internet users interact to affect the perception towards *Perceived Creativity* dimension of internet advertising.

4. Female internet users who belong to youngster age group have significantly better perception towards *Perceived Creativity* dimension of the internet advertising in comparison to the female internet users of middle-aged age group.

5. Female internet users who belong to middle-aged age groups have significantly better perception towards *Perceived Creativity* dimension of internet advertising with reference to banner ads in comparison to the male and female internet users of adult age group.

6. Male internet users belong to youngster age groups have significantly better perception towards *Perceived Creativity* dimension of the internet advertising in comparison to the female internet users in the youngster age groups.
4.3 INTERNET ADVERTISING PERCEPTION MODEL

On the basis of above results obtained after applying factor analysis, analysis of variance and Z-test, a model was proposed that provide a conceptual foundation for internet users' perception towards banner ads of internet advertising and the effect of age, gender and their interaction on it.

The model is proposed to develop an explanatory understanding about the two major underlying concerns viz., (1) exposure to banner ads will draw some perception about the offered product/service in the internet users' mind, and (2) these perception will be affected by the internet users' age, gender and their interaction. The banner ads are embedded in the webpage and so it cannot be closed by the users like popup ads. Some of the banner ads are able to move with the page when it is scrolled but do not disturbed internet users' activities. Therefore, banner ads provide a longer time period to the internet users for getting exposure of advertized products/services. This exposure of banner ads can generate some perceptions in the internet users' mind. And internet users'
Results

perceptions are very important for the advertisers because the purchase decision is generally based on the perception drawn.

If advertisers do not consider the internet users’ perception while designing internet ads then it is possible that ads may not create desired impact on internet users’ mind for the advertised products/services. For this reason, advertisers and marketers must develop their internet advertising related strategies with due consideration of internet users’ perceptions. Therefore, the present study come out with a model based on four dimensions that affect internet users’ perception towards the internet based banner ads. The dimensions explored by the study are Perceived Believability, Perceived Hedonism, Perceived Usefulness and Perceived Creativity (see figure 4.1). The advertisers must consider these dimensions while designing the banner ads for their effectiveness. Bhat and Sengupta (2002) suggested that most of the online marketing decisions depend on the effectiveness of the internet advertising.

Age and gender are always considered as important demographic variables having direct effect on the perceptions of individuals in comparison to other demographic variables. Therefore, the effect of age and gender of internet users are considered in this proposed internet advertising perception model. The model is showing the effect of internet users’ age on their overall perception towards banner ads of internet advertising and on the perceived creativity dimension. Internet users’ gender alone is not having any significant effect on their perception towards banner ads. But the model is showing large effect of interaction between gender and age of internet users on all four dimensions and on overall perception towards banner advertising (see figure 4.1).
4.4 GRAND SUMMARY OF RESULTS

1. Four dimensions of internet users’ perception towards internet advertising were emerged out on the basis of eight factors explored by the study. The names of these dimensions are Perceived Believability, Perceived Hedonism, Perceived Usefulness and Perceived Creativity.

2. Male and female internet users do not differ in their perception towards internet advertising and its four identified dimensions. In other words the internet users’ perception does not differ on the basis of gender because gender alone may not found to be effective.

3. Age and gender of the internet users interact to affect the perception towards overall internet advertising and on all its four dimensions.

4. Male internet users who belong to youngster age group have significantly better perception towards banner ad of internet advertising in comparison to the male internet users of adult age group.

5. Male and female internet users who belong to the middle-aged age groups have significantly better perception towards banner ad of internet advertising in comparison to the female internet users who belong to youngster age groups.

6. Female internet users who belong to the middle-aged age group have significantly better perception towards banner ad of internet advertising in comparison to the male internet users of adult age groups.

7. Male and female internet users who belong to middle-aged age groups have significantly better perception towards Perceived Hedonism and Perceived Usefulness dimension of internet advertising with reference to banner ad in comparison to the female internet users of youngster age group.

8. Female internet users who belong to youngster age group have significantly better perception towards Perceived Creativity dimension of the internet advertising in comparison to the female internet users who belong to the middle-aged age group.

9. Female internet users who belong to middle-aged age group have significantly better perception towards Perceived Creativity dimension of internet advertising with reference to banner ads in comparison to the male and female internet users of adult age group.
10. Male internet users who belong to youngster age groups have significantly better perception than the female internet users of the youngster age group towards banner ad of internet advertising and on all its four dimensions.

11. The internet users who belong to youngster, adult and middle-aged age groups differ significantly in their perception towards internet advertising with reference to banner ads and its *Perceived Creativity* dimension.

12. ‘Internet Advertising Perception Model’ provides a conceptual foundation for the internet users’ perception towards banner ads of internet advertising and also explore the effect of age, gender and their interaction on the perception of internet users.