CHAPTER 5

DISCUSSION

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

5.2 EFFECT OF GENDER ON INTERNET USERS' PERCEPTION TOWARDS BANNER ADS OF INTERNET ADVERTISING

5.3 EFFECT OF AGE ON INTERNET USERS' PERCEPTION TOWARDS BANNER ADS OF INTERNET ADVERTISING

5.4 INTERACTIVE EFFECT OF AGE AND GENDER ON INTERNET USERS' PERCEPTION TOWARDS BANNER ADS OF INTERNET ADVERTISING

5.5 INTERNET ADVERTISING PERCEPTION MODEL FOR BANNER ADS
CHAPTER 5
DISCUSSION

The significant results obtained in the previous chapter were summarized in the Grand Summary of Results, which formed the basis of this chapter. The appropriate references from the literature had been merged with the knowledge generated by the study to interpret and explain the summarized findings. Thus, this chapter is an attempt to discuss the findings of the present study in the light of the available literature. The results pertaining to identified dimensions are discussed in section 5.1 of the chapter. The findings related to the effect of independent variables on dependent variable through the hypotheses testing are further discussed in sections 5.2, 5.3 and 5.4 of the chapter. The internet advertising perception model is discussed at last in section 5.5 of the chapter.

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

The study empirically explored four dimensions affecting internet users' perception towards banner ads of internet advertising. These dimensions viz., Perceived Believability, Perceived Hedonism, Perceived Usefulness and Perceived Creativity were explored from the eight identified factors.

*Perceived Believability* emerged as a first dimension affecting internet users' perception towards banner ads. This dimension constituted of two factors 'Perceived Informativeness' and 'Perceived Involvement'. Wang et al., (2009) indicated that the believability factor has the strongest predictor for perception towards internet advertising. Internet users have the positive perception toward online advertising to the extent they believe online advertising is credible and trustworthy. According to Smith et al., (2008) people actively relate information contained in persuasive messages to their existing beliefs and values about the message.
Maloney (1963) described that if ad capture the consumer's attention, it will have some effect on the beliefs of the consumer. He also suggested that ad believability is depending on the involvement of the consumers with the ad information. Similarly MacInnis and Jaworski (1989) stated that when internet advertising offered useful information then user involved in ad content. Different perspective was shared by Gon and Maddox (2003) about the perceived believability of internet advertising. They considered it in a cost-benefit perspective as the effort of searching information on web advertisements is far less than the efforts or costs involve in searching through any other sources.

Schlosser et al. (1999) found that information provided by web advertising was perceived believable as the involvement of consumers allows tailoring the advertisement to their individual needs. Lohtia et al., (2003) measured the believability of the banner advertisements in context of purchase decision of the consumer and business users. They found that purchase decisions of business users are more likely to have high involvement compared to consumer purchase decisions because involvement drives the information processing task. Level of involvement is an important moderator of the amount of information sought. Consumers are highly involved by clicking banners or pay more attention to the ads when they required additional information of the product (Chao, 2003; Bloch et al., 1986; Houston, 1979; and Lehmann, 1977).

According to Dutta-Bergman (2006) internet advertising is indeed an effective channel for the communication of information about new products. Innovativeness was positively associated with consumer usage of advertising information for buying decisions. Consumer use the information presented in advertisements to learn about new products and services. This positive linkage between innovativeness and advertising highlights the functional role of advertising as a medium for communicating product information.
Informativeness of the advertising message turns out to be the strong influencing factor on consumers’ perceived advertising value. The advertising message is perceived as valuable as long as it provides information and thus creates some benefit for the consumer. Perceived informativeness is a significant constituent of perceived believability. An important role of advertising is to provide consumers the useful information about products (Moorthy and Hawkins, 2005).

According to Lee and Mason (1999) consumers perceive that advertising contains useful information, and more likely they respond to it. Informativeness refers to the ability of ads to effectively convey and pass the information to the targeted consumers. Furthermore, Haq (2009) defined informativeness as relevant to a purchase situation. His findings suggested that advertising with more specific information that matches consumers’ purchase situations is more likely to be processed and will result in a proactive response. Website designers agreed that having a lot of information may be of little value unless visitors find the arrangement of information logical and easy to understand. This is particularly relevant for B2B sites that rely on much written text (such as technical specification, product usage, etc.) to convey relevant information (Leong, Ewing, and Pitt, 2002). Zhou and Bao (2002) stated that users search for information has favorable attitudes toward web advertising.

Ducoffe (1996) stated that web advertisement can be updated very easily and flexibly. He also said that web advertisement provide on-time information to users. Burns and Lutz (2006) reported that the perceptions towards information were directly related to ad format. Internet can give users the power to collect and tailor the exact information according to their own preferences (Coupey, 1999). Information needs could customize according to the viewing behavior of internet users. Since the users decide the time and how long they should visit a firm's web site (Greenstain and Feinman, 2000; Ju-Pak, 1999). To inform is to create awareness about the product/service and to generate a positive attitude.
and behavior towards the product/service. Smith and Swinyard (1982) said exposure to information may influence a person’s perception, attitudes, or choices without his or her explicit recollection of the causal event.

The information in the advertisements could change the viewers’ perceptions and behavior (Palanisamy, 2005). There is a possibility that information may be delivered automatically to the consumers (Kaasinen, 2003). Andrews (1989) noted that the informativeness of ads is the core of consumer belief underlying its inherent economic benefits. Aaker and Norris (1982) investigated the level of informativeness of internet ads by the product class. Hong et al., (2004) examined the effects on online users’ performance and perceptions in both task relevant and task-irrelevant information search contexts. A study of Geissler et al., (2006) focused on the information-sharing aspect of the communication-based marketing model which suggested that sharing information can strengthen relationships. Also examine the amount and type of information that should be included on a home page to facilitate communication. Hoque and Lohse (1999) said that web advertising is a relevant information source which is mostly helpful because the huge amount of information increases users' information searching cost and decreases the value of each piece of the information.

Puto and Wells (1984) argued that advertising could be categorized as informational. Informational advertisements provide consumers with factual data in a clear and logical manner. Internet ads have the potential to provide high levels of information, in addition to creating virtual product experiences (Klein, 2003). The consumer has control over the flow of information, and they can choose information to see and placed the order in which that information will be presented (Ariely, 2000). Even the attitudes and perceptions of users towards internet advertising and traditional advertising were significantly different. Internet users are more active, selective and constructive in information processing than users in traditional media because of their
involvement (Coupey, 1999). Users play highly active role on internet and they can select, edit, and control all the information as per their preferences. Schlosser et al., (1999) indicated that internet advertising to be informative as per requirements of internet users.

According to Celsi and Olson (1988) internet users switch their attention to web ads for the information if it is of any relevance to them. They also suggested that involvement can be either situational or enduring. According to them the situational sources of involvement come from the immediate environment of the consumer where as enduring involvement tends to be experience-based and remain intact even if the situation changes. Involvement is build up over time as products or services are experienced across various situations, it cannot be easily created or altered. Web is a medium well suited for highly involved products, appealing to rationally oriented consumers who seek to fulfill information needs (Yoon, 2001). MacInnis and Jaworski (1989) and Zaichkowsky (1985) defined the involvement of user as ‘the extent to which a stimulus or task is relevant to the consumer’s existing needs and values’. Product involvement inventory used for measuring involvement with websites and found involvement is positively related to the attitude toward websites (Hwang and McMillan, 2002; McMillan, 2000a; Wu, 1999; Yoo and Stout, 2001; Zaichkowsky's, 1985).

Elaboration Likelihood Model (ELM) suggested by Petty et al., (1983) can be used for internet ads; because ELM has two routes of information processing that depend on consumer’s involvement, namely the central route and the peripheral route. According to Wang et al., (2009) high-involvement consumers tend to follow the central route of information processing to judge and involve in the message. Their research was based on the Elaboration Likelihood Model (ELM), it include consumer goal-directedness and involvement as mediator to persuade advertising strategy appropriate for web advertisements. The results of a laboratory experiment supported the use of
ELM in the web environment and showed how advertising strategies should be designed and implemented in accordance with consumer involvement to achieve web advertising effectiveness. As the web technology offers advertisers flexibility in implementing the variation and appeal strategies, it is important to understand how these two strategies can be effectively applied in the web environment.

Pavlou and Stewart (2000) suggested that user involvement is an important measure to consider in examining the effectiveness of interactive advertising. Ellermeyer (2006) argued that internet advertising differs from other mediums because it facilitates consumers to directly involve with the advertisement. A consumer can click with his or her mouse on the ad for more information, or take the next step and purchase the product in the same online session. Cho (1999) found that involvement of users is also influenced by the size of banner ads. Ekbom, and Morner (2000) found that click through did not enhance brand attitude for low-involvement products. Krugman (1965) incorporated the theory of involvement into advertising. He reported that the process of receiving advertising information by consumers is different in high consumer involvement situations as opposed to low-involvement ones. The importance of consumer involvement lies in its moderating effect on information processing in the advertising context (Celuch and Slama 1993, Young 1986, Petty and Cacioppo 1984).

Advertisements for high-involvement products face an audience that is prepared to devote some time and effort to seeking and processing information about the product. This means that advertisements for high-involvement products should be processed longer and more actively than advertisements for low involvement products. The high-involvement products and well-liked brands should be better suited for web advertising (Dahlén et al., 2004). Internet users with different types of motivation view web advertising in different ways (Celsi and Olson, 1988). As consumers become more familiar
with online commerce, their increased traffic provide the organizations to make their websites not only attractive and convenient, but also good in appearance to lead hedonic, stimulating, entertaining, and informative for the users (Keegan and Green, 2003).

Second dimension explored by the study was *Perceived Hedonism* which constituted of two factors namely ‘Perceived Web-ad Appearance’ and ‘Perceived Attractiveness’. Perceived Hedonism is emerged as a dimension because of interactive and multimedia capabilities of web advertising which makes the ad beautiful, sentimental, motivating, and humorous (Watson et al., 1998). Similarly Wolin et al., (2002) results indicates that web user’ attitudes towards web advertising will be improved with the hedonism designs. Pollay and Mittal’s (1993) found that hedonism is one of the factors that influence internet users’ attitudes toward online advertising which in turn have an impact on users’ behavioral intention. Even Wang et al., (2009) found that hedonism has been positively related to people’s attitude towards online ads. Web-consumption outcomes can be classified in two domains: hedonic and utilitarian Hedonic concerns with the pleasurable aspect and utilitarian concerns solving problems and accomplishing tasks (Hartman, 2004). Olney et al., (1991) discussed that hedonism and interest of an advertisement have been identified as components of attitude towards the advertisement.

Researches showed that contextually relevant ads attract more attention and consequently influence internet advertising (Li and Bukovac, 1999). Chakraborty et al. (2002), Chen and Wells (1999) measured the appearance and attractiveness of the websites. Karson et al., (2006) examined consumers’ perception toward web advertising and found that consumers become less positive about the hedonic/pleasurable aspects of web advertising. The banner advertisements need internet users’ time and the repeated exposure to the advertisements evoking positive emotions (Rossiter and Percy, 1991). Similarly Holbrook and Hirschman (1982) and Mittal (1989) studies showed that
repeated advertisement impressions lead to a more positive brand perception. Zhou and Bau (2002) recommended that web ads appearance such as animation plus text may increase the opportunity for consumers to process the ads. When users are reading some news on the internet, the animated banner with flashing text may attract their attention quite easily. Edward et al., (2002) highlighted that internet is an important factor in capturing viewer attention and banner ad needs to get noticed and considered by the users than only it has the importance. The results of present study showed that perceived Web-ad-appearance is constituted by items which are related to placement, and effectiveness of internet media in comparison with others and the internet ads shown on relevant websites.

Dreze and Huss herr (2003) found that internet users avoided looking at ads while online and perceived that banner ads have similarity in looks and were most affected by the length of message. Krishnamurthy (2000) supported that web ad appearance with the aim of concise messages stimulate consumer clicking. Long messages involve paying close attention, which visitors are rarely inclined to do and lose the attractiveness towards message which not lead the user to generate the perceived hedonism. Baltas (2003) found that banners with lengthy messages received fewer clicks. He reasoned that this factor increases the complexity of an ad and hence has a negative effect on the viewer’s attitude towards response to the banner. Robinson et al., (2007) contradicts some earlier findings that banner ads carrying a shorter message are more effective than those with a lengthy message. Baltas (2003) and Chandon et al., (2003) contradicted and said that the largest banner ads are more effective in generating click-through than the smaller-sized banners and supporting the industry mantra that ‘bigger is better’ (Chtourou et al., 2002).

One of the most important aspects of the paid content market (advertising) is to attract potential customers to the website (Ilfeld and Winer 2002; Dreze and Zufryden, 2004). Web page enhancements are technical and pictorial designs of
online advertisements. Recently, they have captured researchers' attention to investigate how well they are able to enhance the attractiveness of web page advertisements and to elicit greater user satisfaction (Foore, 2001; Jayawardhena and Foley, 2000; Zineldin, 2000). Rababah et al., (2006) described that internet ads attractiveness has a visually appealing, consistent, fun and easy to use elements that positively affect the customers purchasing decision. According to Holahan (2007) ads grow more attractive when they are customized based on criteria such as the location, content of web pages, etc. Attractiveness of ads helps marketers to increase click rates of banner ads from 30% to 300%. At the same time, attractive banner advertisements simply engage consumers in communication with the product (Ehrenberg, 1974). Moore et al., (2005) suggested that the use of dissimilar design in banners compared to the rest of the website results in more attractiveness than towards a banner more similar with its website.

Dimension third Perceived Usefulness includes two factors namely, 'Perceived Ease-of-use' and 'Perceived Acceptability'. Bush et al. (1998) said that tremendous growth of internet among consumers and businesses was due to technology acceptance and ease of use. Davis (1986) reported a relatively strong relationship between perceived ease-of-use and perceived usefulness. He explained two underlying system's perceptions: 'perceived usefulness' and 'perceived ease-of-use' from an organizational perspective, also define perceived usefulness is 'the degree to which an individual believes that using a particular system would enhance his or her performance'. Usefulness outcomes are a consequence of attentive, rational, task-oriented actions (Babin et al., 1994). Davis et al. (1992) and Karson (2000) said that perceptions of technology influence users' attitudes about technology based products and/or services. Moore and Benbasat (1991) found that relative advantage is akin to 'perceived usefulness' and complexity is likened to 'perceived ease-of-use'. Thomas (2006) suggested to measure users' perception of the ease-of-use and usefulness of the web on the basis of web usage frequency. His results
highlighted the importance of users’ acceptance and ease-of-use factors affecting usage of hypermedia-based systems like the web.

Dillon and Morris (1999) identified system usability for determining users’ acceptance of technology. Understanding people acceptance or rejection of electronic technology has proven to be one of the most challenging issues in information systems research (Swanson, 1988). Although companies make investments to adapt to the new opportunities of the web, not many online companies are profitable (Laudon and Traver, 2003). Web advertising is perceived as less irritating and more acceptable because online users have an overall control of what they want to access (Schlosser et al., 1999). A type of advertising is acceptable depends on consumers' perception of whether the ad could satisfy their goals (Rodgers and Thorson, 2000). Moore and Benbasat (1991) defined ease-of-use as the degree to which a person perceives using the web for shopping would be relatively easy to understand and do. Web page complexity that lowers ease of use also lowers attitude toward the site (Stevenson et al., 2000). Davis (1989) defined perceived ease-of-use as ‘the degree to which an individual believes that using a particular system would be free from physical and mental efforts’.

Dimension four the study is Perceived creativity of internet based banner ads which consisted of two factors ‘Perceived Innovativeness’ and ‘Perceived Web-ad Location’. Practitioners understood the importance of ad creativity in a competitive marketplace. Creativity in advertising has become a major research topic after many years of disinterest and neglect by academic community (Zinkhan, 1993). Bendixen (1993) explored the creative elements and content of ads determine whether it will be effective or not. The degree of the effectiveness of ads is influenced by the medium in which it is placed. Creative ads are believed to encourage people to pay more attention because creativity is seen as an important element of advertising (Rossiter and Percy, 1998; Yang and Smith, 2009).
Smith et al., (2007) examined how ad creativity impacts processing variables such as attention, motivation, and depth of processing, as well as outcome variables such as attitudes and purchase intentions. Hofacker and Murphy (1998) suggested that creative factors tend to increase response rates. Torrance (1972) identified five factors of creativity in advertising: originality (innovative), flexibility, elaboration, synthesis, and artistic value. On the other hand internet advertising creative costs are declining (Harwood, 2004). Kim and Lecken (2006) studied the relationship of creative factors of internet advertising by studying their connection to banner ad clicking. Findings showed that creative factors are considered in two aspects execution factors and message factors. The message factors have more click-through rates than execution factors. Similarly, Simon’s (1971) classified the creativity in execution and sales promotion criteria. Robinson et al., (2007) investigates the impact of seven creative characteristics of banner ads on the effectiveness of online advertising using a multiple regression model. They indicated that the creative factor of effective banner ads includes banner’s position on the webpage and found that it was impossible to separate the effects of banner size and placement. A banner of a particular size can appear only in a given place on the web page.

Ang et al., (2007) defined ad creativity as novelty, meaningfulness, and connectedness to find evidence that creative ads have favorable effects on responses such as recall and brand attitudes. Baltas (2003) considered the structure of advertising effectiveness on the internet and investigated empirically the importance of creative factors for banner effectiveness. Use the econometric modeling of actual data on banner ads demonstrated that creative factors such as banner size, animation, message length and logos, as well as media factors such as campaign length, number of host websites, use of offline media, and campaign cost, may influence the direct response of the target audience as measured by click-through rates.
Rohrer and Boyd (2004) found explosion of creative ways to engage users in online ads. They understood the creative nature as well as negative impacts of online advertising on users’ experience, with the goal of feeding this knowledge into the decision making process for ad formats, ad characteristics, and where ads are best placed within the web page. Yang and Smith (2009) proposed that creativity works simply by increasing attention, facilitate open-minded message processing, viewers not dependent on prior perceptions and which in turn generate a positive affect that increases willingness to view the ad again. Till and Baack (2005) said that creativity is determined by divergence and the divergence refers to the extent to which an ad contains elements that are innovative, different, or unusual. They also concluded that creative ads facilitate unaided recall, but not aided recall, intentions, or attitudes.

Grossman (1994) proposed the design of websites require continuous innovation of existing approaches. Venkatraman and Price (1990) argued that consumer-innovativeness is a latent underlying preference for new and different consumption experiences. Consumer innovativeness are based on personal values (Burgess, 1992; Smith and Schwartz, 1997). Nielsen (2007) highlighted to advertisers how site visitors look at ads. “The only time that the ads really get attention is when the design is integrated into the website. The integrated ads must be designed for the site that they're placed on”. He revealed that banner ads on websites are credited with innovation. Hirschman (1980) conceptualized innovativeness as a three part phenomenon (vicarious-, adoptive-, and use-innovativeness). In a vicarious innovativeness consumers first imagine and learn about ads and then actively search for unfamiliar products and services. In adoptive-innovativeness consumers acquire/adopt an offering early in its life cycle. Finally, in use-innovativeness consumers resolve novel consumption issues (e.g., seek variety or new problem solutions) by using existing offerings in ways not contemplated by providers.
Chang-Hoan (2003) found that users who were interested in browsing the site shown a higher click-through rate. Much of the attention related to internet advertising has focused on the web appearance of advertisements. Tuten et al., (2000) study suggested that if message content of banner ads motivate then it is known as intrinsic appeals could generate higher click-through rates than banner ads with extrinsic appeals—those with motivators such as rewards, sounds, and colors. Even the locations of the banner ads did differ with regard to the intrinsic and extrinsic banner ads. Rodgers (2004) investigated the impact of online sponsor relevance from an association viewpoint. The results indicated that relevant locations are more likely to elicit stronger recall than irrelevant location. The advertiser must consider which medium to use and if the web is chosen, where to place the ad on the page for maximum impact (Loiacono et al., 2001).

Little is known about advertising position or about the order in which viewers/readers process a sequence of advertising messages (Broach et al., 1997). Dahlén et al., (2000) said that in order to achieve the highest possible click-through rates advertisement location becomes an important factor. The advertisements should be placed when and where there is maximum chance of the consumers’ lookup. Multiple exposures should be avoided as it is a waste of resources. Users may view advertisements on sites when it seems relevant to them (McCormick, 2006). Speck and Elliott (1997) discussed that if web ad locations are poorly design than it evoke internet users’ irritation. Increasing media clutter and the growing practice of placing more advertisements bring consumers’ attention towards the ad (Consoli, 2001; Zhao, 1997).

5.2 EFFECT OF INTERNET USERS’ GENDER ON THEIR PERCEPTION TOWARDS BANNER ADS

Research explored the effect of internet users’ age and gender on the cyber media that is on the web and tried to build internet advertising theory with
reference to the banner ads. Singh and Gautam (2007) found that both men and women had no significant difference in their perception towards the internet ads. Only gender-based strategies in online marketing communications appeared as unsuccessful due to reducing differences in the perception of women and men towards internet (Palanisamy, 2005; Rogers and Harris, 2003). Even the findings of present study revealed that gender alone (male and female) do not make difference in the perception of internet users towards internet advertisements but when it was studied with different age groups found effective to make differences. Like the study identified that in comparison to youngster female the middle-aged male internet users perceived the internet advertising not only important, but also showing perceptual differences for perceived hedonism and perceived usefulness dimensions.

Palanisamy (2005) identified that there are no gender influences on the relationship between involvement of an online consumer and the attitude towards banner ad in both genders, when their involvement increases/decreases, their attitude towards the banner ad will also increases/decreases. Ads that are not gender-specific can take steps to increase consumers' involvement in order to create a positive attitude towards the banner ads. Consumers with more positive attitude towards the banner ad are also likely to have a positive attitude towards the product or business. Contradicting to this few researches (Hirschman and Thompson 1997; Prakash 1992) indicated that the belief, attitude, and behavior variables of males versus females affect the media significantly. Hirschmann and Thompson (1997) results showed significant difference between men's and women's perceptions of advertising: women seem more emotionally charged and include their personal feelings in their interpretations, whereas men appear more detached.

Dutta-Bergman (2006) found that women were indeed more likely to support the restriction of advertising than men. Reid (1996) found that males took to the internet faster than females. Males tend to report stronger attitudes toward
advertising than females (Brackett and Carr Jr., 2001; Kempf, Palan, and Laczniak, 1997; Shavitt, Lowrey, and Haefner, 1998). Rndon (2003) found that men often like to read product information while women may relate to a product on a more personal level. Wolin and Korgaonkar (2005) results displayed that males believe towards web advertising is more enjoyable, useful and informative. On the contrary, females believe towards it is more annoying, offensive and deceptive advertising. Thus overwhelmingly males exhibit more positive beliefs about web advertising.

Advertisers and marketers must understand gender-based differences in behavior and perceptions towards online ads to design ads that satisfy consumer needs. Gender was not found significant in the present study based on internet users’ perception towards internet advertising but many researches based on internet usages and engagement identified significant impact of internet users’ gender. Even some research showed that gender differences have been found in how consumers react to advertising and process information (e.g, Martin, 2003; Meyers-Levy and Sternthal, 1991). Like some researches (Dittmar et al., 2004; Rodgers and Harris 2003) indicated differences in the determinants of men’s and women’s engagement with internet advertising. Munusamy and Ismail (2009) studied qualitative approach to understand men’s and women’s realities on the use of internet as well as about their experience on the influence of gender role to the usage pattern of internet. Results of their study suggested that gender influences freedom to access and the usage of internet though both genders have equal access to internet. Women are seen to have more limitations compared to men to access to the internet.

Jackson and Colleagues (2001) discussed that young male and female internet users, use internet on an equal basis, but the way they use it differs considerably. Women using e-mail more than men and consistent as their tendency to engage in more interpersonal communication. Men are more likely to use the internet for practical and/or utilitarian purposes than women (Jupiter
Research, 1999; Wells and Chen, 1999). Contradicting to the above studies, Ha and Stoel (2004) found gender differences in the use of internet for information search. Their results showed that female consumers were more likely to use the internet than male consumers. Liu and Huang (2008) studied the male and female differences in web searching materials showed that there is a significant difference between genders. They found that female readers have a strong preference for reading than male readers. On the other hand male readers have greater sense of satisfaction with the internet and use internet for long hours while women are in the categories of moderate user (Winker, 2005). Lorence and Park (2007) showed that there is somehow a difference between female and male internet users in terms of search of online information. The study found that males were more likely to be internet users but in terms of online health information females were the dominant users.

A study on the web usage suggests that the long-time users compared to the recent, former, and nonusers of the web are more likely to be male (Katz and Aspden, 1997). Wolin et al., (2002) found that compared with lighter users; heavier users tend to be male. Li (2006) founds that women use engagement approaches, such as graphic elements, rather than the task-oriented and information-driven approaches preferred by men. Hupfer and Detlor (2006) found that male and female differences in web searching appear to persist such as women are more into e-mail, chat, and search reference materials about medical and government information whereas men tend to focus on information about investment, purchase and personal interests. McMahan et al., (2009) justified that the gender differences and types of interactivity in different internet advertising formats and for various consumer groups also, the time spent on different types of features on web sites differs for men and women, but the overall time spent on shopping is not significantly different.
5.3 EFFECT OF INTERNET USERS' AGE ON THEIR PERCEPTION TOWARDS BANNER ADS
Age is an important variable that help to predict how internet users understand internet advertising communication at different stages of life. The age of internet users was divided into three groups' viz., youngster, adult and middle-aged for the purpose of this study. Age was found to have significant influence on internet users' perception towards internet advertising. The middle-aged internet users differ significantly in their perception towards the internet advertising in comparison to the youngster and adult internet users. The priority of middle-aged internet users for online advertising differs from youngster and adult internet users in terms of personal, family and social needs. Therefore, they are taking internet ads more seriously in comparison to other two groups.

Danaher (2006) predicted that the expected duration of time for an 18-year-old male visiting a portal is 72 seconds, but this increases to 112 seconds for 60-year-old men. One of the biggest increases in the number of internet users in last year was observed in the 50-64 age group, which improved from 41% online usage to 51%, suggesting that more seniors are beginning to explore the Internet. Ifigeneia (2008) discussed that young people between the age of 16 and 24 continue using the internet more than people over 24. More specifically, in the ages of 16 to 20 years the use of internet is 76% while in the ages of 21 to 24 it is 72%. In the age categories of 55 to 64 and 65 to 74, rates of use continue to remain too low (10% and 3% respectively).

The perception of female internet users belongs to middle-aged age group towards overall internet advertising and its three dimensions Perceived Hedonism, Perceived Usefulness and Perceived Creativity also found significantly different rather than the perception of female internet users in youngster and adult age groups. The middle aged female believed that the internet advertising as innovative, useful and pleasure-seeking because they are not having too much technological exposures and when exposed to internet ads
feel more surprised in comparison to youngsters and adults. Internet has gone from novelty to utility due to the fast growing rate of internet users among the older population (IntelliQuest 1999; Pastore 2000, 2001a). The appeal of web advertising to older people might come as a surprise to web advertisers, who often target youngsters because of their high internet usage (Gershberg, 2004).

Young internet consumers are driven by information and convenience interest to go online and experience a higher degree of involvement (Ko et al. 2006). A study by NetRatings (2001) found that the internet audience is still concentrated among the affluent, and youthful population. Möller and Eisend (2010) considered age as a moderating variable because younger people have spent a greater proportion of their lives experiencing a globalized culture than older people. National Computer Board’s (1997) found that internet users are likely to be in the 20-29 years age group. Simmons Market Research Bureau (2004) report that 11% of adults found banner ads “useful.” Younger teens (10 and 11 years old) in the Netherlands perceive the internet to be more interactive and easier to engage (Taso and Hansen 2008). Ifigeneia (2008) studied that the main users of the internet in Greece are young people between the ages of 16 to 24 and makes internet advertising a promising way for the Greek market and advertisers’ future.

The result of the study showed that effect of internet users’ age is more on the internet advertising and on its perceived creativity dimension rather than the gender. Age makes a difference in the perception of the internet users even if they belong to the same gender. The male internet user belong to youngster age group have significantly better perception towards the internet advertising and Perceived Hedonism dimension in comparison to the male internet users belong to adults age groups. Youngsters are generally having more free time in comparison to adults and they browse internet for many general information. Therefore, attraction towards internet ads is more in comparison to adults who generally browse internet for specific purposes.
Gender and age have effect on the perceptual differences of internet users. The findings of the present study showed that age and gender of the internet users interact to affect the perception towards internet advertising and towards its four identified dimensions viz., Perceived Believability, Perceived Hedonism, Perceived Usefulness and Perceived Creativity. Many researchers have examined people's media usage behaviors in relation to a variety of psychological and social factors and the impact of advertisements on the consumers and its effectiveness. Teo and Lim (2000) found a significant relationship between gender and age. Even the Brackett and Carr (2001) shown that demographic variables, such as age and gender are shown to affect attitudes toward advertising. Similarly, Haq (2009) stated that gender does not influence the advertising recipients’ perception alone but along with age influence on the perception was observed.

The present study found that males and females of younger age group differ in their perception towards overall internet advertising and its four dimensions - *Perceived Believability, Perceived Hedonism, Perceived usefulness Perceived Creativity*. Male perceived it more imperative than the female in younger age group. Young male consumers with less education and income have favorable advertising attitudes than others (Shavitt et al., 1998). According to Jackson et al., (2001) male and female of same age group use the internet on an equal basis, but the way they use it differs considerably. The results of the study also showed that in comparison to male internet users in adult age group the female internet users in the middle aged have considerably different perceptions towards internet advertising and *Perceived Creativity* dimension. Middle aged female internet users are comparatively less occupied than adults. They are also looking for more comfort in their routine purchase transactions in comparison to adults. Internet ads and online purchase option is offering desired comfort to middle aged people. Middle aged females not only take advantage of this
comfort but also feel secured from the problems of physical markets. Therefore, their perception towards internet ads was found different from others.

Wang et al., (2000) conducted a research under high-involvement laboratory conditions and found gender differences in information processing in particular. Tsai and Lin (2004) found that Taiwanese girls hold practical views of the internet, whereas boys obtain a higher level of gratification for the ability to control information. However, perceived control by gender differences is not found in teenagers’ usage of the internet in the Netherlands (Peter and Valkenburg, 2006). Garbarino and Strahilevitz (2004) investigated gender differences in the perceptions towards internet among internet users of different age groups. They found gender differences, with senior women perceiving a higher level of risk in online purchasing than men. They also found that when a site was recommended by a friend that led to a greater reduction in perceived risk and a stronger increase in willingness to buy online among women than among men in all age groups.

5.5 INTERNET ADVERTISING PERCEPTION MODEL FOR BANNER ADS
A proposed internet advertising perception model can be used, tested and re-tested by anyone interested in internet advertising research. The view for banner advertising is discussed in the model both in terms of the internet users’ perception and the important knowledge that has already been accumulated about how banner ads of internet advertising works. The proposed internet advertising perception model differs from other online models in the way it incorporates internet users’ perception. The advertisers and marketers must consider their target audience’s perception toward internet advertising in general apart from factors such as reach, frequency, cost efficiency, etc. Huang and Lin (2006) said that simply internet audience’s exposure to a given
advertising message is not limited on the extent of exposure to on-line campaigns. Rather there is a need to measure detailed perception towards ads.

With the increasing technological capabilities of the internet medium, it implores the question on it as an advertising medium. The internet is widely considered as the most measurable advertising media, it has impact on their target audience. So it becomes necessary to understand the perception of the target audience towards the internet ads thus internet advertising perception model was proposed. Howard and Sheth (1969) model suggested that consumers go through a series of behavioral stages from attention to beliefs, to attitudes, to intentions, and to behaviors. The understanding of the model proposed in present study facilitates scholars and practitioners to make better predictions about internet users' perception that will lead their attitudes and behaviors for the product/service. This model helps the advertiser by identifying the four dimensions that will influence the internet user perception towards the internet advertising with reference to banner ads.

The perception of internet user towards banner ad of internet advertising was foremost influence by Perceived Believability dimension. If the banner ads contained relevant information than users will be involve with the ad because of his/her perceived believability in the ads. Second dimension Perceived Hedonism provide the ad designers with details to make the banner ad effective by accepting the perception of internet users in terms of web-ad-appearance and attractiveness. If banner ad was designed keeping the Perceived Usefulness in mind than it is possible to make the ad acceptable among target audiences because it will offer ease-of-use to them for considering the ad without any problem. Perceived Creativity dimension enables ad designers to come up with innovative ads and place it in eye-catchy locations on the website. Therefore, creativity in banner ads derived from innovativeness and web-ad location attract more internet users towards ads. To create the positive impact on
Internet users, advertisers can consider the dimensions identified by the study during the design and implementation of banner ads.

Internet provides an opportunity on a large-scale basis to develop a closer, more intimate client relationship than ever before. Knowing age and gender of individuals using the internet provide insights into the types of ads and ad appeals that will attract users' attention and prompt click-through. Banner ads can be designed not only on the basis of perceived dimensions but also after considering internet users' age and gender. If marketers are targeting the users on the basis of age than while designing the ad they should focus on the overall perception of internet users towards banner ads of internet advertising and on the perceived creativity dimension to create the positive impact of banner ads. As shown in the model (figure 4.1) that the male and female internet users don’t differ in their perception for the banner ads therefore gender specific strategies alone will not help ad designers. The interaction between gender and age of internet users found to has significant impact on four dimensions and overall perception towards banner advertising. Therefore ad designers and marketers must consider the effect of age along with gender while preparing internet advertising strategies.