Factors affecting advertisement avoidance through mediating role of customer perceived value

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ABSTRACT

Now a days every business whether small or large is engaged in advertising to aware people and to promote their business. Multinational companies spend millions or billions of dollars on advertising. No doubt with the help of advertising, companies aware people and in return get sales from the customers. There are a lot of issues which are faced by advertisers and companies such as advertisement avoidance. The purpose of this paper is to check impact of different factors like perceived privacy concern, perceived advertisement irritation, perceived advertisement personalization and perceived advertisement skepticism on perceived advertisement avoidance through mediating role of customer perceived value. Questionnaire method was used to collect data from 367 students from different universities of Gujranwala. SPSS and AMOS softwares were used to obtain results. Results explored that different factors have significant influence on perceived advertisement avoidance through mediating role of customer perceived value. This research will help advertisers and companies to avoid factors which cause advertisement avoidance.

Keywords: *Customer perceived value, personalize advertisement avoidance, perceived privacy concerns, perceived advertisement irritation, perceived personalization, perceived skepticism.*

INTRODUCTION

Electronic and print media has changed the world of advertising. And innovations in electronic media has made new ways to advertise products or brands. Advertising is a million or billion dollars game. Multinational companies have a very healthy budget for advertising. Companies spend millions or billions of dollars for advertising. Innovations in electronic media and new technologies explore new ways for advertisers. No doubt the basic purpose of advertising is to create awareness in customers about brands (Dahlen & Rosengren, 2016). Personalized advertisements give opportunities to both marketers and customers. With the help of personalized advertisements, customers can easily search their needed products or services and personalized advertisements give opportunities to marketers to develop relationship with customers by making advertisement according to their interests. With innovations in hand held devices personalized advertisements allows marketers to give more and more exposure of their brands. No doubt personalized advertisement give new dimension to markets and advertisers but not all personalized advertisements are welcomed because people may get irritated to see number of advertisements by different companies (Rezola et al., 2016).

Advertisement avoidance is a major problem for marketers and advertisers. The concept of advertisement emerged since few years. Advertisement avoidance is a big question for academicians and practitioners. A very few studies have been conducted to check psychology of customers behind the act of advertisement avoidance. Researchers explored many predictors or factors due to which customers avoid advertisements. Psychological resistance theory described that people avoid advertisements because it resist their free behavior. Many studies have been conducted to explore factors or ways which can reduce or minimize the problem of advertisement avoidance (Ketelaar et al., 2015).

Trust of customers play an important role for the success of any business. During last few years, the concept of privacy concerns catches attention of researchers. Researchers described that now it has becomes very easy to collect data from customers

due to innovations in technology. Now companies can collect and analyze data to make rapid decisions. But due to no proper security system, privacy of someone can be invaded. Researchers have explored that customers feel privacy concern while sharing their personal information like demographics, income level and location (Aguirre et al., 2015).

Perceived advertisement irritation is also another factor which causes advertisement avoidance. Researchers explored many reasons due to which customers got irritated like design, contents and over exposure of advertisement. Advertisement irritation is also another factor which becomes a problem for marketers and advertisers as advertisement is expensive activity. Previously many studies have been conducted to explore ways to minimize advertisement irritation (Dix et al., 2016).

Sometimes customers have many doubts after watching advertisement, this problem is called advertisement skepticism. Advertisement skepticism also causes advertisement avoidance. Previously many studies have been conducted to understand the psyche of customers behind advertisement skepticism. By understanding the factors or reasons behind advertisement skepticism, marketers and advertisers can avoid advertisement skepticism which ultimately causes advertisement avoidance (Amyx & Lumpkin, 2016).

Delivering value to its customer is one of the basic objectives of any company. Delivering value is necessary to retain customers. A very few firms can deliver value equitable to cost which customer is going to pay. Researches described that companies should understand things which can create value or enhance value for their customers. Furthermore companies can create competitive edge by superior value to customers than its competitors (Lee et al., 2016).

The basic purpose of this paper is to explore factors which cause advertisement avoidance. Recently many studies have been conducted but those studies take a narrow approach. In those studies only one or two factors are taken to check relationship with advertisement avoidance. As directions suggested by previous studies this study attempts to check the effect of four factors or predictors on advertisement avoidance with mediating role of customer perceived value. These factors are perceived advertisement personalization, perceived advertisement irritation, perceived advertisement skepticism and perceived privacy concerns. This study attempts to check effect of predictors or factors on advertisement avoidance with the help of customer value proposition theory. This study provides better understanding about factors which cause advertisement avoidance.

Research objectives of this study are as following

- To examine the relationship between perceived privacy concerns and perceived advertisement avoidance.
- To explore the effect of perceived advertisement irritation on perceived advertisement avoidance.
- To investigate the relationship between perceived advertisement personalization and perceived advertisement avoidance.
- To check the effect of perceived advertisement skepticism on perceived advertisement avoidance.
- To identify the mediating role of customer perceived value between perceived privacy concerns and perceived advertisement avoidance.
- To determine the mediating role of customer perceived value between perceived advertisement irritation and perceived advertisement avoidance.
- To evaluate the mediating effect of customer perceived value between perceived advertisement personalization and perceived advertisement avoidance.
- To observe the mediating effect of customer perceived value between perceived advertisement skepticism and perceived advertisement avoidance?

Research questions for this study are as following

- What is the relationship between perceived privacy concerns and perceived advertisement avoidance?

- How perceived advertisement irritation effect perceived advertisement avoidance?
- To what extend perceived advertisement personalization effect perceived advertisement avoidance?
- Does perceived advertisement skepticism effect perceived advertisement avoidance?
- How customer perceived value mediates the relationship between perceived privacy concerns and perceived advertisement avoidance?
- Does customer perceived value mediates the relationship between perceived advertisement irritation and perceived advertisement avoidance?
- To what extend customer perceived value mediates the relationship between perceived advertisement personalization and perceived advertisement avoidance?
- How customer perceived value mediated the relationship between perceived advertisement skepticism and perceived advertisement avoidance?

LITERATURE REVIEW

Perceived privacy concern

Many researchers define privacy in different ways but the most authentic and popular definition of privacy is defined as state of being free or alone (Dwork, 2008). According to Debatin et al. (2009) privacy is state of being free from the surveillance of other people. In other words privacy is a state in which a person is not watched by public (Klasnja et al., 2009). Other researchers defined privacy as individual right to be free in his/her personal affairs (Chadwick & Fatema, 2012). Researchers have explored that privacy includes two components, the first one is right of an individual to control personal information, and the second one is individual right to make personal decisions without interference of others (Shin, 2010). For the first time privacy is categorized into four types. *Solitude*: state of being alone. *Intimacy*: state of being free from surveillance of others. *Anonymity*: state of being not recognized by others. *Reserve*: person has right to control information or personal aspects from others. Privacy refers to right to control personal information. Other researches divide privacy into four categories which are as following.

Informational: individual right to control personal information. *Decisional*: individual right freely making decisions. *Dispositional*: individual right that no one other can judge his/her state of mind. *Physical*: individual right not to be experienced by others (Aggarwal & Philip et al., 2008).

Perceived privacy concern refers to individual fear about being watched or observed by others (Bansal & Gefen, 2010). Another definition of perceived privacy concern is terror about misuse of personal information (Youn, 2009). Similarly researchers define perceived privacy concern as the threat individuals have that their decisions will be affected by interference of others (Carlos et al., 2009). Pervious researches define perceived privacy concern as individuals' fear that their actions or acts are being tracked by the government or other individuals (McCole et al., 2010). Researchers conclude that perceived privacy concern is a state of fear, worry or threat (Kim et al., 2008).

Previous researches explained that due to perceived privacy concerns individuals and groups prefer not to share their personal information with others or on internet. But some time it is necessary to share personal information then they feel fear or threat of misuse of personal information (Joinson et al., 2010). On the line of customer value proposition, individuals feel easy to share personal information with the company as promised by the company not to share or use their personal information with anyone without permission. As the main concept of customer perceived value is to give value and reasons to purchase for customer, so company can give value to customer and reason to purchase by keeping their information confidential (Rintamäki et al., 2007). Researches described that due to privacy concerns people not expose their location and financial information. Sometimes in advertisements company demand or require customers to provide certain information and customers not want to share or expose their personal information which ultimately cause in advertisement avoidance (Fogel & Nehmad, 2009). So it is concluded that perceived privacy concern has positive relationship with advertisement avoidance.

H1: Perceived privacy concern has positive relationship with perceived advertisement avoidance.

Perceived advertisement irritation

Irritation refers to state of feeling uncomfortable, pain or distress. Another definition of irritation is situations or actions which disturb someone physically or mentally (Knittel et al., 2016). Perceived advertisement irritation can be defined as consumer's uncomfortable feelings caused by advertisement (Hsin Chang et al., 2013). Perceived advertisement irritation can also be defined as displeasure feelings or impatience caused by advertisement (Nettelhorst & Brannon, 2012). There are number of factors involved which cause advertisement irritation. Previous researchers conclude that factors which cause irritation are contents of advertisement, design of advertisement, frequency of exposure of advertisement and placement of advertisement. Researchers conclude that perceived advertisement irritation caused negative behavior towards advertisement, which makes advertisement less likeable (Saxena, & Khanna, 2013). Similarly researchers described that high exposure or repetition of same advertisement caused irritation for customers or viewers (Samji & Jackler, 2008). Researchers described that sometimes companies for the sake of creating interest not fully show product in advertisement which cause advertisement irritation. Similarly advertisement irritation caused by when a company show unrelated things, contents in advertisement. Advertisement irritation also caused by hitting someone privacy in advertisement (Boateng et al., 2016).

Researches described that sometime companies show unrealistic things or contents in advertisement which also cause advertisement irritation. Previous studies explained that advertisement through mail and massages on mobile also irritate customers (Pelet et al., 2016). Advertisement irritation also caused by exposure of contents which consider bad or unethical in culture/society. Sometimes for the sake of fun or entertainment companies hit cultural or religious values in advertisement which cause irritation. Researchers described that irritation reduce the effectiveness of advertisement (Kim & Han, 2014). Previous researchers conclude that

advertisement is not only a source of awareness about different brands but it also can irritate people (Voorveld & van Noort, 2014). As many researchers described that customer perceived value is promise to give value and reason for purchase to consumer, so by showing things or contents which give value and reason to purchase product to consumer can reduce perceived advertisement irritation. Researcher explored that people tend to avoid advertisement due to irritation (Smith & Colgate, 2007). So it is supposed that perceived advertisement irritation cause advertisement avoidance.

H2: Perceived advertisement irritation has positive relation with perceived advertisement avoidance.

Perceived advertisement personalization

Perceived advertisement personalization refers advertisement which is according to the demographics, taste and interest of individuals (Charzinski, 2010). Perceived advertisement personalization can be defined as manipulation or changes in contents of advertisement which match with interest of individuals (Kazienko & Adamski, 2007). Researches described that personalization is one of the most important element which can affect individual attitude towards advertisement. Previous researches described that user of social media sites share information of their interest, advertisers can use that information for the personalization of adverting messages (Zhu & Chang, 2016). Another study about advertisement personalization suggested that marketers can avoid personalize advertisement avoidance by making advertisement according to characteristics of target. Researches on digital media described that people response positively to personalized advertisement (Vesanen, 2007). Another study suggested that marketers can convey messages to target audience effectively with the help of personalization of advertisement. Personalized advertisements are highly effective then non personalized advertisement (Nyheim et al., 2015).

Researchers described that in digital world personalized advertisement is more effective, likable and memorable to target audience. Personalized advertisement allows marketers to convey messages about brand to target segment in more personal way (Athanasiadis & Mitropoulos,

2010). Researchers conclude that normally people perceive advertisement as irritation due to which they ignore or avoid advertisement. But personalized contents of advertising enable people or target to feel relevance with advertisement (Yadati et al., 2013). So it is concluded that perceived advertisement personalization cause less advertisement avoidance.

H3: Perceived advertisement personalization causes less perceived advertisement avoidance.

Perceived Advertisement skepticism

Advertisement skepticism can be defined as disbelief of advertising claim. Another definition of advertisement skepticism is showing distrust on what is being claimed in advertising (DeLorme et al., 2009). Previous researchers conclude that sense of doubt develop in mind of consumers when company show things or contents which are unrealistic. Previous studies conclude that when companies over claim something in its advertisement it cause ad skepticism (do Paço et al., 2012). Researches on ad skepticism described that people have more skeptical behavior when there is orientation of high price in advertisement. Informational claim in advertisement by new or non-familiar brand also cause advertisement skepticism (Matthes & Wonneberger, 2014). Researchers also conclude that high price claim in advertisement cause high skeptical behavior then in case of non-familiar brand. Consumer involved in high skeptical behavior when there is orientation of high price in case of non-familiar brands then high price orientation in case of familiar brands (Diehl et al., 2007).

Researches also described that companies only show positive side of products or brands which is also a cause of skeptical behavior for advertisement. Many researchers claimed that advertisement skeptical behavior transfer from parents, peers or society (Gooding & Metz, 2010). People believe more in words of mouth by other customers then what is being claimed in advertisement. Because WOM totally based on customers experience. High advertisement skepticism cause less credibility. It means advertisement skepticism and credibility has negative relationship (Kang et al., 2016). As researchers explored the main concept of customer perceived value is promise to give value and reason for purchase to customer by the company. So by showing realistic things, price with justification/reason marketers can avoid skepticism behavior of customers (Grönroos, 2011). Researcher claimed that advertisement skepticism causes irritation for customer which ultimately results in advertisement avoidance. So it is concluded that advertisement skepticism cause advertisement avoidance.

H4: Advertisement skepticism cause more perceived advertisement avoidance.

Customer perceived value

Customer perceived value can be defined as customer's overall evaluation of product based on what is going to pay/given and what is going to receive/gain (Ryu et al., 2012). Customer perceived value can also be defined as difference between total perceived benefits and total perceived cost (Hansen et al., 2008). Some of researcher defines perceived cost in terms of monetary price but there are some other costs like time, behavioral effort, mental effort which should be considered at the time of evaluation (Kuo et al., 2009). Some researchers claimed that there are five dimensions of value. The first one is functional dimension of value which described as perceived benefits of a product or service. Second one is emotional dimension of value which can be defined as feelings of consumer after consumption of product or service. The third is social dimension of value which defines the acceptability of product or service in society. Forth one is conditional dimension which describes the situational factors like injury, illness and others. Last one is epistemic dimension which describes the ability of product or service to satisfy customer's desire for knowledge (Hsin & Wang, 2011).

Some researchers conclude that there are three dimensions of services like functional, emotional and logical dimension. Functional dimension describes the practical aspects; social dimension defines the affective evaluation and logical dimension defines the price and quality of service (Gounaris et al., 2007). Researches described that customer value proposition as a promise by business to deliver value and a reason to consumer for purchase. As researches defines customer

perceived value as customer evaluation about product based on what is going to receive and what is going to pay. No doubt now customers are savvy, but sometimes they cannot judge the benefits, they are going to gain/receive by paying the cost of product or service (Ryu et al., 2008). On this stage "customer value proposition" a marketing statement support customer to buy product because it provides them with promise to deliver value and reason to purchase product (Frow & Payne, 2011).

As researches described that customer perceived value is difference between total benefits and total cost. Sometimes companies demand or require information about customers like demographics, income level, and location. Due to perceived privacy concerns customers feel hesitation to disclose their personal information. No doubt the basic purpose of getting information about customers by the company is to maximum deliver value. If customers do not provide required information or provide wrong information. Then it is impossible for a company to provide value to its customers (Bansal et al., 2016). Researches explored that companies engaged in advertisement for the sake of awareness about brands in public. But due to many reasons or factors customers avoid advertisement. So if customers are not properly aware about products or services or, the products or services are not according to customers' needs, company is unable to remove the factors that cause advertisement avoidance then it is not possible for a company to deliver value to customers (Kelly et al., 2010). Researchers also described that sometimes companies do not make advertisements according to interest, demographic, culture and society of customers. These kinds of advertisements cause irritation for customers. If companies are unable to get the interest or attention of customers then it is not possible for company to give value to customers (Dehghani et al., 2016). Researches has described that personalized advertisement add new dimension in the field of advertisement. With the help of personalization of advertisement, marketers can make different ads according to the interest, demographics of customers. If the advertisement is according to the interest of customers then company can give value to customers (Feng et al., 2016). Researches also concluded that sometimes advertisements create doubts about product and

services of a company it is called advertisement skepticism. If a company is unable to justify the skepticism for customers then it is impossible for a company to give value to its customers (Austin et al., 2016). Followings are the hypothesis based on above discussion:

H5: Customer perceived value significantly mediates the relationship between perceived privacy concerns and perceived advertisement avoidance.

H6: Customer perceived value significantly mediates the relationship between perceived advertisement irritation and perceived advertisement avoidance.

H7: Customer perceived value significantly mediates the relationship between perceived advertisement personalization and perceived advertisement avoidance.

H8: Customer perceived value significantly mediates the relationship between perceived advertisement skepticism and perceived advertisement avoidance.

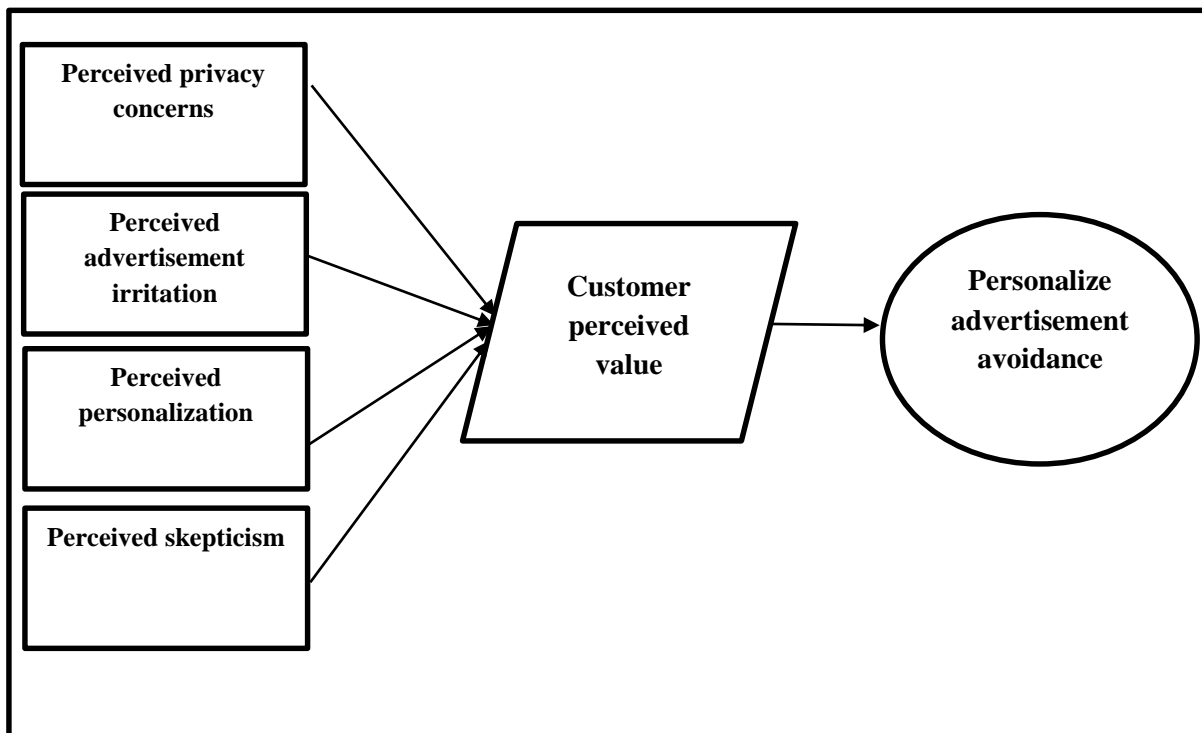**Personalize advertisement avoidance**

Advertisement avoidance can be defined as actions or steps taken by viewers which reduce their exposure to media contents. Advertisement avoidance refers to activities in which viewers indulge themselves at the time of advertisement exposure (Ha & McCann, 2008). Researchers conclude that users of electronic media or viewers take different steps or actions with reduce advertisement exposure such as switch to other channels, use mobile for text or a phone call, conversation and many other activities. Researchers explored three dimensions of advertisement avoidance such as cognitive (viewers not want to think about the advertisement), affective (viewers hate advertisement) and behavioral or mechanical (viewers use different software to block advertisement) (Unni & Harmon, 2007). Researchers conclude that there are number of factors due to which consumers avoid advertisements. These factors may include advertisement is not according to consumers demographic or characteristics, contents of advertisement are not according to the culture or

society and perception of consumers toward advertisement like disbelief (Dahlén & Edenius, 2007).

Due to innovations in technological environment it becomes easy to avoid advertisement using remote, software for blocking advertisements. It depends on customers when, where and which information they need, and also through which medium they want to receive or get information. Another study suggested that television advertisement suffer more avoidance then print media like newspapers, magazines and pamphlets (Stühmeier & Wenzel, 2011). Researches also explored that people consider advertisement as disruptive due to which people avoid advertisements. Another factor which causes advertisement avoidance is age of people. Researchers conclude that normally younger people avoid radio and television advertisement because they consider advertisement as disruptive and wastage of time. Another study described that mostly educated people avoid advertisement. Studies also explored that men are more engaged in mechanical avoidance, it means that they use different kind of tools or software to avoid advertisement (Tutaj & Reijmersdal, 2012). As the basic purpose of customer perceived value is to give value and reason for purchase to customers (Marbach et al., 2016). On the line of customer perceived value companies can reduce advertisement avoidance by designing or developing ads according to their demographics, characteristics, society and culture which can entertain them, not disturb them. By doing this companies can give value and reason for purchase to customers.

RESEARCH MODEL

METHODOLOGY

This study aims to check the effect of different factors which cause perceived advertisement avoidance such as perceived privacy concerns, perceived advertisement irritation, perceived advertisement personalization and perceived advertisement skepticism with mediating role of customer perceived value. Positivism research philosophy is used in this study because in this research observer interprets the results according to responses of respondents and wants to remain unbiased. There is no personal opinion made by researcher in interpreting results. In this type of philosophy the role of researcher is like an observer

who only observes the things and does not interfere in all the process of data gathering and then interprets the results based upon that data or responses of respondents. Moreover positivism philosophy only describes the results based upon factual knowledge gained through observation. As the date gathered, is in quantitative form and the results obtained by applying statistical tool so the results show the clear picture about responses of respondents. And there is no doubt or ambiguity about authenticity of results.

Deductive approach is used in this study because researcher is going from general problem to specific problem. As researcher wants to check the effect of different factors on perceived advertisement avoidance like privacy concerns, advertisement irritation, advertisement personalization and advertisement skepticism with mediating role of customer perceived value. And deductive approach is concerned with development of hypothesis on the basis of theory or data and then designing of strategies to test hypothesis. Similarly in this study there is development of hypothesis and then there is design to test the hypothesis to accept or reject them. This study is quantitative in nature because there is numeric data involved. Quantitative research deals in measurement of results, by applying statistical tests on numeric data. In this study researcher collects data through survey method, by using structured questionnaire and then performs statistical analysis to generate results.

In this study researcher collects data from population members who were easily available at the time of data collection. So the sampling technique use in this study is non-probability convenience sampling technique which allows researchers to collect data from population members who were available at the time of data collection or collect data from where researcher can easily collect data. Finally 400 questionnaires were distributed among students of different universities in Gujranwala district. Only 367 students were able to complete the survey. This is an empirical study to check the impact of different factors on advertisement avoidance. Questionnaire method is used to collect data from respondents as this

Table 1

method of collecting data is most inexpensive. Structured questionnaire is used to collect data from respondents. Questionnaires consist of three parts introduction part, demographics subjective part and objective part. Introduction part was related to topic for which researcher is going to collect data. Second, demographics or subjective part consists of personal information about respondents such as age, gender, marital status and education level. Third part, objective part is related to questions regarding variables.

In this study researcher collect data through structured questionnaires by adopting self-administrated way. Self-administrated way refers to collect data through personal visit by giving information about study. In this way of collecting data, response rate is high and confusions or queries can be solved or cleared at the spot. There are total four independent variables (perceived privacy concern, perceived advertisement irritation, perceived advertisement personalization and perceived advertisement skepticism), one dependent variable (perceived advertisement avoidance) and one mediating variable (customer perceived value) in this study. Four variables perceived privacy concern, perceived advertisement irritation, perceived advertisement personalization and perceived advertisement avoidance is measured by using scale developed by Baek and Morinoto (2012). Perceived advertisement skepticism measured by using scale developed by Obermiller and Spangenberg (1998). And the scale of customer perceived value measure by using the scale of Levesque and McDougall (1996).

RESULTS

For the purpose of data collection 400 questionnaires were distributed with in the city of Gujranwala out of which 367 questionnaires were found properly filled. Results of demographics section shows that there were 60.2% male and 39.8% female involved in this survey. The respondents were fall in age groups of 25 and below, 26-30 years and 31 years and above which have percentages of 41.3%, 40.5% and 18.2% respectively. The respondents have education level of Bachelors, Masters and higher than Masters 39.7%, 36.1% and 24.2% respectively.

International Journal of Research

Available at https://edupediapublications.org/journals

e-ISSN: 2348-6848
p-ISSN: 2348-795X
Volume 04 Issue 09
August 2017

Table 1 shows the result about reliability, Pearson correlation and descriptive statistics between variables. The highest correlation exists between perceived advertisement irritation and perceived advertisement avoidance which is 0.789 which shows that both variables are highly positively correlates with each other with a moderate standard deviation. All other variables are also correlated with each other. Alpha values are according to acceptable range which shows that data is reliable.

Table 2

Index of fit	Cmin/df	P	GFI	AGFI	CFI	RMSEA
Value	3.03	.06	.958	.834	.951	.052

Table 2 is of Fit indices for CFA model which tells about the goodness of fit of model and other things to prove that model is fit/appropriate. For Fit indices for CFA, the values of GFI (Goodness of Fit Index) and CFI (comparative fit index) should be greater than 0.95, AGFI (Adjusted Goodness of Fit Index) should be greater than 0.8, RMSEA (Root Mean Square Error of Approximation) should be <0.5. So the results of Fit indices for CFA of this study are GFI=0.958, AGFI=0.834, CFI=0.951, RMSEA=0.052. As these values of result are under standard ranges which shows that the model can be used for further proceedings.

Table 3

Items	Factor Loadings	AVE	CR
Perceived privacy concerns		0.518	0.809
PPC 1	.651		
PPC 2	.832		
PPC 3	.876		
PPC 4	.855		
PPC 5	.518		
Perceived advertisement irritation		0.593	0.831
PAI 1	.801		

	Construct	Mean	SD	α	1	2	3	4	5	6
1	Perceived privacy concerns	4.09	.768	.75	---					
2	Perceived advertisement irritation	4.21	.432	.78	.457**	---				
3	Perceived advertisement personalization	3.87	.578	.73	-.435**	-.367*	---			
4	Perceived advertisement skepticism	2.33	.243	.77	.578**	.509**	-.397*	---		
5	Customer perceived value	4.11	.498	.75	.443**	.576**	.465**	.512**	---	
6	Perceived advertisement avoidance	4.23	.658	.79	.745**	.789**	-.230*	.765*	.567**	---

	Factor Loadings
PAI 2	.845
PAI 3	.617
PAI 4	.780
PAI 5	.602
PAI 6	.735
PAI 7	.717

Perceived advertisement personalization		**0.612**	**0.908**
PAP 1	.812		
PAP 2	.854		
PAP 3	.902		
PAP 4	.729		
PAP 5	.863		
Perceived advertisement skepticism		**0.687**	**0.869**
PAS 1	.734		
PAS 2	.843		
PAS 3	.874		
PAS 4	.689		
PAS 5	.754		
PAS 6	.976		
PAS 7	.845		
PAS 8	.703		
PAS 9	.737		
Customer perceived value		**0.863**	**0.889**
CPV 1	.712		
CPV 2	.891		
CPV 3	.501		
CPV 4	.895		
CPV 5	.790		
Perceived advertisement Avoidance		**0.765**	**0.835**
PAA 1	.901		
PAA 2	.723		
PAA 3	.771		
PAA 4	.953		
PAA 5	.689		

Table 3 describes the convergent reliability and discriminant validity. Researcher described that values of factor loading should be greater than 0.7 and values of AVE and CR should be greater than 0.5 and 0.8 respectively. Results shows that mostly values of factor loading are greater than 0.7. Results also show that values of AVE and CR are greater than 0.5 and 0.8. Which proves scale convergent reliable and discriminant valid.

Table 4

Index of fit	Cmin/df	P	GFI	AGFI	NFI	CFI	RMR
Value	3.01	.06	.827	.810	.942	.957	.052

Table 4 is of the fit indices of SEM. Value of df = 3.01 tells about fitness of model. Variance of model is determined by the value of GFI which is 0.827 that is fair. Value of AGFI is also good, the value of NFI describes the difference between two models which is 0.942 which is also in acceptable range, and value of RMR tells about the difference between estimated variance and covariance which is 0.052, value of CFI is 0.957 which is good. So results show that data is fit for this model.

Table 5

			Estimates	S.E.	C.R.	P
Personalize advertisement avoidance	<---	Perceived privacy concerns	0.56	0.05	0.34	0.04
Personalize advertisement avoidance	<---	Perceived advertisement irritation	0.64	0.07	0.56	0.03

Personalize advertisement avoidance	<---	Perceived advertisement personalization	0.52	0.06	0.43	0.04
Personalize advertisement avoidance	<---	Perceived advertisement skepticism	0.46	0.08	0.54	0.02
Personalize advertisement avoidance	<---	Customer perceived value	0.62	0.07	0.58	0.04

Table 5 represents SEM regression weights significance level for relationship hypothesized in H1, H2, H3, H4, H5 and H6. The results provide an evidence (p>0.05), therefore H1, H2, H3, H4, H5 and H6 are supported. SEM analysis showed positive estimates and S.E in relation with independent variables to dependent variable. Since H1, H2 are significant in relation with independent to dependent variable, there can be other relation to test. Whereas, H3 and H4, H5 and H6 were found significant in relation with independent variables. So all these hypotheses were supported.

Table 6: SEM Path Analysis

Independent Variables	Effects	Personalize advertisement avoidance
Perceived privacy concerns	Direct Effect	.326**
	Indirect Effect	.307**
	Total Effect	.633**

Mediating variable: Customer perceived value

DISCUSSION AND CONCLUSION

The purpose of this study is to check the impact of different factors on perceived advertisement avoidance. Results show that there is positive relationship between perceived privacy concern and perceived advertisement avoidance. Many previous studies supported this result that due to privacy concerns like misuse of information, customers avoid sharing personal information like phone numbers, addresses, and credit card numbers as many companies demand such information to communicate with them. Creditability of advertisers or companies matters a lot to get information about customers. Almost every customer checks the credibility before sharing information. So advertisers or companies should win the trust of customers by promising not to make misuse of their personal information. Results describes that perceived advertisement irritation and perceived advertisement avoidance has positive relationship. Due to high exposure of advertising or irrelevant information about product, customers get irritated which ultimately results in advertisement avoidance. Past researches also described that advertisement irritation cause advertisement avoidance. So advertisers or companies try to put relevant contents and also try to reduce the frequency of advertisement. Results also explored that there is negative relationship between perceived advertisement personalization and perceived advertisement avoidance. With the help of modern technology advertisers and companies are able to target different types of customers by using advertisement personalization. Advertisers should make advertisements according to the interest of customers. With the help of advertisement personalization now advertisers can target different type of people with different contents of advertising.

Previous researchers also conclude that perceived advertisement cause low advertisement avoidance. So advertisers should take full benefit of advertisement personalization to avoid advertisement avoidance. Findings also described that there is positive relationship between perceived advertisement skepticism and perceived advertisement avoidance. In this era every company trying to give more and more exposure to

customers but too much of advertisement results in advertisement skepticism because now the customers have option to switch to other TV channels. Previous researchers explored that perceived advertisement skepticism and perceived advertisement avoidance have positive relationship. So advertisers should reduce the frequency of exposure to customers so that customer may not be irritated. Results also explored that customer perceived value significantly mediates the relationship between perceived privacy concerns, perceived advertisement irritation, perceived advertisement personalization, perceived advertisement skepticism and perceived advertisement avoidance. Customer perceived value helps in reducing customer privacy concerns, advertisement irritation and advertisement skepticism which ultimately results in less advertisement avoidance.

Managerial implication

One of the most important finding of this study is the impact of perceived advertisement personalization on perceived advertisement avoidance. As perceived advertisement personalization refers to making or developing advertisement according to the interest, taste, demographics, style etc. of the customers. Findings shows that perceived advertisement personalization cause less advertisement avoidance. When advertisements are according to customers, customers may see it and appreciate it. Advertisement personalization is not possible with help of traditional high cost media, modern technology allows personalization of advertisement like mobile app advertisement etc. Findings helps advertisers that how they can get attention of customers. Results also help practitioners to get data about customers and set future trends of advertisements. Moreover advertisers must reduce security concerns of customers on online channels of advertisement by using new privacy technologies. Advertisement irritation may be reduced by giving option to customers about the frequency of advertisement. Advertisers can also reduce advertisement skepticism by reducing frequency of advertisements by different companies. At last advertisers can reduce perceived privacy concerns, perceived advertisement

irritation and perceived advertisement skepticism with the help of customer perceived value theory.

Limitations and future direction

Results of this study are interpreted with subject to some limitations. First of all sample size of this study is only 367 respondents. So there is problem about generalizability of results. Secondly, the survey was conducted only within the city of Gujranwala. Responses of the respondents of different cities may be different. Thirdly, responses were collected only from university students. Responses of non-students may be different. Future study can be conducted by raising sample size, changing geographical location and sector of respondents to obtain different results. At last future study can be conducted about how advertisers can handle advertisement avoidance.

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