

RELATIONSHIP BETWEEN INTERNET ADVERTISING AND PURCHASE
INTENTION OF UNIVERSITY STUDENTS IN KENYA

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RECOMMENDATION

To the Institute of Post Graduate Studies:

The project entitled “**Relationship between Internet advertising and purchase intention of university students in Kenya**” and written by Ogutu Robert Peter is presented to the Institute of Post Graduate Studies of Kabarak University

We have reviewed the research project and recommend it be accepted in partial fulfillment of the requirements of the degree of Doctor of Philosophy in Business Administration. This thesis has been submitted with our approval as Kabarak University supervisors.

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This thesis is my original work and has to the best of my knowledge not been presented to any institution of learning. All the sources quoted in the study have been acknowledged in the references section.

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ABSTRACT

The Internet is fast emerging as an important advertising medium in Kenya. The enhanced ICT infrastructure in Kenya has raised the volume of Internet users, thereby prompting interest in the growth of businesses on the Internet with estimates projecting spending on Internet advertising to increase. Despite the growth, minimal empirical research has been undertaken to explore the relationship between Internet advertising and purchase intention in Kenya with many studies having been conducted in other contexts other than Kenya's. This study sought to address this gap by adopting a cross sectional survey design with university students in Kenya as the target population. The study was based on the theory of planned behaviour, which describes behavior intention to be a function of attitudes, subjective norms and perceived behavioural control. A pilot test on the survey instrument used to collect data on Internet advertising, attitude, subjective norms, perceived behavioural control and purchase intention was conducted with Cronbach's alpha statistic returning a value of 0.854. A sample size of 383 subjects from a population of 153,591 university students was picked using both proportional and random sampling techniques. Multiple linear regression analysis was used to test for relationships among variables with the independent sample t – test analysis used to determine attitudinal differences among male and female respondents. Results showed Internet advertising had a significant and positive relationship with attitude towards Internet advertising. The study established interactivity, credibility, entertainment and irritation as significant Internet advertising factors that had an association with attitude towards Internet advertising in both the unified model that included both male and female respondents and the female only model. Whereas interactivity, credibility and entertainment had a positive association in both models, irritation had a negative association with attitude towards Internet advertising. The male only model had interactivity and infomativeness as the main significant Internet advertising factors and both had a positive relationship with attitude towards Internet advertising. No evidence of attitudinal differences between male and female respondents was found. Attitude toward Internet advertising had a significant and positive relationship with purchase intention. Perceived behavioural control, subjective norms and gender were not significant in moderating the relationship between attitude towards Internet advertising and purchase intention. However, subjective norms and attitude towards Internet advertising had a significant and positive relationship with purchase intention. In conclusion the study showed Internet advertising to have an association with purchase intention. Future research should explore more Internet advertising factors to determine their relationship with attitude and therefore behavior intention. Repeated testing of Internet advertising factors determined to have a relationship with attitude towards Internet advertising should be done to determine whether they hold true. Over time purchase behavior is likely to change, a longitudinal approach is proposed to determine whether findings from this research still hold.

Keywords: Internet Advertising, Subjective norms, Perceived behavioural control, gender, Attitude towards Internet advertising Purchase intention and Theory of Planned Behaviour.

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ABBREVIATIONS AND ACRONYMS

TPB – Theory of Planned Behaviour

TRA – Theory of Reasoned Action

TAM – Technology Acceptance Model

SN – Subjective Norms

PBC – Perceived Behavioural Control

BI – Behaviour Intention

CCK – Communication Commission of Kenya

ITU – International Telecommunication Union

ICT – Information Communication Technology

PRC – Pew Research Centre

VIF – Variance Inflation Factor

SMS – Short Message Service

PwC – PricewaterhouseCoopers

DEFINITION OF TERMS

Advertising: The promotion of goods or services for sale through impersonal media, such as radio, television or the Internet.

Attitude towards Internet Advertising: A learned predisposition to respond in a favourable/unfavourable way to an advertising stimulus on the Internet.

Attitude: A learned predisposition to respond in a consistently favourable or unfavourable manner with respect to a given object or subject (Robideaux, 2002; Fishbein, 1967; Schiffman & Kanuk, 2000).

Behaviour: The actions by which a person adjusts to his/her environment.

Control: To exercise restraint or direction over or to have power over something.

Credibility: Consumers' perception of the truthfulness, reliability, trustworthiness and believability of advertising. (MacKenzie et al., 1989)

Entertainment: The ability of an advert to fulfill consumers' needs to arouse aesthetic enjoyment (Oh et al., 2003)

Informativeness: The ability of adverts to effectively convey and pass information to the targeted consumers (Ducoffe, 1996; Rubin, 2002)

Intention: A willingness to act in a certain way

Interactivity: The ability of an advert to enable two way communication and give feedback (Kirsh 1997; Day, 1998).

Internet Advertising: A form of commercial content available on the Internet that is designed by any business to inform consumers about a product or service (Schlosser et al., 1999)

Internet: A worldwide computer network that interconnects other computer networks, on which end-user services, such as World Wide Web sites or data archives, are located, enabling data and other information to be exchanged.

Irritation: An advertisement that generates annoyance, discontent, and even brief intolerance (Aaker et al., 1985)

Norms: Unwritten rules of a social group or culture for the behaviors that are considered acceptable and expected.

Perceived Behavioural Control: An individual's perception of his/her ability to shop online.

Perception: The recognition and interpretation of sensory information from the environment

Purchase Intention: A person's willingness to purchase goods/services online.

Purchase: To obtain goods/services by payment

Subjective Norms: The perceived social pressure to engage or not to engage in online shopping.

Subjective: Something that is based on personal opinion, personal feelings, prejudice and interpretations.

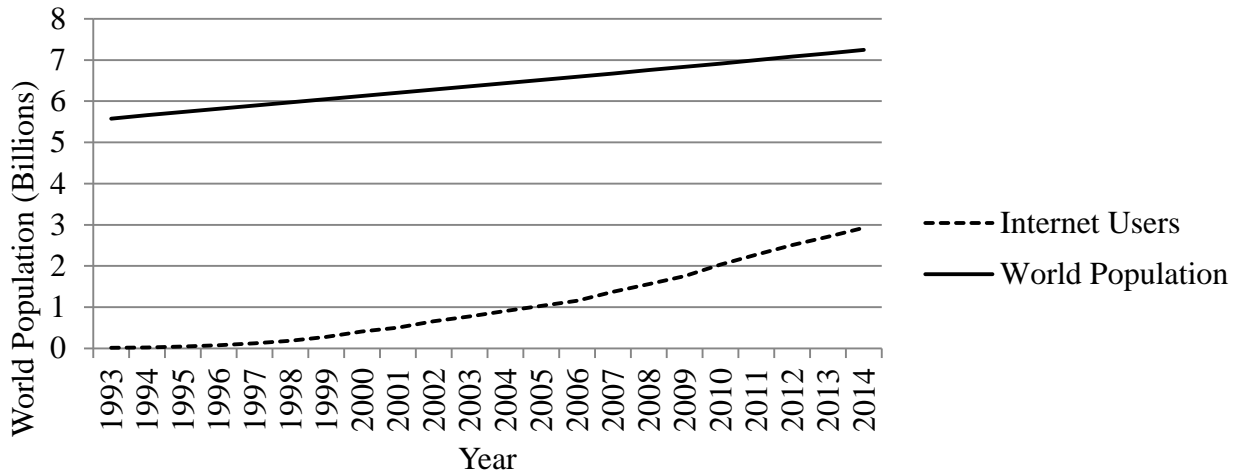
CHAPTER ONE: INTRODUCTION

1.1 Background Information

Traditional advertising is evolving today to digital advertising as a result of recent technological developments creating expansion in the use and penetration of the Internet as a marketing medium (Whiteside, 2008). Advertising through the Internet is now an important source of consumer information as the number of Internet users continues to increase (Cheung, 2006). In their endeavour to promote products and services, many businesses now clearly recognize that by advertising online they reach their target market in a fast and efficient way (Rahul, 2008). This online atmosphere now represents a new endeavor for most companies and the low cost of this market is encouraging more businesses to be generated (Daniel, 2007).

Internet penetration has been on the rise globally with 40% of the world population having an Internet connection (ITU, 2014). Indeed this growth has moved from 0.3% in 1993 to about 40% in 2013. Estimates place the number of Internet users at global level at 2.9 billion as of July 2014 accounting for 40% Internet penetration worldwide (ITU, 2014). Internet penetration by region puts North America ahead of the pack at 81%, Western Europe at 78%, Oceania at 63%, Central and Eastern Europe at 54%, East Asia at 48%, South America at 47%, South East Asia at 25%, and Africa at 18%. This therefore would explain the enormous worldwide investment in digital advertising given these trends in penetration and usage creating a huge Internet market. Indications so far show an exponential growth in penetration and Internet usage from 1993 to date. Figure 1 below presents worldwide data on the growth of Internet users and penetration rates.

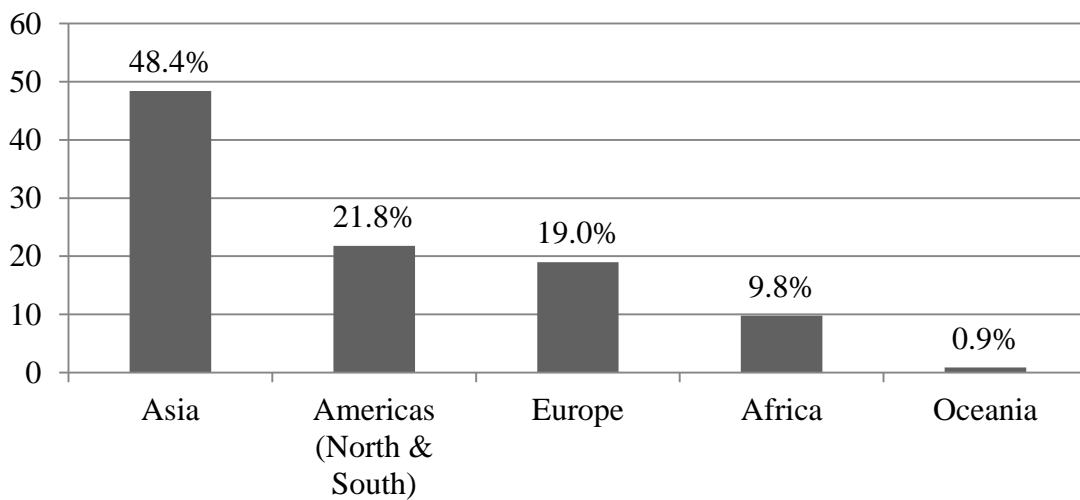
Figure 1: Growth of Internet users in the world



Source: ITU, (2014)

Regionally, Internet usage rates are also on the ascendancy. Asia leads the world 48.4%, followed by Americas (North & South) at 21.8%, Europe at 19%, Africa at 9.8% and Oceania at 0.9% (ITU, 2014). Figure 2 below graphically shows Internet usage rates based on regions.

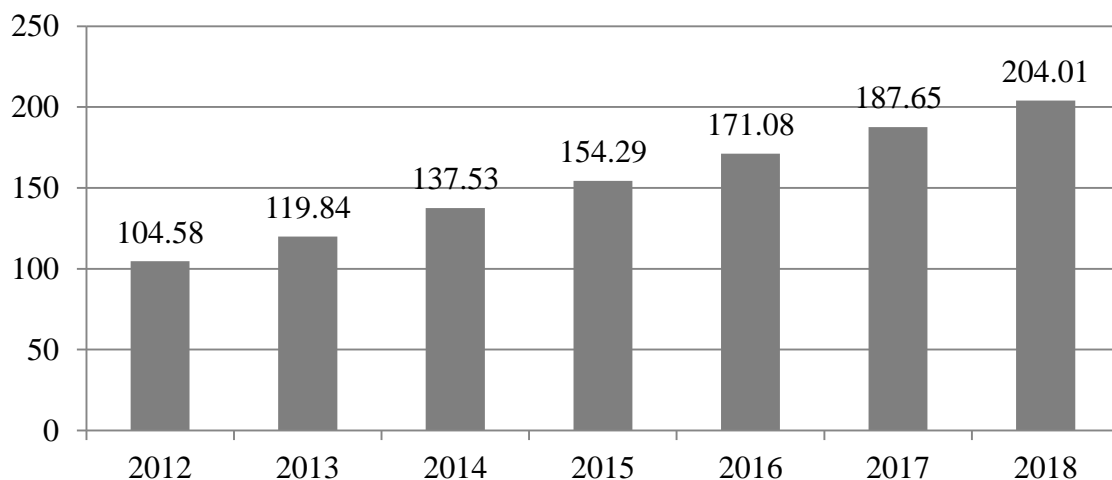
Figure 2: Internet usage in the world by region



Source: ITU, (2014)

Globally, spending on Internet advertising rose among marketing platforms in 2013 (Arjun, 2014). Of the global market share of all advertising spending, display Internet adverts grew by more than 32 percent in the first three quarters of 2013 compared to the same period in 2012 making them the fastest growing advertising media (Arjun, 2014; Ingrid, 2014). According to the latest estimates of worldwide paid media spending by (eMarketer, 2014), projected digital advertising will make up a quarter of the total media advertising spending around the world while spending on advertising served to Internet connected devices such as desktop, laptop computers, mobile phones and tablets will reach U.S.\$137.53 billion by end of 2014. This will be up from about a fifth of spending in 2012, and it is set to rise to nearly a third of the total advertising spending by the end of 2018, when advertisers around the world are expected to invest US\$204.01 billion in digital advertising. These revelations therefore serve to illustrate the seriousness with which firms globally attach to Internet advertising. Internet advertising spending projections worldwide are presented in Figure 3 below.

Figure 3: Digital Advertising Spending Worldwide (Billions of US\$)



Source: eMarketer, (2014)

In Africa electronic communication is a recent phenomenon with all indications showing usage and access on the rise (Hafkin et al., 1995). According to (Karsten, 2014) Internet advertising is seeing a significant increase in Africa, driven by rising mobile and Internet penetration and falling data communication tariffs. This trend he says will likely result in the decline of traditional media while allowing many firms and other organizations with limited advertising budgets to take advantage of the Internet market, given the wide reaching, innovative, and cost effective advertising options it offers. This position is supported by (Adedeji, 2013) who opines that Africa's share of the global advertising spending is around 5% and is expected to grow significantly into double digits.

The rise in Internet usage and penetration in Kenya has been quite sharp, making the country the 4th in Africa behind Nigeria, Egypt and South Africa and position 33 in the world (ITU, 2014). CCK, (2014) second quarter statistical report for the period 2013/2014, puts the number of Internet users in Kenya at 21.2m more than 50% of the country's total population with penetration rate of 52.3 %. During the same period the estimated number of Internet subscribers in Kenya grew by 13 percent to stand at 13.1 million subscribers up from 11.9 million in the previous quarter. The report attributed the rapid growth to increased use of mobile data services mainly by young people on social networking sites and intensified promotions by marketers.

The level of Internet advertising expenditure in Kenya has too been on the rise with many firms scrambling to gain a share of this budding sector (Kinyanjui, 2010). This is

demonstrated by the fact that of the 3.2 billion adverts served across Africa by the end of the third quarter of 2011 seven countries drew traffic in excess of 100 million adverts and three countries South Africa, Nigeria and Kenya saw more than half a billion adverts served by the third quarter of 2011(Bizcommunity, 2011). Indeed (PwC, 2014), offers that the total entertainment and media expenditure growth rates in Kenya are one of the fastest in the world and likely to exceed US\$3 billion in 2017. They further note that one of the key trends for the industry is the growth of mobile Internet access and how it will impact advertising and consumer spending given that Kenya is one of the most vibrant markets in the sub – Saharan Africa.

With the growing importance of the mobile phone as a platform for communication and content in Kenya, new and significant opportunities are being created for marketing. Marketers therefore need to seize opportunities offered by this emerging market. Already (PWC, 2014) projects the Internet to not only be the fastest growth area for expenditure, but also the largest market, worth approximately US\$961million by 2017. This therefore means that consumer Internet access and usage rates will be phenomenal as goods and services are sought, and that advertisers and marketers will look to the Internet as a key medium to engage consumers.

Global indications show that the Internet has tended to be frequented by young people. According to (PEW, 2014), survey report; global Internet usage rates are consistently higher among young people. The outlook from every nation surveyed reveals a wide

double digit usage gap between adults under the age of 30 and those at 50 years. In fact of the 19 countries surveyed, the gap is more than 30 percent between these groups. Amanda et al. (2010), reveal very interesting statistics too, that 93% of teens aged 12 – 17 go online, as do 93% of young adults aged 18 – 29. Three quarters of all adults accounting for 74% aged 18. Their findings concur with that of (PEW, 2014) which show that young people consistently go online. The Kenyan situation is no different with more and more young people using the Internet.

In Kenya today young people are by far the most averse with digital hardware and media channels than any other groups (ICT Board of Kenya, 2007). Research by Synovate group on Internet usage trends in Kenya for the second quarter of 2010 showed that the amount of time being spent online on average is growing compared to the previous quarter by around 6% (Synovate, 2010). The findings also showed Internet usage to be higher in the 18 – 24 year old demographic. Kemibaro (2013) concurs with this position by stating that for the Kenyan youth, Internet usage increases from pre – teens, through the teens and is most popular with post – teens. He further notes that youth in Kenya typically access the Internet around 4 times a week on average and this increases with teens and post – teens with 2 out of 3 youth in Kenya now either owning a mobile device or having access to one. This therefore makes the Internet a key platform for businesses seeking to engage young people.

This rapid growth of Internet usage and penetration in Kenya coupled with a growing level of technological savviness (Bankelele, 2010) calls for businesses to focus more on

marketing themselves online in order to exploit the new opportunities brought about by this evolution. There is therefore need to tailor digital marketing to the local market in order to enhance the delivery of advertising messages and marketing communications to consumers. According to (TNS RMS, 2012), already two thirds of social network users in Kenya use these sites to research on products and brands and around half desire to undertake purchases via social networks. Companies can therefore utilize the different social networking platforms including other Internet advertising platforms to engage consumers given that power has already gone to consumers as a consequence of the evolving digital environment and moving forward consumers' online interaction will inevitably influence companies.

Previous research suggests that marketers have long been interested in the effects of advertising. Of particular interest has been the relationship between consumers' attitude toward advertisement and how it affects subsequent behavior given consumers from different backgrounds, culture or even location are bound to exhibit different behavior intention when exposed to Internet advertising (Haque et al., 2007; Gemius, 2006). Since the benefits to be drawn from exploiting Internet advertising in marketing are enormous as a result of the available platform to create innovative and interactive marketing campaigns that had previously not been viable, a clear and insightful understanding of online consumer behavior is critical in shaping a marketing strategy. Relevant stakeholders in Internet marketing need to make decisions about their Internet marketing strategies backed by sound knowledge of the dynamics in the Internet market. With an

increasingly digital world and the emerging Internet environment in Kenya this study therefore seeks to determine the effect of Internet advertising on purchase intention.

1.2 Statement of the Problem

Internet usage trends and advertising in Kenya has been growing faster than any other media (Synovate, 2010). The high penetration rate, improved infrastructure, faster Internet speeds along with a drop in prices for Internet services has raised the volume of Internet users thereby prompting interest in the growing amount of businesses in the e-commerce sector (Kenya ICT Board, 2010; Synovate, 2010; CCK, 2012) with indications of increased spending on Internet advertising (Kinyanjui, 2010). Indeed the rise in usage and penetration has been quite sharp, making the country the 4th in Africa behind Nigeria, Egypt and South Africa and 33rd in the world (ITU, 2014).

Despite this unprecedented growth, little empirical research has been undertaken to explore the relationship between Internet advertising and purchase intention in Kenya. Most studies undertaken in this area have been in other contexts (Haque et al., 2007; Wu et al., 2006; Wang et. al., 2009; Kwek et. al., 2010; Narges et. al., 2011; Cheng et. al., 2010; Shelly et. al., 2000; Wei et al., 2010) making it difficult to draw inferences on the Kenyan consumer. This study therefore sought to address this gap by establishing the relationship between Internet advertising and attitude towards Internet advertising, investigating attitudinal differences in attitude towards Internet advertising across gender, determining the relationship between attitude towards Internet advertising and purchase

intention and lastly investigating the moderating effect of subjective norms, perceived behavioral control and gender on the relationship between attitude towards Internet advertising and purchase intention.

1.3 The Research Objectives

The main objective of the study is to investigate the relationship between Internet advertising and purchase intention of university students in Kenya.

Specific objectives are to:

- (i) Establish the relationship between Internet advertising and attitude towards Internet advertising of university students in Kenya.
- (ii) Determine the relationship between interactivity, informativeness, credibility, entertainment and irritation and attitude towards internet advertising of university students in Kenya.
- (iii) Establish gender differences on attitude towards Internet advertising of university students in Kenya.
- (iv) Determine the relationship between attitude towards Internet advertising and purchase intention of university students in Kenya.
- (v) Investigate the moderating effect of subjective norms, perceived behavioural control, and gender on the relationship between attitudes toward Internet advertising and purchase intention of university students in Kenya.

1.4 Study Hypotheses

- H1: Internet advertising has a significant and positive relationship with attitude towards Internet advertising.
- H2: Interactivity, informativeness, credibility, entertainment and irritation have a significant relationship with attitude towards Internet advertising of university students in Kenya.
- H3: There is no significant difference in attitude towards Internet advertising between male and female university students in Kenya.
- H4: Attitude towards Internet advertising has a significant and positive relationship with purchase intention of university students in Kenya.
- H5: Subjective norms, perceived behavioural control, and gender moderate the relationship between attitude towards Internet advertising and purchase intention of university students in Kenya.

1.5 Significance and Justification of the Study

The Internet is developing a new marketplace, and establishing new channels of delivery for electronic commerce. This therefore presents an important opportunity to understand how advertising emerging in this new medium can best serve the needs of both marketers and consumers. Background knowledge therefore about consumer needs, characteristics, perceptions, preferences and behaviours will enable marketers develop effective strategies to promote products and services through taking advantage of the underpinning drivers explored in this study thereby increasing consumer satisfaction.

The market place has become very dynamic with consumers today being more informed and sophisticated than before. Consumers are using the Internet for a variety of tasks thus creating opportunities for web inclined businesses to place relevant and targeted advertising messages. With the dynamism of the market place, there is need for marketers to keep abreast with the ever changing environment. Therefore with a good understanding of consumers' online purchase behaviour specific insights can be used to inform marketing tactics directed at specific consumer groupings in line with the changes. Results of this research therefore will help online advertising designers to develop targeted and effective adverts.

A scarcity of information exists on online attitudinal formation and the resulting behavior intention in Kenya. Studies undertaken so far have been in other contexts making it difficult to draw inferences on the Kenyan consumer (Haque et al., 2007; Wu et al., 2006; Wang et al., 2009; Kwek et al., 2010; Narges et al., 2011; Cheng et al., 2010; Shelly et al., 2000; Wei et al., 2010). This study therefore seeks to address this gap by establishing the effect of Internet advertising on purchase intention in Kenya. Findings of this research will contribute to the body of knowledge both theoretically and practically regarding online shopping in terms of attitude formation and subsequent behavior intention.

1.6 Scope of the Study

This research work was conducted within the framework of a PhD thesis project for the degree of Doctor of Philosophy in Business Administration of Kabarak University, with

specialization in marketing. The focus of the study was on the relationship between Internet advertising and purchase intention of university students in Kenya. Explored was the relationship between Internet advertising and attitude towards Internet advertising, Internet advertising factors that had a relationship with attitude towards internet advertising, attitudinal differences towards Internet advertising across gender, the relationship between attitude towards Internet advertising and purchase intention and lastly the moderating effect of subjective norms, perceived behavioral control and gender on the relationship between attitude towards Internet advertising and purchase intention. The study was grounded on the Theory of Planned Behaviour (TPB).

1.7 Limitations of the study

This study was not without limitations. First, this study explored five Internet advertising factors of interactivity, informativeness, credibility, entertainment and irritation that were found prevalent from extant literature in affecting attitudes towards Internet advertising. It is possible that inclusion of other factors could yield different results. Secondly, this study sought to determine the relationship between Internet advertising and purchase intention of university students in Kenya for which limited previous literature was available. Empirical literature available was mainly from other jurisdictions.

Respondents in this research were drawn from one geographic market that of university students in Kenya. The sample size drawn therefore cannot be considered as an absolute representative of the whole population of Kenya. Absolute generalizability of research

findings can only be considered with a broadened research scope that captures the entire Kenyan population. Any inference to other geographic markets therefore has to be done with caution since attitude is a psychological judgement that is bound to be different among differing groupings within the general population.

Finally, due to the inherent limitation of the cross sectional survey, this study is only capable of revealing the net effect of predictor variables at a specific point in time. Given the psychological nature of attitude and the interaction of the consumers with the changing environment, over time beliefs held are bound to change thus providing differing results. However, these limitations do not in any way invalidate study findings, they serve as guidelines for future improvement in this study area besides directing future research.

CHAPTER TWO: LITERATURE REVIEW

2.1 Introduction

In this section available literature on dominant themes of the research questions were explored. The goal was to identify gaps thereby enabling the determination of the relationship between Internet advertising and purchase intention. This chapter is organized into two broad sections; the empirical review and the theoretical framework. In the first section, presented is a brief review on Internet advertising, Internet advertising factors that determine attitudes towards Internet advertising and their impact on attitude formation, attitudes towards Internet advertising, subjective norms, perceived behavioural control, gender and purchase behavior intention. This section is followed by the theoretical framework that outlines established theoretical models that have been used to explain behavior intention, and finally the conceptual framework is given.

2.2 Empirical Review

Previous studies that relate to various variables and hypotheses outlined in the study are presented. Empirical review on Internet advertising, factors of Internet advertising that will have an effect on attitude formation, attitudes towards Internet advertising, subjective norms, gender, perceived behavioural control and purchase intention are presented.

2.2.1 Internet Advertising

Internet advertising also referred to as web advertising or online advertising has been defined as a form of commercial content available on the Internet that is designed by any

business or entity to inform consumers about a product or service (Schlosser et al., 1999). It began in the mid-1900s when the first banner advertisements were placed in commercial websites (Zeff et al., 1999). According to (Daniel, 2007) advertising has always played a vital part in the business environment and the significance of that part continues as marketing possibilities move into Internet advertising. Indeed advertising through the Internet is now an important source of consumer information as the number of Internet users continues to grow (Cheung, 2006). Internet advertising now provides firms with low cost ways to serve personalized advertising to consumers across web and mobile interfaces while relying heavily on contextual and behavioral targeting. To date there exist several forms of Internet advertising, such as display advertising, affiliate marketing, social media advertising, search engine marketing (SEM), and mobile advertising among others.

Previous studies have shown key dimensions in the context of online shopping to include navigability, playfulness, information quality, trust, personalization (Nusair et al., 2008; Tan et al., 2006), information quality, website design (Su et al., 2008; Rosen, et al., 2004), content quality, specific content and appearance (Chang & Chen, 2008; Rosen, et al., 2004), perceived ease of use, trust, enjoyment (Hassanein & Head, 2007; Jun et al., 2004; Nusair et al., 2008), website design, reliability, responsiveness, trust, personalization (Lee & Lin, 2005), reliability, ease of use, security, credibility (Jun et al., 2004). Discussed next are key dimensions of online shopping as antecedents of attitude towards internet advertising.

2.2.1.1 Internet Advertising Factors

Research on factors of Internet advertising that influence consumer attitude toward Internet advertising has been undertaken widely with researchers employing various factors to try and determine factors that will adequately explain attitude formation towards Internet advertising. Most of these studies however have mainly explained Internet advertising in other contexts' other than Kenya's. Factors determined have varied in terms of significance and impact depending on the applicable context.

Mobile advertising influence on attitude formation has seen informativeness, entertainment, credibility, irritation and self-efficacy determined as factors that will influence attitude formation towards Internet advertising. Whereas (Xiang, 2008) on an empirical study of what drives consumers to use mobile advertising in China found informativeness, entertainment and credibility of the advertising information to be the most important factors influencing the consumers' acceptance of mobile advertising, (Lee et al., 2011) determined the influence of mobile self-efficacy on attitude towards mobile advertising using five factors of entertainment, informative, irritation, credibility, and self-efficacy and found all to have a significance influence on consumers' attitude towards mobile advertising. Still (Maidul, 2013), on a study to investigate the relationships between mobile advertising characteristics and consumers' attitude towards mobile advertising found informativeness and credibility had significant impacts on attitude towards mobile advertising where as other factors such as entertainment, irritation, and interactivity were not statistically significant.

Studies on SMS advertising have too determined factors that will influence attitude formation. Sabokwigina et al. (2013) on factors affecting consumer attitudes towards SMS advertising in Tanzania found informativenss and credibility to have a significant and positive influence on predicting customer attitude towards SMS advertising with irritation and frequency having a significant and negative influence. Still on SMS advertising, (Mohammad et al., 2013) while investigating significant factors that influence consumers attitude towards and acceptance of SMS advertising in Jordan, found informativeness, entertainment, credibility, clarity, incentive, personalization, relevancy, as well as subjective norms to have a positive and significant influence on consumer attitude and acceptance of SMS advertising. Message irritation, brand familiarity and consumer control had negative significant influences. Van et al. (2009) too found consumers' perceptions of the entertainment value, informativeness and credibility of SMS advertisements to be positively correlated to consumers' overall attitudes towards SMS advertisements. Irritation of SMS advertisements negatively correlated with consumers' attitudes towards SMS advertisements.

Internet advertising formats too have been used to try and explain attitude formation towards Internet advertising. Kelli et al. (2008) for instance on a study that investigated attitudes and the perceptual antecedents of attitudes toward six online advertising formats and tested the ability of perceptions to predict attitude toward the advert format and click through behaviour on adults found web users to possess significantly different attitudes across formats, users to hold varied combination of perceptions about each format. The

study found the entertainment, annoyance and information to have a significant impact on advertising format.

Comparisons have also been made between countries. For instance (Ashill et al., 2005) while examining similarities and differences in the dimensionality of advertising attitudes between Turkish and New Zealand consumers found advertising attitudes to consist of social and economic dimensions. Other studies have focused on entire countries as targeted populations. Kwek et al. 2010 on the determinants of consumers' attitude towards advertising in Malaysia found credibility, informative, hedonic/ pleasure and good for economy to relate positively with consumers' attitude towards advertising. In a study conducted on online users in Thailand, (Chiu et al., 2005) found perceived value of advertising to be influenced by entertainment, informativeness, irritation, credibility, interactivity, and privacy. Shergill (2005) on consumers' attitudes towards online shopping in New Zealand found website design, website reliability/fulfillment, website customer service and website security/privacy to be the four dominant factors influencing consumer perceptions of online purchasing.

Wang et al. (2009) in their study on examining beliefs and attitudes toward online advertising among Chinese consumers identified five factors of entertainment, information seeking, credibility, economy, and value corruption that had an effect on Chinese consumers' attitudes toward online advertising. Among these factors, information seeking was found to be the most significant predictor of attitudes toward

online advertising. Wei et al. (2010) on a study of online advertising among Malaysian consumers found the features of online advertising to generate positive influence on purchase intentions with multimedia, picture and content features having a significant influence on attitude toward online advertising. Mahmoud (2013) on a study on Syrian consumers: beliefs, attitudes, and behavioral responses to Internet advertising found that attitudes were influenced positively by information, and entertainment; and negatively by irritation and values' corruption.

Still others compared the various forms of Internet advertising. Cheng et al. (2009) examined different consumer attitudes toward advertising in the contexts of Internet websites, e-mail, short message service, and multimedia messaging service based on the advertising attributes of entertainment, informativeness, and irritation. Results showed websites and multimedia messaging service advertising to be more informative and entertaining than e-mail and short message service advertising. Additionally, websites and multimedia messaging service advertising were less irritating than e-mail and short message service advertising. Internet advertising has too been significant among young people. Ayesha (2013) on black generation Y students' attitudes towards web advertising value found informativeness and consumer benefits antecedents to be particularly important predictors of the perceived web advertising value. Cardoso et al. (2011) too on a study on adolescents in Portugal, found information, entertainment, and trustworthiness factors to positively correlate with attitude toward Internet advertising, while irritation had a significant but negative correlation.

Many studies have determined Internet advertising to have a positive influence on consumer attitudes. Raman (2013) when establishing the effect of Internet advertising on consumer attitudes, found Internet advertisement to have a significantly positive influence on consumer attitudes. Ducoffe (1996) too on his study on the relationship between the perceptual antecedents (entertainment, informativeness, and irritation), web advertising values and consumer attitudes toward web advertising, found web advertising to be generally informative and entertaining, although more informative than entertaining. Wang et al. (2002) on understanding consumers attitude toward advertising found entertainment, informativeness, irritation, credibility, interactivity, and demographic to affect attitude towards advertising. Brackett et al. (2001) found informativeness, entertainment, irritation and credibility to have a direct relationship with advertising value besides having a direct relationship with attitude toward advertising. Korgaonkar et al. (2002) found Internet advertising to be honest, believable, entertaining, enjoyable and informative.

Still others like (Tsang et al. 2004) found entertainment, credibility, irritation and informativeness to be significant factors affecting respondents' attitudes toward mobile advertising. Faraz et al. (2013) on assessment of web advertising found product information, hedonic, social role, and irritation to be significant predictors of attitude towards web advertising. Campbell et al. (2008) on understanding the role of relevance and interactivity on customer attitudes toward repetitive online advertising found advertisement interactivity to significantly affect attitudes toward the online advertising, the website, and the product featured in the advertisement. Personal relevance too

significantly affected attitude toward the advertising. Tahereh et al. (2012), too while investigating effective factors on the perceived values and attitudes of Internet advertisements users, found irritation, entertainment, credibility, and interaction to directly correlate with the attitude. Li-Ming (2013) on predictors of attitude towards online advertising identified usability, trust and information as the three constructs to predict consumer attitude toward online advertising.

Whereas there is agreement that Kenya is ripe for Internet marketing (Mbote, 2012) little research has been done in understanding the dynamics in this segment with great potential. Studies undertaken have identified social network platforms as a forum for online marketing in Kenya (Kariuki, 2012; Muchuku, 2011), identified search engine and viral advertising as the most prevalent forms of Internet advertising by the Kenyan mobile telephone industry with video and affiliate advertising as least used (Otieno, 2012), development and trends in media advertising that included radio, TV and the Internet (Nabea, 2009), the extent to which advertising agencies and advertisers evaluated the advertising effectiveness of their advertising programs in Kenya (Mwangi, 1991) and (Wakukha (2011) who undertook a study on the use of Internet advertising within the Kenyan mobile telephone industry though limited it to explaining forms of Internet advertising in use, challenges and success and the level of adoption.

Few studies however have attempted to link internet advertising to consumer behavior. Osewe (2013) on a study on the effectiveness of Internet advertising on consumer

behavior of university of Nairobi students was an attempt to addressing the effectiveness of Internet advertising. Results indicated that Internet advertising was a key determinant in influencing consumer behaviour since it had a significant relationship with purchase decision of consumers. The study also revealed a positive relationship between Internet advertising and consumer purchase decision. This study mainly focused on university of Nairobi students and findings cannot therefore be inferred on the entire university student population in Kenya. Wanjoga (2002) too while investigating consumer attitudes towards online advertising in Nairobi with a focus on advertising forms found consumers to be aware of online adverts though with no specific preference to the advertising forms available. This study did not address the effectiveness of Internet advertising on consumers.

A lot still needs to be done on understanding advertising effectiveness. Thumbi (2012) on a study on the effect of media strategy on advertising effectiveness among the mobile service providers in Kenya recommends that mobile service providers' regularly analyze both internal and external factors as a way of being in a better position to measure their influence on advertising effectiveness. This view is shared by (Kimani, 2011) who on the effectiveness of advertising strategies adopted by safaricom in marketing M-pesa services recommends that there is a need for businesses to decisively measure effectiveness of advertising strategies to ensure that the main objective of the advertising within organizations is achieved. Determinants of attitudes towards Internet advertising as presented by various researchers have been explored from the literature are summarized below in Table 1.

Table 1: Key determinants of consumers' attitude towards Internet advertising

Author	No.	Key Factors
Cardoso et al. (2011)	4	Information, Entertainment, Trustworthiness, Irritation
Bassam (2012)	5	Information, Entertainment, Social role, Falsity and Value corruption
Brackett et al. (2001)	4	Informativeness, entertainment, irritation and credibility
Cheng et al. (2009)	3	Entertainment, informative, irritation
Chiu et al. (2005)	6	Entertainment, informativeness, irritation, credibility, interactivity, and privacy.
Faraz et al. (2013)	4	Product information, hedonic, social role and irritation
Korgaonkar et al. (2002)	5	Honest, believable, entertaining, enjoyable and informative
Kwek et al. (2010)	4	Credibility, informative, hedonic/pleasure and good for economy
Lee et al. (2011)	5	Entertainment, informative, irritation, credibility, self-efficacy.
Mahmoud (2013)	4	Information, irritation, values' corruption and entertainment
Mohammad et al. (2013)	8	Informativeness, entertainment, credibility, clarity, incentive, personalization, relevancy, and subjective norms
Richard (2010)	3	Entertainment, Challenge and Information
Tsang et al. (2004)	6	Entertainment, informative, irritation, credibility, relevant demographic variables.
VanderWaldt et al. (2009)	4	Entertainment value, informativeness, credibility and irritation.
Wang et al. (2002)	6	Entertainment, informative, irritation, credibility, interactivity, demographic.
Wang et al. (2009)	5	Entertainment, information, credibility, economy, value corruption.
Wei et al. (2010)	3	Multimedia, picture and content
Xiang (2008)	3	Informativeness, entertainment and credibility
Campbell et al. (2008)	2	Personal relevance, interactivity

Source: Developed for the study

Based on the above extant literature, researchers have employed many Internet advertising factors in explaining attitude formation towards Internet advertising. However, five factors stand out as the most prevalent among the studies reviewed in the extant literature. These factors are informativeness, entertainment, credibility, interactivity, and irritation. Researchers have consistently used these factors to explain attitude formation towards Internet advertising in different contexts. What is clear though is that the results have not been the same. Results show that there are variation in the degree of influence and significance. For instance while (Tsang et al., 2004) found entertainment, credibility, irritation and informativeness to be significant factors affecting respondents' attitudes toward mobile advertising, (Maidul, 2013), found informativeness and credibility to significantly impact on attitude towards mobile advertising whereas entertainment, irritation, and interactivity were not statistically significant. In this study Internet advertising factors that had been determined by (Chiu et al., 2005; Wang et al., 2002) to have a significant relationship with attitude towards Internet advertising were considered. These include informativeness, entertainment, credibility, interactivity, and irritation. A summary discussion on each factor is provided in the section below.

2.2.1.2 Summary of Internet Advertising Factors

This section explores available literature on selected factors of Internet advertising and their impact on attitude formation towards Internet advertising. Included in this section is a discussion on the effectiveness of informativeness, irritation, credibility, entertainment and interactivity as determinants of attitudes towards Internet advertising.

2.2.1.2.1 **Informativeness of Internet Advertising**

Informativeness refers to the ability of adverts to effectively convey and pass information to the targeted consumers (Ducoffe, 1996; Rubin, 2002). It is an important predictor of the value of adverts and is crucial to the effectiveness of advertising (Ducoffe, 1996). Advertising creates awareness to consumers about products and services and how competing products are different (Soberman, 2004). The quality of information placed on advertisements which should include qualitative features like accuracy, timeliness, and usefulness will have a direct influence on the consumers' perceptions of the advertisements and the products they seek to promote (Siau et al., 2003).

Studies carried out show informativeness of an advertisement as an important determinant of attitude towards advertising. Haghirian et al. (2005) in their study on consumer attitude toward advertising via mobile devices among Austrian users determined that the higher the informativeness of mobile advertising message the higher the perceived advertising value to the consumer. According to (Tsang et al., 2004), informativeness of an advertisement has a positive correlation with consumers overall attitude. Wang et al. (2009) examined beliefs and attitudes toward online advertising among Chinese consumers and found informativeness to be the most significant predictor of attitudes. (Haghirian et al., 2005; Petrovici et al., 2007) all lend support that there is a strong and significant relationship between content informativeness and consumers' attitude towards advertising. This therefore suggests consumers will develop favourable attitudes towards advertising that they perceive as informative.

While (Reyck et al., 2003) maintain that advertisements containing interesting and customized information that matches customer preferences will result into positive attitude towards mobile advertisements, (Blanco et al., 2010) concur that customers usually perceive low level of informativeness in mobile advertisements that they find boring thereby developing negative attitude towards them. This position is further supported by (Kelly et al., 2010) who suggest that consumers avoid advertisements on social networking sites for a number of reasons, one of which is as a result of the type of information provided in those advertisements. On the whole from extant literature, many researchers have found message informativeness to be an important factor that affects consumers' attitude, hence, it is predicted that informativeness of Internet advertising is expected to have a positive effect on attitude towards Internet advertising.

2.2.1.2.2 Irritation of Advertisement

Irritation in advertising can be defined as an advertisement that generates annoyance, discontent, and even brief intolerance (Aaker et al., 1985). Internet advertising can provide an array of information that can confuse, distract and even overwhelm the recipient (Stewart et al., 2002). Consumers are likely to feel unhappy about it and react negatively. Therefore whenever advertising employs techniques that end up annoying, offending, insulting or are overly manipulative, consumers are likely to perceive it as unwanted and irritating (Ducoffe, 1996).

Several studies have reported negative perceptions of Internet advertisements. Wegert (2002) found advertisements that pop up to make consumers feel violated and molested by their presence. Whereas some studies have found irritation to negatively influence the value of mobile advertising (Further et al., 2009; Haghirian et al., 2005) others have found irritation to negatively correlate with the overall advertising value (Xu, 2007). Li et al. (2002) reported that online consumers perceive online advertising as more intrusive than those in other media, leading to negative attitudes, and impairing intentions to return to the site. Chakrabarty et al. (2005) found attitudes toward web advertising to be negatively related to perceived irritation of web advertising. Tsang et al. (2004) reported that perceived irritation of mobile advertising affected consumers' attitudes toward mobile advertising. Sabokwigina et al. (2013) on factors affecting consumer attitudes towards SMS advertising in Tanzania found irritation to have a significant and negative influence on the prediction of customers' attitude towards advertising.

Whereas some studies have identified several potential factors that may trigger perceived advertising irritation, such as advertised products, advertising intrusiveness, and perceived loss of control in one's behavior (Edwards et al., 2002; Fennis et al., 2001), others have focused on characteristics of advertising that could cause irritation such as targeting the wrong audience, manipulative messages, misplacements, frequent and rather excessive advertising placements, and forced exposures (Li et al., 2002). All these factors are likely to be on the rise with the cut throat competition for consumers by marketers. The upshot being loss of control, freedom and even privacy by consumers thereby exacerbating irritation. Indeed intrusive tactics advertisers employ when competing for

consumers. attention can be annoying to the audiences (Sandage & Leckenby, 1980; Zhang, 2000; Rettie et al, 2001). Consequently, studies tend to show a generally negative public attitude toward advertising. We therefore conclude that irritation will have a negative effect on attitude towards Internet advertising.

2.2.1.2.3 Credibility of Internet Advertising

MacKenzie et al. (1989) define advertising credibility as consumers' perception of the truthfulness, reliability, trustworthiness and believability of advertising. Lafferty et al. (1999) affirm that advertising credibility is a key factor that affects the formation of attitude and behavior.

Previous studies found advertising credibility to be significantly relevant to the advertising value of Internet advertising (Brackett et al., 2001). Xu (2007) found credibility to be a major factor that affects the overall attitude towards advertising. Further et al. (2009) found consumers' perceptions of the credibility of short message service advertisements to positively correlate to consumers overall attitudes towards them. Still other studies have concluded that credibility of the advertising message has a positive influence on consumers' attitude towards advertising (Tsang et al., 2004; Haghirian et al., 2005). Similarly other studies have shown that an increase in consumer trust on the online vendor increases purchase intention (Kim et al., 2005).

Bauer et al. (2005) argues that consumers worry about data manipulation which encompasses illegal data access, and unwanted tracking of their usage patterns along with the privacy concerns thereby adversely affecting consumers' attitudes toward mobile marketing. However, (Chu et al., 2008) argues that if the blogger's trustworthiness is high the blog readers will be willing to trust the information provided on blog and would read the arguments made and vice versa. The upshot of this is the more credible consumers find the Internet advertising the more positive is the impact on them and therefore their attitude towards the advertising. We therefore conclude that credibility of the Internet advertising message will have a positive effect on attitudes towards Internet advertising.

2.2.1.2.4 Entertainment as a Factor of Internet advertising

Entertainment denotes the full ability of an advert to fulfill consumers' needs to arouse aesthetic enjoyment (Oh et al., 2003). In general, consumers' feelings of enjoyment positively affect overall attitude towards advertising and play the greatest role in accounting for it (Haghirian et al., 2005; Xu, 2007). Entertainment is an important predictor of the value of advertising besides being a crucial factor for Internet advertising (Teo et al., 2003). For an advert's message to immediately capture consumers' attention, it is essential that it is concise and funny (Zia, 2009; Katterbach, 2002). Alwitt et al. (1992) content that consumers like and prefer to see advertisements that have more entertainment and pleasurable elements.

Studies on Internet advertising show that entertainment in advertising can fulfill audience needs for escapism, diversion, aesthetic enjoyment, or emotional release, and thus, have a positive impact on consumers' attitudes toward the advertising (Munusamy et al., 2007; Petrovici et al., 2007). Tsang et al. (2004) found entertainment to be positively correlated to overall attitude. (Munusamy et al., 2007; Petrovici et al., 2007) also argue that hedonic benefit is positively related to consumers' attitude towards advertising. Palka et al. (2009) identifies entertainment as one of the key indicators of mobile marketing acceptance among consumers and that they will demonstrate positive response towards funny and amusing messages. Gangadharbatla (2008) adds that web sites that enhance visitors' perceived sense of control, entertainment, interactivity, and brand experiences are most likely to draw out positive consumers' attitudes thus resulting in acceptance of the products and services offered on the sites. On the basis of the extant literature entertainment is a key factor that should be incorporated into advertising messages to capture recipients' interest and to generate favorable consumers' attitude. We therefore conclude that entertainment value of an advertising message will have a positive effect on attitude towards Internet advertising.

2.2.1.2.5 Interactivity of Internet Advertising

The element of interaction in online adverts is to sell a product. It has the potential to reduce the difficulties commonly encountered in clearly communicating an advertising message (Hairong et al., 2004). Research on interactivity has evolved into two major sub streams. Whereas one focuses on perceptions of interactivity by users (McMillan et al., 2002), the other views interactivity as an objective characteristic of a medium (Liu et al.,

2002). In this research, we consider perceived interactivity given that research findings show that it plays an important role in shaping online consumers behavior, including their attitude towards Internet advertising (McMillan et al., 2002; Wu, 2005).

The importance of interactivity in advertising has been emphasized by (Priyanka, 2012) who opines that the goal of advertisers is to make their advertising more involving and that interactive advertising engages consumers allowing them to initiate most activities. She adds that experiences consumers undergo during interactions are likely to influence attitudes noting that the trend in Internet advertising is moving towards interactivity with new approaches such as pop-up windows, daughter windows and side frames. She concludes by stressing that feedback is one of the strengths of Internet sites, and an effective site captures information from visitors in a systematic way that can be used in strategic planning.

Studies have identified three key dimensions as central to the concept of interactivity. These include two-way communication, synchronicity, and user control (Liu, 2003; Sundar, 2004). The two-way communication concept emphasizes the flow of information between the site and its users (Hwang, 2002) and in particular, the user's ability to talk back (Huang, 2003; McMillan et al., 2002). Dholakia et al. (2000) on websites interactivity argue that interactivity should be capable of providing feedback which represents the site's ability to carry out a conversation with users. Controllability as another key component of interactivity emphasizes user choice and input and represents

the extent to which the user can choose the timing, content and sequence of a communication (Dholakia et al, 2000). It is commonly agreed that an interactive website should allow users to control the flow of information by allowing them determine what they want to see and how it will be presented. The more control the user exerts over the selection and presentation of the content the more interactive the experience (Sundar, 2004). The third key element of interactivity is synchronicity which is the ability of the advertisement to provide users with real-time feedback. This key component focuses on fast responses and the speed at which messages and transactions are processed (Liu, 2003; Scilia et al., 2005; McMillan et al., 2002). Indeed, (Kirsh, 1997; Lee, 2000; Rafaeli & Sudweeks, 1997) opine that interactivity of Internet advertising focuses on the capability for providing feedback such as user control and two-way communication.

The perceived interactivity of the Internet has been widely regarded as a unique characteristic that distinguishes the Internet from other channels of communication and commerce (Yadav et al., 2005). Most studies undertaken have found interactivity to have a positive impact on attitude toward online advertising (McMillan et al., 2002; Jee et al., 2002). Sundar et al. (2005) on a study of interactivity and persuasion with a focus on influencing attitudes with information and involvement found the level of interactivity to positively associate with attitudes. In this study therefore we posit that the interactivity of Internet advertising will have a positive impact on attitude towards Internet advertising.

2.2.2 Attitude towards Internet Advertising

Attitude is defined as a learned predisposition to respond in a consistently favourable or unfavourable manner with respect to a given object or subject (Robideaux, 2002; Fishbein, 1967; Schiffman & Kanuk, 2000). Where an object or subject could be anything from a brand, a service, an advertisement, a web site or a retail establishment among others (Schiffman & Kanuk 2000). Eagly, and Chaiken, (1993) describe attitude as a psychological tendency that is expressed by evaluating a particular entity with some degree of favor or disfavor. It indeed can be seen as an overall evaluation that expresses how much individuals like or dislike an object, issue, person or action (Solomon, 2004). Its formation could be through experiences, observations or environmental influences (Cherry, 2011).

Attitude is a three component construct that is made up of; affect, which is the way a consumer feels about an attitude object; conative/behavior, which is a consumer's actions with regard to an attitude object and cognition, which are beliefs a consumer has about an attitude object (Van et al., 2006). It is formed through evaluations of the attitude object based on individuals' values and beliefs held. Formation is through exposure by way of classical conditioning; where frequent exposure to an initially neutral or positive stimulus enhances evaluations, operant conditioning; where a neutral stimulus is paired by either a reward or punishment (Hogg & Cooper, 2007; Fiske, 2010; Crisp & Turner, 2010) and observational learning; where individuals observe other individuals behaviours and therefore influence theirs (Fiske, 2010). The more often evaluation occurs, the closer and

stronger the link between attitude and the attitude object and therefore the stronger or weaker the intention to do the behavior (Shook & Bratianu, 2010).

Attitudes facilitate social behavior in that they serve four key functions for individuals; these include utilitarian function where individuals develop attitudes on things if they are pleasurable or painful, usually aligned with the use of heuristics and cognitive where heuristics are developed to aid automaticity, and save time required to make decisions (Fiske, 2010; Crisp & Turner, 2010). Knowledge function where individuals development of attitudes helps them make sense and meaning, determine cause and effect, and essentially understand daily occurrences by categorizing attitude objects such as brands and even shopping through organizing beliefs and therefore determine subsequent behaviours (Hogg & Cooper, 2007; Crisp & Turner, 2010). In the case of ego – defensive, attitude serves as defense mechanisms against an external or internal potential threat to individuals' positive sense of self or self-concept (Hogg & Cooper, 2007). Individuals form attitudes to defend their egos and self-images against threats and even shortcomings. Value expressive function serves to express an individual's central values and self-concept (Hogg & Cooper, 2007; Fiske, 2010; Crisp & Turner, 2010). According to Fiske (2010), value – expressive functions align with important standards or social approval. It represents ones identity and serve to facilitate belonging in social groups (Fiske, 2010). For instance an individual can form a favourable or unfavourable attitude towards Internet advertising given his peers, friends or even family thoughts on the same.

Attitudes have a huge impact on behavior (Kotler, 2003) because they essentially establish an individual's most basic likes and dislikes toward every possible object. The study of consumer attitudes has been at the forefront of debate about consumer behaviour (Tsang et al., 2004; Rettie et al., 2005) since its understanding is important in enabling marketers influence consumer behaviour toward products (Argyriou & Melewar, 2011), identify benefit segments, develop new products, formulate and evaluate promotional strategies (Assael, 2004) and predict consumer behaviour (Wilcock et al., 2004).

Lutz (1985) has defined attitude toward the advertisement as a predisposition to respond in a favourable or unfavourable manner to a particular advertising stimulus during a particular exposure occasion. Olney et al. (1991) offer that attitudinal components of attitude towards the advertisement comprise of hedonism, interest and utilitarianism. Advertising can generate favourable and upbeat feelings which include; amusement, delightfulness, playful, warm feelings: affectionate, contemplative, hopeful and unfavourable and negative feelings such as; critical, defiant, and offended. In general prior literature shows overall consumer attitude towards Internet advertising to be positive (Korgaonkar et al., 2002). Wang et al. (2002) posit that consumer behaviour towards advertising can be indicated through consumers' favourable or unfavourable response towards it. Brown and Stayman (1992) suggested that the positive emotional response to advertising is the best indicator of advertising effectiveness as its goal is to form a positive attitude towards the advertising and thus encourage purchasing. This position is supported by (Mehta, 2000), who adds that consumers' attitude towards advertising is one of the influential indicators of advertising effectiveness because

consumer's cognitive ability towards the advertising are reflected in their thoughts and feelings and subsequently influence their attitude towards advertising.

The popularity of the Internet and the rise of Internet advertising spending have led to an increase in study of attitude towards Internet advertising. A review of literature reveals a number of studies that measure attitudes toward online advertising (Wang et al., 2009; Brackett et al., 2001; Wang et al., 2002). Advertising on the Internet arouses great interest of researchers as well as marketers due to its tremendous growth and its distinctive characteristics. Several studies have demonstrated favorable attitude towards internet advertisements. Ying et al. (2010) on a comparative study that examined the role of beliefs and attitudes in online advertising between the USA and Romania, found both the Americans and Romanians to have positive attitudes towards online advertising though as compared to Americans, Romanians tended to hold a more positive attitudes towards online advertising than do Romanians. Ayesha (2013) too found black generation Y students in South Africa to hold positive attitude towards the value of web advertising. Kelli et al. (2008) on a study that investigated attitudes and the perceptual antecedents of attitudes toward six online advertising formats and tested the ability of perceptions to predict attitude toward the advert format and click through behaviour on adults found attitude to be significantly related to user behaviour toward that format.

Other researchers who have found favourable attitude towards Internet advertising include; Korgaonkar et al. (2002) who found positive attitude toward online advertising was more likely to result in frequent online purchasing and high online spending.

Daulatram et al. (2002) who found favourable attitude towards online advertising significantly influenced web advertising behavior such as clicking online advertisements. *Cho (2003)* who on a study of factors influencing clicking of banner advertisements on the Internet found consumers to hold favourable attitude towards online advertisements. *Acilar (2013)* too on a study of attitudes of undergraduate students toward online shopping found undergraduate students to have positive attitudes toward online shopping. Still others found a link between Internet advertising and attitude; *Wolin et al. (2003)* found a correlation between user's level of Internet advertising interest and level of interest in clicking on the site to be significantly correlated with attitude toward Internet advertising. *Melody et al. (2004)* too while investigating consumer attitudes about receiving SMS based mobile advertisements in Taiwan and the relationships among attitude, intention, and behavior concluded that attitude was positively related to the intention to receive mobile advertisements.

Few studies have however established negative relationships between Internet advertising and attitude towards Internet advertising. *Cardoso et al. (2011)* on a study on adolescents in Portugal, found adolescents to generally exhibited rather neutral or even negative perceptions toward Internet advertising. *Mehta et al. (1995)* found newsgroup users to hold negative attitudes toward Internet advertising. These studies demonstrate attitude toward Internet advertising as a significant predictor of consumers' behavior intention. Most researchers have demonstrated that consumers hold positive attitudes towards Internet advertising. We therefore posit that consumers will have a positive attitude towards Internet advertising.

2.2.3 Subjective Norms

Subjective norm is the perceived social pressure to engage or not to engage in a behavior (Ajzen, 1991). Meyer and Allen (1997) describe it as a perceptible behavior where pressures from society, culture, family and reference groups can influence individuals to comply a behavior. Lueg et al. (2006) indicate that referents (parents, peers, and friends) do influence young people's decision making processes. They usually form their judgments and make decisions based on not only their own evaluation but also others' perceptions. This argument reflects the important role of subjective norms in people's behavior. When people engage referents, their perception of social pressure will affect whether they perform a certain behavior (Bosnjak et al., 2006). Hansen et al. (2004) argued that due to the uncertainty and risk inherent in online shopping, shoppers may resort to communicate with relevant referent groups or individuals to obtain normative guidance to help them accomplish shopping duties. In this way opinions from reference groups can confirm their decision since shoppers conceive the referents decisions as necessary and correct.

Consumers can be influenced by many social factors among them family, friends in their online marketing decisions (Lim et al., 2005). Generally the stronger the subjective norms the stronger the behavioural intention (Lim et al., 2005). Many researchers on internet shopping have demonstrated subjective norms to be a significant determinant of behavior intention (Chao et al., 2009; Venkatesh & Morris, 2000). Hansen et al. (2004) found the positive impact of subjective norms on consumers' intention for online grocery shopping. McCarthy et al. (2013) on factors influencing intention to purchase beef in the

Irish market found both attitude and the subjective norm influenced intention to consume beef, but it was attitude that was of greater importance. Khaled et al. (2014) on the impact of students' attitude and subjective norm on the behavioural intention to use services of banking system in demonstrated that there are significant and positive relationships between students' attitude, subjective norm as predictor variables on the criterion variable of behavioural intention to use banking services in the context of Yemen.

Parnnarat (2006) while predicting adolescent healthy eating behavior using attitude, subjective norm, intention and self – schema revealed that subjective norm was the only significant predictor of intention. Toby (2013) on subjective norms as a driver of mass communication students' intentions to adopt new media production technologies found that subjective norms play an instrumental role in explaining behavioral intentions to adopt new media technologies. Gopi et al. (2007) also supported positive influences of subjective norm on intention to use Internet stock trading. On the influence of subjective norms on attitudes several researchers have reported this relationship. Taylor et al. (1995) noted a strong influence of subjective norms on consumer attitude towards adoption of a new product. Still (Lim et al., 2005) found that when consumers believe important referent others or groups think they should shop online, they are more likely to develop a positive attitude towards online shopping.

Several studies have been carried to determine the moderating effect of subjective norms. Rachel et al. (2000) applying the TPB on eating habits and examining additive and

moderating effects of social influence found perceived social support to act as a moderator variable on the relationship between attitude and intention. It is important to note that individuals usually join social network platforms and engage in interactions as a result of friends' appeals or relatives' inducements. Internet users will also incur a compliant behavior under friends and family influences or others' attitude to interact with internet advertising. Accordingly, subjective norms will have a significant effect on the relationship between attitudes towards Internet advertising and purchase intention.

2.2.4 Perceived Behavioural Control

Perceived behavioral control refers to people's perceptions of their ability to perform a given behavior (Ajzen, 1991). It is an individual's perception on the availability of skills, resources and opportunities that may either inhibit or facilitate behavior (Barnett et al, 2004). It addresses both the internal control which is an individual's skills and abilities or self-efficacy and external constraints which are opportunities and facilities needed to perform a behavior. PBC relates to behavior in that individuals will engage in a given behavior when they perceive that they have control over the given it and they will be shy away from performing it if they have no control. In other words a high level of PBC should intensify an individual's intention to perform the behavior, and the low level PBC ought to be less motivating to perform the behavior. The control factor include internal factors such as information, personal deficiencies, skills, abilities and emotions; and external factors such as opportunities, dependence on others and barriers (Conner et al., 2005).

PBC's direct influence on intention to purchase has been acknowledged to have two distinct dimensions of self-efficacy and controllability (Pavlou et al., 2006; Bhattacharjee et al., 2008; Trafimow et al., 2002). Self-efficacy has been conceptualized as the ease or difficulty of performing a behavior, which in essence is a consumers' judgement of their own capabilities to engage in a given behavior (Ajzen, 2002; Pavlou et al., 2006) with controllability being the extent to which behavior is up to the individual (Ajzen, 2002).

There is strong theoretical and empirical support for the role of behavioral control on intentions (Kim et al., 2009; Gopi et al., 2007; Ajzen, 1991). Several studies have shown PBC to account for a considerable variance in intentions and actions (Ajzen, 2002). They have shown PBC to not only positively influence intention, but also to positively determine the final behavior intention (Ajzen, 1991; Taylor et al., 1995; Pavlou, 2003). Bosnjak et al. (2005) found PBC to positively relate to intention to participate in a web survey. Perceived behavioural control influence on the intention to shop online has been widely considered too in the area of Internet marketing. Hsu et al. (2006) also found PBC was positively associated with the intention to use mobile coupons. Many studies suggest PBC to be a statistically significant influence on intentions to shop online.

Several studies too have been carried to determine the moderating effect of PBC. Several scholars have investigated the relationship between attitude and PBC (Ajzen et al., 1992; Doll et al., 1992). Bansal et al. (2002) too found that when consumers had enough control over switching service providers, a positive attitude towards switching was formed which

in turn led to a stronger intention to switch. Still, (Lee et al., 2011) while determining the influence of mobile self – efficacy on attitude towards mobile advertising found self-efficacy to have a significant influence on attitude towards mobile advertising. We therefore posit that PBC will have a positive and moderating effect on the relationship between attitudes towards Internet advertising and purchase intention.

2.2.5 Respondents Gender

Gender has been and continues to be one of the most common forms of segmentation used by marketers in general and advertisers in particular (Nicovich et al., 2005). Accordingly, if gender based advertising beliefs, attitudes and consumer patterns exist, it is vital for advertisers to recognize them, understand them and use them to design gender specific advertisements (Nicovich et al., 2005; Wolin et al., 2003). As shopping online becomes more common, the number of women shopping online shows a corresponding increase (Asch, 2001). Pastore (2001) concurs that there has been a recent surge in the use of the Internet by women. PRC (2005) argues that in fact there has been an increase of 3% for men versus 12% of women for information search on products and services, and that 82% of men against 75% of women conducted searches on products in 2005.

Prior studies have shown gender differences toward online advertising (Okazaki, 2007; Wolin 2003). Wolin et al. (2003) studied gender perception about Internet advertisement. The results show while males found Internet advertising to be more enjoyable, informative and more useful, females found advertising to be more annoying and more

offensive. The study further reveals that females tend to have more negative attitudes and beliefs about Internet adverts. Internet experience and skills gap between males and females has narrowed over time (Schumacher et al., 2001). Guoqing et al. (2006) found the existence of gender differences among Hong Kong respondents. Mathew et al. (2010) showed females perceive stronger irritation in mobile advertising than males. **Jieun et al. (2010) found that** women reported higher levels for all dependent constructs, of informativeness and entertainment of the mobile adverts, attitude toward the adverts, and intention to click through and learn more.

Lori et al. (2003) on gender differences in beliefs, attitudes and behavior on web advertising, found males to exhibit more positive beliefs about web advertising and more positive attitudes toward web advertising than females. Additionally, males were more likely than females to purchase from the web and surf the web for functional and entertainment reasons, whereas females are more likely to surf the web for shopping reasons. Richard (2010) on the other hand while assessing the role of gender in the context of a pharmaceutical website found differences in the web navigation behavior of both sexes. The findings showed that men engaged in less exploratory behavior besides developing less website involvement compared to. However, across the two sexes, entertainment, challenge, and effectiveness of information content were the key drivers of website attitudes.

Bassam (2012) on the role of gender in Syrian consumers' beliefs about and attitudes towards online advertising found males to have more positive beliefs about online advertising than female. Overall, males held more positive attitudes towards online advertising than females. Cardoso et al. (2011) too on a study on adolescents in Portugal, registered gender differences between male and female with female consumers perceiving Internet advertising as more informative but also more irritating than male consumers. They however were in agreement on their perception of Internet advertising in terms of entertainment and trustworthiness. Acilar (2013) on a study on positive attitudes of undergraduate students toward online shopping, found male students to have more positive attitudes toward online shopping than female counterparts. Lack of attitudinal differences too has been determined. Okazaki (2007) found no specific difference between male and female respondents in case of attitude affecting factors on his exploration of gender effects in mobile advertising. Mengli (2005) too on a study on factors affecting consumers' attitude towards online shopping and online shopping intention in Bangkok, Thailand, found no difference in consumers' attitude towards online shopping based on gender, age and education level. However, an overwhelming number of studies have reported attitudinal differences between male and female regarding attitude towards Internet advertising. We therefore posit that, there exist attitudinal differences between males and females.

2.2.6 Purchase Intention

The Committee on Communication for Behavior Change in the 21st Century (2002) defines behaviour intention (BI) as an individual's perceived likelihood to engage in a

given behavior. Armitage and Conner 2001 have suggested BI be operationalized by direct questions such as "I intend to [behavior]", "I plan to [behavior]" with Likert scale response choices designed to measure the relative strength of intention. Ajzen (1991) has argued that BI is the most proximate predictor of behavior and an indication of a person's readiness to perform a given behavior. He further offers that BI is a function of attitude toward the behavior, subjective norm, and perceived behavioral control, with each predictor weighted for its importance in relation to the behavior and population of interest.

A consumer's attitude and external factors construct determine consumer purchase intention, and it is a critical factor to predict consumer behavior (Fishbein et al., 1975). Consumers usually form expectations about the value and satisfaction that various market offerings will deliver and buy accordingly (Kotler, 2010). Purchase intention can measure the possibility of a consumer to buy a product, and the higher it is, the higher is the consumer's willingness to buy a product (Schiffman et al., 2000). Jingjun (2007) while investigating the influence of personalization in affecting consumer attitudes toward mobile advertising in China, found a direct relationship between consumer attitudes and consumer intentions. Salisbury et al. (2001) posits that customer online purchase intention in the web-shopping environment will determine the strength of a consumer's intention to carry out a specified purchasing behaviour via the Internet. Pavlou (2003) argues that online purchase intention is the situation when a customer is willing and intends to become involved in online transaction. In order to trigger customer online purchase intention, web retailers have to explore the effect of shopping orientations on

customer online purchase intention. Ying et al. (2010) on a study that examined the role of beliefs and attitudes in online advertising: A comparison between the USA and Romania found attitude towards online advertising to be a significant predictor of consumer responses to online advertising;

Consumers' attitude toward advertising has been found to influence advertising effectiveness (Mehta, 2000). Similarly, studies show that online advertising does have an impact on purchase intention (Becerra et al., 2010; Chan et al., 2010; Wei et al., 2010; Bergkvist, 2010). Consumers are more likely to have a higher purchase intention if online advertising is customized to their needs with regard to content and pictures (Chatterjee et al., 2010). When there is favorable attitude toward the brand, purchase intention is generated (Wei et al., 2010). Mehta (2000) found that those who have more positive attitude toward advertising are more likely to be persuaded by advertising. Consumers' positive attitude toward mobile advertising is likely to influence their willingness to accept mobile advertising.

Melody et al. (2004) in a research about consumer attitude toward mobile advertising in Taiwan investigated consumer attitudes about receiving short message service based mobile advertisements and the relationships among attitude, intention, and behavior. They conclude that Attitude is positively related to the intention to receive mobile adverts. Yu et al. (2007) showed that when consumers have a positive attitude towards Internet shopping, they have greater intention to shop for products and services via the

Internet. Mengli (2005) on a study on factors affecting consumers' attitude towards online shopping and online shopping intention in Bangkok, Thailand, found attitude toward online shopping to have an effect on online shopping intention. Nasir (2011) on beliefs about and attitudes towards online advertising in Turkey, found a statistically significant positive relationship between Turkish consumers' attitudes towards online advertising and their behavioral responses. We therefore conclude that positive attitude towards Internet advertising will lead to positive behavior intention.

2.3 Theoretical Framework

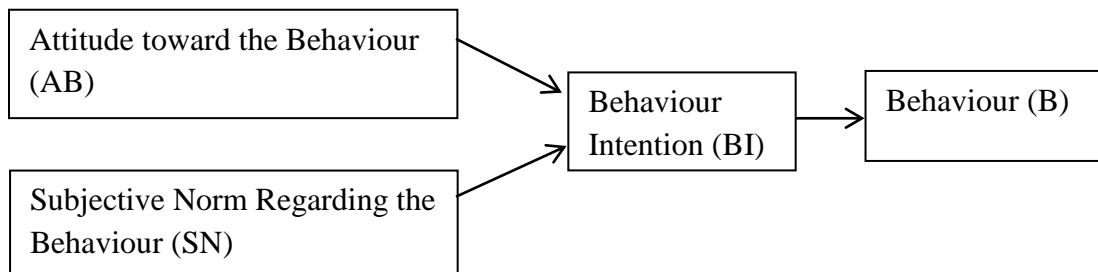
This section will help establish what theories already exist, the relationships between them, to what degree the existing theories have been investigated, and to develop hypotheses to be tested as guided by the theories.

2.3.1 Theory of Planned Behaviour

The Theory of Planned Behavior (TBP) was proposed to remedy limitations emanating from the Theory of Reasoned Action (TRA) (Ajzen et al., 1980). The TRA model (Fishbein et al., 1975) predicted behaviour to be the result of behavioural intentions, which was derived from two constructs, attitude toward a behavior, and subjective norms. Intention preceded behavior and was an indicator of preparedness to implement a particular behavior. Attitude toward a behavior was an individual's positive or negative feelings about performing behaviour. Subjective norms were beliefs about what others think we should do and the degree we are motivated by what others think. A person's

behavioral intention depended on the person's attitude about the behavior and subjective norms. Even though the TRA model received a lot of support in empirical studies of consumer behavior and social psychology related literature (Ajzen et al., 1992; Taylor et al., 1995, Sheppard et al., 1988), it however, had limitations in predicting behavioral intentions and behavior when consumers did not have volitional control over their behavior (Ajzen, 1991; Taylor et al., 1995). Figure 4 below shows the relationship between the key variables in TRA model.

Figure 4: Theory of Reasoned Action



Source: Ajzen et al., (1980)

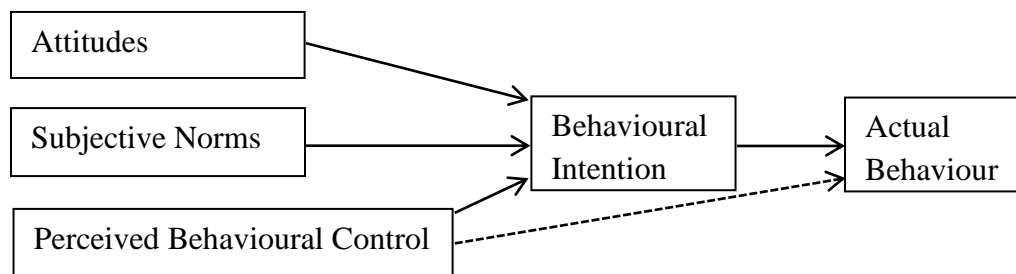
Below is the expression of behavioural intention as argued in the TRA model:

$$BI = W_1 (AB) + W_2 (SN) \text{-----} (Eq - 1)$$

Where; BI – Behavioral Intention; AB – Attitude toward Behavior; SN – Social Norm; and W_1 , & W_2 – Empirically derived weights/coefficients

To remedy this limitation a third construct was included in the TRA model giving rise to the TPB model (Ajzen, 1991). The TPB assumed intention, devoid of unforeseen circumstances that limit individual control, will help predict future behavior. Behaviour was considered to be the result of intention which came from three main constructs; attitudes towards the behavior, subjective norms and perceived behavioural control. The additional construct of perceived behavioural control considered the extent to which a person felt able to enact the behavior. This therefore meant that an individual's self – efficacy and ability to control both the internal and external resources provided confidence and therefore determined behavior intention leading to performance of the intended behavior. Ajzen (1991) argued that TPB could be considered a complete theory of behavior, since any other variable affects behavior through the constructs of TPB itself. Consequently, individual's intention to perform a behavior in question increase with how favorable the attitude is, the influence of subjective norm are and the degree of control over the behavior. Figure 5 below shows the relationship between the key variables in TPB model.

Figure 5: Theory of Planned Behaviour



Source: Ajzen, (1991)

Below is the expression of behavioural intention as argued in the TPB model.

$$BI = W_1 (AB) + W_2 (SN) + W_3 (PBC) \text{-----}(\text{Eq} - 2)$$

Where; BI – Behavioral Intention; AB – Attitude toward Behavior; SN – Social Norm; PBC – Perceived Behavioral Control; and W_1 , W_2 , and W_3 – Empirically derived weights/coefficients that reflect the relative influence of the AB, SN and PBC components on BI

The Theory of Planned Behavior (TPB) is a theoretical model often used to analyze people's intention to perform specific actions (Kaiser, 2006; Mannetti, et al., 2003). It has been used by many researchers to predict reliably intention in human behavior across many disciplines (Phillips, et al., 2003; Cammock, et al., 2009). These include marketing (Anssi et. al., 2005; Yann, 2009), customer care (Heesup et. al., 2010), environment (Stavros et. al., 1999) and even helath (Gaston et. al., 1996). A review of literature show the validity of TPB in relation to a wide range of behaviours (Armitage et al., 2001; Trafimow, et al., 2002).

The TPB model has been the basis for several studies of Internet purchase behavior with a number of studies undertaken to assess the effectiveness of the TPB model and thus help determine consumers' online shopping behavior and orientations (Choi et al, 2004).

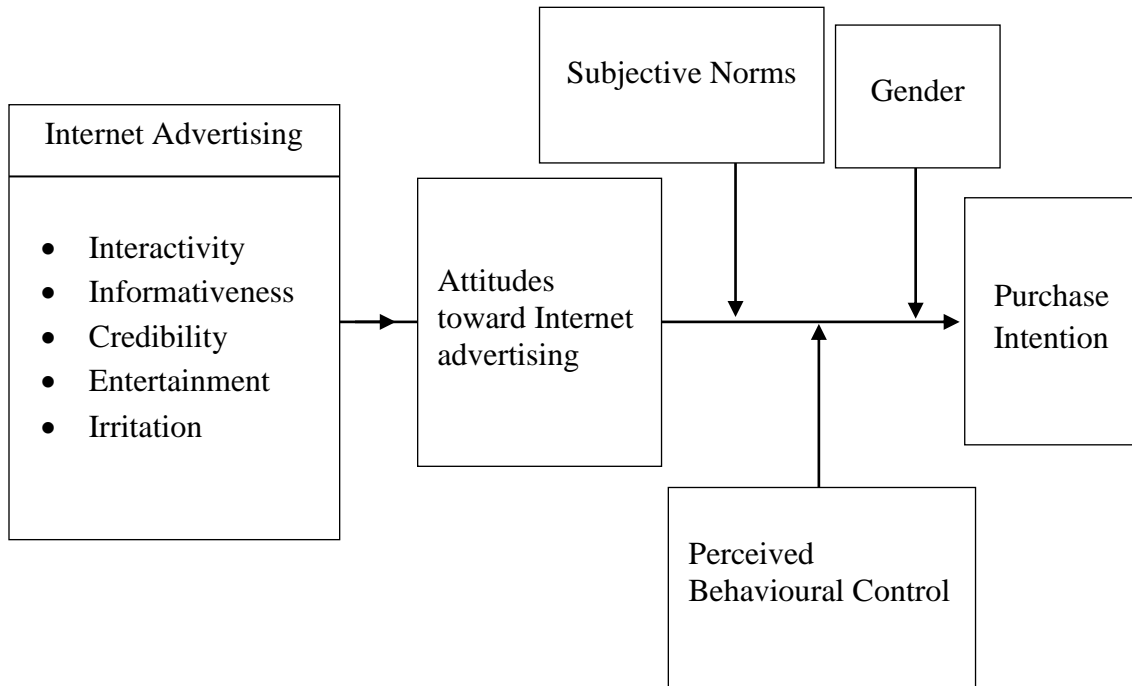
Emad et al. (2013) while investigating factors affecting Internet purchase behavior based on theory of planned behavior in visitors of an e-shop verified the influence of attitude, perceived behavioural control and subjective norms on Internet purchase intention. Torben et al. (2004) too while predicting consumer online grocery buying intention of Danish and Swedish web based consumers found TPB to provide the best fit to the data and explaining the highest proportion of variation in online grocery buying intention. Emma et al. (2009) applied the theory of planned behavior to young people's use of social networking web sites. Results revealed intention to engage in high level social networking websites use is influenced by attitudinal, normative, and self-identity factors. **Kumar (2000)** investigated consumers' intention towards Internet shopping using the TPB model and found attitude, subjective norm, perceptions of behavioral controls, and previous purchases to be significant predictors of behavioral intention. Ming-Shen et al. (2007) while examining online shopping intentions of consumers from the perspective of planned behaviour theory and found attitude towards online shopping perceived behaviour control to significantly influence shopping behavior while subjective norms had no influence on online shopping intentions.

The findings in the above studies demonstrate the robustness of the TPB model in predicting behavior intention. This study adopted and modified the TPB model and used it to investigate the effect of Internet advertising on purchase intention. The conceptual framework for the study is discussed below.

2.3.2 Conceptual Framework

The underlying premise of the study is that beliefs about informativeness, interactivity, entertainment, irritation and credibility of Internet advertising inform attitude towards Internet advertising which in turn affect purchase intention. Purchase behavior intention will be affected by the moderating effects of subjective norms, perceived behavioural control and gender on attitude towards Internet advertising. Subjective norms in the framework being taken as beliefs about how important referent others such as family, friends and religion affect ones feelings about Internet purchasing, and motivation to comply with their views. This is so because people's belief on how people they care about will view the behavior in question affects the way they form their behaviour. In the case of perceived behavioural control, beliefs about having the necessary opportunities and resources to engage in Internet purchasing should influence intent to purchase. Individuals may hold favourable attitudes towards Internet advertising, but fail to follow through to purchase due to lack of control over their behavior and skills to engage in that activity to completion. Indeed people must feel confident enough and that they have control over their actions. If this feeling is missing people may find it difficult to follow through and develop favourable behaviour intention towards an activity. Finally, in our society today male and female sometimes exhibit distinct and unique behavior towards an item. There are situations where the behavior is homogeneous and situations where it is not. In this model therefore the moderating effect of gender will be examined. The conceptual model is presented below in Figure 6.

Figure 6: Conceptual Model



Source: Researcher's Model

2.3.3 Operationalization of Variables

The constructs used in this study were identified from literature. They include Internet advertising, attitude towards Internet advertising, subjective norms, perceived behavioural control, gender and purchase intention. Table 2 below provides operationalization of the employed constructs.

Table 2: Operationalization of Variables

Variable	Conceptual Definition	Indicators	Measurement	Questionnaire Item
Internet Advertising	This was operationalized as commercial content available on the Internet that is designed by a business to inform consumers about a product or service. The Internet being a worldwide computer network that interconnects computers enabling data and information to be exchanged while advertising in the study is the promotion of goods or services for sale.	Anchored by informativeness, entertainment, irritation, credibility, interactivity	A 24 item, five point Likert scale of strongly disagree (1) to strongly agree (5)	3 (a) – (g) 4 (a) – (d) 5 (a) – (d) 6 (a) – (c) 7 (a) – (f)
Attitudes towards Internet advertising	Operationalized as a learned predisposition to respond in a favourable/ unfavourable way to commercial content on the Internet.	Anchored by positive/negative response	An 8 item, five point Likert scale of strongly disagree (1) to strongly agree (5)	8 (a) – (h)
Subjective Norms	Operationalized as perceived social pressure to engage or not to engage with Internet advertising. Subjective being an individual's personal opinion regarding Internet advertising while norms in the study are unwritten rules of an individual's social group for the behaviors that are considered acceptable and expected regarding Internet advertising.	Anchored by friends/peers, religion and family	A 12 item, five point Likert scale of strongly disagree (1) to strongly agree (5)	9 (a) – (l)
Perceived Behavioural Control	Operationalized as an individual's perception of his/her ability to interact with internet advertising. Perception being the recognition and interpretation of sensory information regarding Internet advertising while behavior are actions by which individuals adjust to Internet advertising and control being the ability to exercise direction and have power over Internet advertising.	Anchored by self-efficacy and controllability	A 3 item, five point Likert scale of strongly disagree (1) to strongly agree (5)	10 (a) – (c)
Gender	Operationalized as attitudes toward Internet advertising associated with a person's biological sex.	Anchored by male and female attitude toward Internet advertising	A 1 item question. State their gender (Male/Female)	1
Purchase Intention	This was operationalized as an individual's willingness to purchase goods/services as a result of interacting with Internet advertising. Purchase being to obtain goods/services by payment while intention being a willingness to buy or not to buy goods/services as a result of interacting with Internet advertising.	Anchored by the likelihood of purchase, recommendations to friends and the urge to purchase.	A 3 item, five point Likert scale of strongly disagree (1) to strongly agree (5)	11 (a) – (c)

Source: Own (2011)

CHAPTER THREE: RESEARCH DESIGN AND METHODOLOGY

3.1 Introduction

In this chapter a detailed outline of the structure of the research and links of all the elements of the research are provided. Included are the research philosophy, research design adopted for the study, the study population, the sample design, how data was collected, what instruments were employed, how the instruments were used and the means for analyzing collected data. The reliability and validity of the research instrument is also addressed.

3.2 Research Philosophy

This research study was grounded in the positivism philosophical paradigm which holds that every rationally justifiable assertion can be scientifically verified (Moneesha, 2001). The paradigm describes an approach to the study of society that relies on scientific evidence to reveal the true nature of how society operates. It encompasses economic, behavioural, cognitive, attitudinal, and situational perspectives (Moneesha, 2001). Indeed the dominant paradigm within consumer research has been positivism (Anderson, 1986; Bagozzi 1980; Peter et al., 1983). In consumer behavior the paradigm lays emphasis on the causes of consumer behavior which are directly related to effects and can be generalized. Further, consumer behaviour can be measured objectively, empirically tested and predictions made (Ramanathan, 2008). This paradigm treats consumers as rational human beings, who make purchase decisions after collecting information and weighing all alternatives (Moneesha, 2001). The methodology

is essentially quantitative, with techniques including surveys, observations and even experiments.

3.3 Research Design

The study adopted a cross sectional study research design in determining the relationship between Internet advertising and purchase intention of university students in Kenya. Cross – sectional surveys involve the study of a group within a population over who data or information is gathered at a single point in time (Shaughnessy et al., 2011; Martyn, 2010). Cross – sectional surveys are therefore useful in providing a snapshot of an outcome and the characteristics associated with it at a specific point in time (Martyn, 2010). Cross – sectional studies are typically quick and less expensive to conduct, because respondents do not have to be tracked over time. There is therefore less utilization of resources. It also does not suffer from participant attrition since data is gathered at a single point in time. Marketing academics and practitioners have found cross sectional surveys suited for gathering information on people’s attitudes and behaviors from a large group of subjects and useful at identifying associations (Emily, 2008). These surveys have frequently been used to find answers to various questions related to market dynamics, business environment and consumer behaviour (Hultink et al., 2000; Wieseke et al., 2008).

3.4 The Population

Population is defined as an aggregate or totality of all the objects, subjects or members that conform to a set of specifications (Polit et al., 1999). In this study the target population was composed of all students in Kenyan universities estimated at 153,591 as summarized in appendix V (CHE, 2010). This was further broken down into male – 96,098, female – 57,493.

This demographic was considered since Internet audience has been found to be populated by the young, affluent and well educated persons (Pastore, 2001). Besides, young adults, and especially university students, are more open to new information communication technologies (Lightner et al., 2002). In a study conducted by Synovate research firm on Internet use in Kenya, results showed Internet use in Kenya to be high in the key 18 – 24 year old demographic (Synovate, 2010). Kemibaro (2013), too found Internet usage in young Kenyans to increase from pre-teens, through the teens and to be most popular with post-teens. The two findings supported the assertion by (Pastore, 2001) and therefore made this demographic of university students plausible for the study.

3.5 The Sample Design

A sample has been defined as a set of respondents selected from a larger population to participate in a research project (Salant et al., 1994). It is important that the sample drawn from the population is representative so that it allows inferences made from the sample

statistics to the population under study have precision and provide reliable answers to research questions being investigated (Maleske, 1995).

In this survey, the sampling frame consisted of students in Kenyan universities. Krejcie et al. (1970) approach on determination of sample size was used to determine the number of students who formed the sample size. This method is commonly used to estimate sample size in research (Chua et. al., 2006) and is ideal for a defined finite population (Hashim, 2010). Appendix III shows how the sample size of 383 respondents was determined. Once the sample size had been determined, proportional sampling technique which is a sampling strategy used when the population is composed of several subgroups that are vastly different and the number of participants from each subgroup is determined by their number relative to the entire population (Van, 1979) was carried out to determine both the number of respondents per university and the number of male and female respondents per university. Thereafter respondents were randomly picked. Appendix IV presents sample size distribution per university.

3.6 Data Collection Instrument

A closed ended survey questionnaire administered by research assistants was used to collect primary data on demographic factors, Internet advertising, attitudes towards Internet advertising, subjective norms, perceived behavioral control, and purchase intentions. Questionnaire items were adapted and modified from relevant literature as follows; informativeness, entertainment, irritation, and credibility (Bracket et al., 2001;

Haghirian et al., 2005), attitude towards Internet advertising (Melody et al., 2004; Taylor & Todd, 1995; Venkatesh et al. 2003) subjective norms (George, 2004; Swinyard & Smith, 2003; Venkatesh et al. 2003; Shimp & Kanvas, 1984), perceived behavioural control (Forsythe et al. 2003) and purchase intention (Taylor & Todd 1995; Lin et al, 2005). Questionnaires were utilized in the study given the large sample of subjects to be contacted within a relatively short period of time besides the need to be cost effective (Moser et al., 1971) and the fact that they are simple to administer and analyze (Constantinos et al., 2011).

The questionnaire was divided into six sections. In section one, respondents were asked to provide demographic data on gender and university type. Information on the key factors (informativeness, interactivity, entertaining, irritation and credibility) of Internet advertising was captured under section two. Section three was used to collect information on attitudes towards Internet advertising while in section four information about subjective norms where respondents answered questions on friends/peers, family and religion was collected. Section five dealt with perceived behavioural control. Questions mainly centred on self-efficacy and controllability. Lastly, section six had three questions addressing purchase intention.

With the exception of the demographic factors, all the other variables were measured on a 5-point Likert scale (i.e. 1=Strongly Disagree, 2=Disagree, 3=Undecided 3=Agree

5=Strongly Agree). Likert scales were employed since they offer advantages of speed, and ease of coding (Neuman, 1994). Many researchers have employed the scale in their research work on Internet shopping (Haque et al., 2007; Kwek et al., 2010).

3.7 Reliability Test

Reliability of a measure demonstrates the stability and consistency with which the instrument measures a particular construct (Cavana et al., 2001). Hair et al. (2010) defines it as an assessment of the degree of consistency between multiple measurements of a variable. It further refers to the extent to which independent administration of the same instrument yields the same results under comparable conditions. The less variation the instrument produces in repeated measurements of an attribute the higher the reliability (Cavana et al., 2001). In determining the internal consistency and the soundness of the survey instrument in the study the questionnaire was piloted on 50 individuals who did not form part of the research sample and thereafter revised on the basis of their feedback.

In this study (Cronbach, 1951) alpha coefficient was used as a quality indicator of the scale items. This statistic has widely been used in research as a quality test indicator (Klaas, 2009). Cronbach's alpha value of 0.7 was considered as the minimum acceptable threshold of questionnaire reliability (Nunnally, 1978; Garson, 2006; Hair *et al.*, 2006; George et al., 2003).

Cronbach's alpha coefficient for each scale item of each construct was calculated as a measure using a pilot test on 50 subjects. Scale items that improved the overall soundness of each construct were extracted. The reliability coefficients for the construct ranged from the lowest 0.648 (Perceived behavioural control) to the highest 0.833 (Credibility). The overall Cronbach alpha reliability coefficient for the 50 statements in the questionnaire was found to be 0.854 exceeding the minimum acceptable threshold of 0.70 as recommended by (Nunnally, 1978; Garson, 2006; Hair *et al.*, 2006; George et al., 2003) suggesting a stable and consistent measurement instrument. The Cronbach alpha coefficients for each construct in the study are presented below in Table 3.

Table 3: Reliability Statistics

Construct	Cronbach's Alpha	N of Items
Informativeness	0.741	7
Interactivity	0.693	4
Entertainment	0.824	4
Credibility	0.833	3
Irritation	0.815	6
Attitudes towards Internet advertising	0.727	8
Subjective norms	0.800	12
Perceived behavioral control	0.648	3
Purchase Intention	0.832	3
Overall	0.854	50

Source: Survey data (2013)

3.8 Validity Tests

Validity has been defined as the extent to which a measuring instrument measures what it purports to measure (Nachmias et al., 1996; Thietart et al., 2001). Whenever researchers measure behaviour, they are concerned with whether they are measuring what they intended to measure (Bollen, 1989; Hardy & Bryman, 2004). A measuring instrument can be reliable but not valid in the sense that it consistently gives an output which is not valid. An example is a wrongly calibrated measuring instrument that consistently gives a result which is not valid. Strong support for validity of the measuring instrument therefore needs to be developed if it is to measure what it purports to measure (Bollen, 1989).

In this study, expert opinion in the field of consumer behavior and internet advertising was sort to determine the instrument's ability to include all the content of the constructs; attitude towards internet advertising, subjective norms, perceived behavioural control, purchase intention and Internet advertising represented by informativeness, interactivity, entertainment, credibility and irritation (Bollen, 1989; Anastasi et al., 1997; Heffner, 2014; Foxcroft et al., 2004) and thus whether the measures fully represent the behavior domain under study. The extent to which operationalization of the constructs do actually measure what the theory says they do (Trochim, 2006) was also reviewed by experts who included research supervisors and colleagues in the same field (Foxcroft et al., 2004). Comments generated were incorporated in the study.

3.9 Data Analysis

The completed questionnaires were pretested for completeness to ensure accuracy and consistency of information obtained. Thereafter, analysis proceeded in two major stages preliminary analysis that dwelt mostly on descriptive statistics followed by inferential analysis that sort to address the hypotheses in the study. The Statistical Package for Social Scientists (SPSS) version 17.0 was used for analysis. The stages are discussed below.

3.9.1 Preliminary Analysis

Prior to commencement of analysis, data was examined for accuracy and missing values. Cases with substantial missing data were discarded from subsequent analysis if their summative percentage of these cases represented less than 5% of the total sample (Tabachnick et al., 2007). Mean substitution was used to replace missing data in cases that did not have substantial data missing since it has no effect on the mean distribution of the variable (Tabachnick et al., 2007; Cohen et al., 2003). Frequency distribution tables and percentages were used to summarize and compress data by grouping them based on each Likert item and construct. The mean and standard deviation values of each Likert item were inspected for plausibility (Tabachnick et al., 2007). This provided an overview of the general trend and distribution of the sample surveyed. Variables used in subsequent analyses were created by computing a mean composite score for each construct.

3.9.2 Inferential Analysis

In determining the effect of internet advertising on purchase intention of university students, multiple linear regression was used to analyze relationships between Internet advertising and attitude towards Internet advertising, attitude towards Internet advertising and purchase intention and the moderating effect of perceived behavioural control, subjective norms and gender on the relationship between attitude towards Internet advertising and purchase intention while the independent sample t – test was used to establish attitudinal differences between male and female respondents through formulated hypotheses.

Researchers in social and behavioural spheres commonly utilize these quantitative techniques in analyzing qualitative data (Fox, 1991). Among researchers who have employed these analytical techniques with studies grounded in cross sectional designs include; (Haque et al., 2007) with t – test analysis, (Haque et al., 2007; Ghajarzadeh et al., 2010) with analysis of variance – ANOVA, and (Narges et al., 2011; Kwek et al., 2010; Faraz et al., 2011; Mohd et al., 2006; Guohua, 2005) with multiple linear regression analysis. Abelson (1995) has argued that the borderline between ordinal data considered qualitative and interval data considered quantitative is vague and thus cannot be distinguished. Indeed (Baggaley & Hull, 1983; Maurer & Pierce, 1998; Vickers, 1999) have shown that ordinal data can be analyzed effectively as interval data. Analysis approaches are discussed below

3.9.2.1 Testing Assumptions of Multivariate Analysis

Underlying the multivariate analyses and statistical tests is the assumption that all variables are normally distributed. Statistical assumptions of normality were checked to ensure that all variables in the study were normally distributed. This was carried out using both graphical and numerical approaches (Park, 2008). For a perfectly normally distributed variable, both skew and kurtosis values should be zero. However in the real world variables are rarely perfectly normally distributed. First, a graphical inspection of the normal $q - q$ plots, which is a plot of percentiles of a standard normal distribution against corresponding percentiles of the observed data of a variable was undertaken (Brenda, 2011). A resulting plot roughly following a straight line with a positive slope approximated a normal distribution. Deviations indicated possible departures from normality.

This was followed by an assessment of the degree of skewness and kurtosis. Skewness and kurtosis critical ratios (Z scores) for each scale variable were computed (i.e. $Z_{\text{Skewness}} = \text{Skewness Statistic} / \text{Standard Error}$ and $Z_{\text{Kurtosis}} = \text{Kurtosis Statistic} / \text{Standard Error}$) (Ghasemi et al., 2012; Tabachnick et al., 2007; Kline, 2005). Absolute Z score values greater than 1.96 at $p < 0.05$ were significant (Ghasemi et al., 2012) and indicated substantial departure from normality and were therefore considered non normal. Non-normal variables were transformed using both square root and logarithmic functions. Normality was further reassessed by an inspection of the normal $q - q$ plots and subsequently inspecting the degree skewness and kurtosis of the transformed variables to determine whether there was improvement.

Following transformation, the variables were assessed for linearity by examining the Pearson's correlation coefficients between the dependent and independent variables before being regressed (Leech et al., 2008; Tabachnick et al., 2007). This was followed by an investigation of multicollinearity which occurs when one or more of the predictor variables highly correlate with other predictor variables in a regression equation (Cohen et al., 2003). Multicollinearity was tested by assessing the Variance Inflation Factor (VIF) for the predictors in the regression models once the regression had been run. No formal criterion for determining the threshold of VIF exist. Various recommendations for acceptable levels of VIF have been published by various researchers. Whereas (Hair et al., 1995; Cohen et al., 2003; Leech et al., 2008) recommend 10 as the maximum acceptable level, other researchers (Rogerson, 2001) have recommended a maximum value of 5 with (Pan et al., 2008) recommending a maximum value of 4. Since the higher the VIF index the higher the variance in the estimated parameter, this study considered a VIF value of 4 as the maximum acceptable level. VIF values greater than 4 indicated significant multicollinearity. Multicollinearity test was necessary to rid the model to be regressed of redundant information not needed for analysis (Tabachnick et al., 2007).

Finally, both the histogram and the normal probability plot of the standardized residuals were visually inspected (Tabachnick et al., 2007) to see whether normality existed after the prediction model had been determined. The scatterplot of the standardized residuals were also visually inspected to assess the linearity and equal variance of the predicted model. A scatterplot that was not randomly distributed was considered homoscedastic (Pallant, 2005). Outliers were detected by an examination of standardized dfbeta values.

Absolute mean values larger than 2 were considered highly influential and subsequently dropped from the analysis.

3.9.2.2 Regression Analysis

This study employed stepwise regression analysis a form of multiple linear regression approach that has found application in educational and psychological research to evaluate the order of importance of variables, select useful subsets of variables and determine relationships between predictors and dependent variables (Thompson, 1995). This approach was employed to test hypotheses H1, H2, H4 and H5 which were formulated to determine the effect of internet advertising on attitude towards internet advertising, establish the effect of attitude towards Internet advertising on purchase intention and determine the moderating effect of perceived behavioural control, subjective norms and gender on the relationship between attitude towards Internet advertising and purchase intention respectively. At each stage of the analysis entered predictors were deleted in subsequent steps if they no longer contributed appreciably unique predictive power to the regression model when considered in combination with newly entered predictors (Thompson, 1989). The stages of the analysis are enumerated below.

In running the stepwise regression analysis, first, the goodness of fit was examined. The degree of explanation of the dependent variable by the predictors was represented by the magnitude of the coefficient of determination R^2 at each stage of the stepwise regression. This was followed by an assessment of the overall model by examining the F-ratio in the ANOVA table. A p – value < 0.05 was statistically significant and therefore the null

hypothesis that the regression model is not a good fit of the data was rejected (Haynes, 2010). The regression model was otherwise considered a good fit of the data. This was followed by an assessment of the statistical significance of each of the predictor variables by examining their standardized beta coefficients, t – values and p – values. A predictor with a p – value < 0.05 was statistically significant and therefore the null hypothesis that the predictor coefficient was equal to zero was rejected. An absolute t – value suggested the degree of impact the predictor had on the dependent variable. The standardized beta coefficients for the predictors were subsequently assessed for their contribution on the dependent variable with the coefficients indicating the degree of contribution for each predictor. This was given in the final prediction model.

The theoretical multiple regression models were specified as follows:

For hypothesis H1;

$$\text{Att_RSqrt} = \beta_0 + \beta_1\text{IAD} + e \text{ ----- (Eq – 3)}$$

Where; Att_RSqrt – Attitude towards Internet advertising, IAD – Internet advertising, β_0 – the intercept, and β_1 – Estimated parameters and e – the error term.

For hypothesis H2;

$$\text{Att} = \beta_0 + \beta_1\text{Cre} + \beta_2\text{Inf} + \beta_3\text{Int} + \beta_4\text{Irr} + \beta_5\text{Ent} + e \text{ -----(Eq – 4)}$$

Where; Att – Attitude towards Internet advertising, Cre – Credibility, Inf – Informativeness, Int – Interactivity, Irr – Irritation, Ent – Entertainment, β_0 – the intercept, ($\beta_0, \beta_1, \beta_2, \beta_3, \beta_4, \beta_5$) – Estimated parameters and e – the error term.

For hypothesis H4;

$$PI = \beta_0 + \beta_1Att + e \text{ ----- (Eq – 5)}$$

Where; PI – Purchase intention, Att – Attitude towards Internet advertising, β_0 – the intercept, (β_0, β_1) – Estimated parameters and e – Error term.

For hypothesis H5;

$$PI = \beta_0 + \beta_1Att + \beta_2SN + \beta_3PBC + \beta_4Gender + \beta_5C1 + \beta_6C2 + \beta_7C3 + \beta_8C4 + \beta_9C5 + \beta_{10}C6 + \beta_{11}C7 + e \text{ ----- (Eq – 6)}$$

Where; PI – Purchase intention, Att – Attitude towards Internet advertising, SN – Subjective norms, PBC – Perceived behavioural control, C1 – Interaction term for Att and SN, C2 – Interaction term for Att and PBC, C3 – Interaction term for Att and Gender, , C4 – Interaction term for Att, SN and PBC, C5 – Interaction term for Att, SN and Gender, C6 – Interaction term for Att, PBC and Gender, C7 – Interaction term for Att,

SN, PBC and Gender β_0 – the intercept, ($\beta_1, \beta_2, \beta_3, \beta_4, \beta_5, \beta_6, \beta_7, \beta_8, \beta_9, \beta_{10}, \beta_{11}$) – Estimated parameters and e – Error term.

3.9.2.3 Test on Differences between Groups

The independent sample t-test analysis which determines whether there is a statistically significant difference between means in two unrelated groups was used in testing for attitudinal differences towards Internet advertising between male and female university students as expressed in hypothesis H3. A p – value < 0.05 led to the rejection of the null hypothesis that there are no attitudinal differences towards Internet advertising between male and female university students in Kenya. Indeed the null hypothesis presupposed that there were no differences between the two groups. Otherwise the existence of differences was supported.

In determining this difference, first the assumption of homogeneity of variance (i.e. the two groups have equal variance) was determined using the Levene's test of equality of variances. A p – value < 0.05 led to the rejection of the null hypothesis that there is no difference in the variances between male and female students and therefore a violation of the assumption of homogeneity of variance. In the event of a violation of the assumption of homogeneity of variance, equal variance not assumed was considered in testing the null hypothesis. A p – value < 0.05 led to the rejection of the null hypothesis. Otherwise there were significant differences between the two groups.

CHAPTER FOUR: DATA ANALYSIS, FINDINGS AND DISCUSSIONS

4.1 Introduction

This chapter presents results of the data analysis carried out on data collected. Several statistical tests that utilized the Statistical Package for the Social Science version 17.0 were used to develop this chapter. Included are results on data screening, descriptive statistics on all constructs and an evaluation of statistical assumptions underlying multiple linear regression. The chapter concludes with inferential analysis results that seek to establish a relationship between Internet advertising and purchase intention.

4.2 Data Screening Results

The study targeted 383 students from private and public Kenyan universities. Out of the 383 questionnaires administered, 365 were collected accounting for 95.3 percent response rate. Of the 365 questionnaires collected, 3 were eliminated from the analysis as a result of substantial unscorable responses (Howell, 2012). In all, questionnaires not considered for analysis accounted for 5.48 percent, just about 5% as recommended by (Tabachnick et al., 2007). A total of 362 questionnaires were subsequently considered for analysis yielding a usable response rate of 94.52 percent. Mean substitution was used to replace missing data considered not substantial in 15 of these questionnaire items (Tabachnick et al., 2007; Cohen et al., 2003).

4.3 Demographic Features of Respondents

Of the total respondents considered, 60.5% were male while 39.5% were female. A breakdown of their distribution is presented in Table 4 below.

Table 4: Gender Distribution

Gender	Number	Percentage (%)
Male	219	60.5
Female	143	39.5
Total	362	100.0

Source: Survey data (2013)

The majority of the respondents (84.0%) were from public universities while (16.0%) of the respondents were from private universities. A breakdown of their distribution is presented in Table 5 below.

Table 5: Distribution by University Type

University Type	Number	Percentage (%)
Public	304	84.0
Private	58	16.0
Total	362	100.0

Source: Survey Data (2013)

4.4 Results of Descriptive Statistics on Study Variables

This section presents results on descriptive statistics of all variables in the study. Included are results on mean and standard deviations on Internet advertising operationalized as credibility, informativeness, interactivity, entertainment and irritation, attitudes towards Internet advertising, subjective norms, perceived behavioural control (PBC), and purchase intention

4.4.1 Evaluating Internet Advertising

In measuring this variable of Internet advertising five factors; informativeness, irritation, entertainment, interactivity and credibility were examined. Respondents were asked to rate on a 5 point Likert scale of strongly disagree (1) to strongly agree (5) a group of statements on each factor. Here respondents indicated the extent to which they agreed or disagreed with the statements. A summary of the descriptive statistics that included the mean and standard deviations for each of the Likert scale item for every factor is presented below.

4.4.1.1 Level of Informativeness of Internet Advertising

In measuring this factor five Likert scale items were used to determine the level of informativeness of Internet advertising. Respondents were asked to rate on a 5 point Likert scale the level of informativeness of Internet advertising by indicating the extent to which they agreed or disagreed with statements provided. The results as presented below in Table 6 show that all the Likert scale items had a mean response score > 3.00 indicating a tendency toward positive responses. These findings demonstrate that respondents found Internet advertising to be informative. Of special note is the accuracy of the Internet content which was particularly high with 79.52% of respondents finding it to be accurate. 9.98% did not find the Internet content high while 10.50% were undecided. This item had a mean response score of 4.01. Findings show that respondents valued the accuracy of information in Internet advertising. How current information from Internet advertising is, was the second most highly rated item with 78.72% of respondents finding it to be current. The mean response score for this item was 3.98.

Table 6: Informativeness of Internet Advertising

Informativenss scale item	SD	D	U	A	SA	N	Mean	Std. Deviation
Information from the Internet advertising is accurate	3.59%	6.39%	10.50%	35.64%	43.88%	362	4.01	1.103
Information from Internet advertising is current	3.31%	9.12%	8.84%	43.92%	34.81%	362	3.98	1.050
Information from Internet advertising is timely	3.31%	7.46%	15.47%	51.10%	22.65%	362	3.82	.974
Information from Internet advertising is clear and concise	3.87%	14.64%	20.72%	38.12%	22.65%	362	3.61	1.104
Information from Internet advertising is relevant	4.97%	13.54%	23.48%	39.23%	18.78%	362	3.53	1.094
The extent of the information from Internet advertising is high	6.90%	13.54%	17.13%	40.33%	22.10%	362	3.57	1.173
Product information comparison via Internet advertising is easy	9.67%	14.92%	15.47%	33.98%	25.97%	362	3.52	1.285
Grand Mean							3.72	

Source: Survey data (2013)

Next was information from Internet advertising being timely which had a mean response score of 3.82 with 73.75% of respondents finding it timely. This was followed by information from Internet advertising being clear and concise with a mean response score of 3.61. 60.77% of respondents found it to be clear and concise. The lowly rated scale item was “Product information comparison via Internet advertising is easy” at 3.52. 59.95% of the respondents found comparison of product information easy while 25.59% did not find it easy. 15.47% of them were undecided on whether it was easy or not. Finally, the standard deviation values for all the Likert scale items for the informativeness variable ranged between 0.974 and 1.285. None of the items recorded a high standard deviation signifying less variability and therefore less spread across responses per Likert scale item. Generally, respondents viewed their context on the level of informativeness of Internet advertising as being positive with an overall mean response score of 3.72.

4.4.1.2 Level of Interactivity of Internet Advertising

In measuring this factor four Likert scale items were used to determine the level of interactivity of Internet advertising. Respondents were asked to rate on a 5 point Likert scale the level of interactivity of Internet advertising by indicating the extent to which they agreed or disagreed with statements provided. The results as presented in Table 7 below show that all the Likert scale items had a mean response score > 3.00 indicating a tendency toward positive responses. Respondents strongly felt that they freely choose what they wanted to see. This item was rated highly with a mean response score of 3.77 with 66.85% of respondents in agreement. 21.27% of respondents didn't agree while 11.88% were undecided. The second item to be rated highly was Internet advertising

facilitates two way communication. This item had a mean response score of 3.58 with 62.99% of respondents in agreement. 22.37 % of respondents did not agree while 14.64% were undecided. Respondents found Internet advertising to be fast in responding to requests. This item had a mean response score of 3.50 with 59.12% of respondents in agreement. 24.31% of respondents did not agree while 16.57% of respondents were undecided.

Table 7: Interactivity of Internet Advertising

Interactivity scale item	SD	D	U	A	SA	N	Mean	Std. Deviation
I freely choose what I want to see on Internet adverts	10.50%	10.77%	11.88%	24.86%	41.99%	362	3.77	1.366
Internet advertising facilitates two way communication	7.18%	15.19%	14.64%	38.40%	24.59%	362	3.58	1.214
Internet advertising is fast in responding to my requests	5.25%	19.06%	16.57%	38.40%	20.72%	362	3.50	1.168
Internet advertising gives me the opportunity to talk back	7.12%	16.85%	12.27%	35.64%	19.06%	362	3.43	1.182
Grand Mean							3.57	

Source: Survey data (2013)

The lowest rated item was “Internet advertising gives me an opportunity to talk back” with a mean response score of 3.43 with 54.70% of respondents in agreement. 23.97% of respondents were in agreement while 12.27% were undecided. Finally, the standard deviation values for all the Likert scale items for the interactivity variable ranged between 1.168 and 1.366. None of the items recorded a high standard deviation signifying less variability and therefore less spread across responses per Likert scale item.

Generally, respondents viewed their context on the interactivity level of Internet advertising as being positive with an overall mean response score of 3.57.

4.4.1.3 Entertainment Value of Internet Advertising

In measuring this factor four Likert scale items were used to determine the entertainment value of Internet advertising. Respondents were asked to rate on a 5 point Likert scale the level of the entertainment value of Internet advertising by indicating the extent to which they agreed or disagreed with statements provided. The results are presented in Table 8 below.

Table 8: Entertainment value of Internet Advertising

Entertainment Scale Item	SD	D	U	A	SA	N	Mean	Std. Deviation
Internet advertising is fun	8.01%	8.84%	12.98%	30.94%	39.23%	362	3.85	1.256
Internet advertising is exciting	9.25%	9.39%	11.60%	42.13%	27.62%	362	3.81	1.100
Internet advertising is enjoyable	5.80%	8.84%	14.64%	42.27%	25.69%	362	3.76	1.107
Internet advertising is interesting	6.35%	9.12%	16.85%	42.27%	25.41%	362	3.71	1.131
Grand Mean							3.78	

Source: Survey data (2013)

All the Likert scale items had a mean response score > 3.00 indicating a tendency toward positive responses. Fun emerged as the item highly rated with a mean response score of

3.85 with 70.17% of respondents in agreement. 16.85% of respondents did not agree while 12.98% were undecided. Respondents also found Internet advertising to be exciting with a mean response score of 3.81 with 69.75% of respondents in agreement. 18.64% of the respondents did not agree while 11.60% were undecided. Internet advertising is enjoyable had a mean response score of 3.76 with 67.96% of respondents in agreement. 14.64 % of respondents did not agree while 14.64% were undecided. The lowest rated item was “Internet advertising is interesting” with a mean response score of 3.71 with 67.68% of respondents in agreement. 15.47% of respondents did not agree while 16.85% were undecided.

The standard deviation values for all the Likert scale items for the entertainment variable ranged between 1.100 and 1.256. None of the items recorded a high standard deviation signifying less variability and therefore less spread across responses per Likert scale item. On the whole, respondents viewed their context on the entertainment value of Internet advertising as being positive with an overall mean response score of 3.78

4.4.1.4 Level of Credibility of Internet Advertising

In measuring this factor three Likert scale items were used to determine the credibility level of Internet advertising. Respondents were asked to rate on a 5 point Likert scale the level of credibility of Internet advertising by indicating the extent to which they agreed or disagreed with statements provided. The results are presented in Table 9 below.

Table 9: Credibility of Internet Advertising

Credibility Scale Item	SD	D	U	A	SA	N	Mean	Std. Deviation
Internet advertising trustworthy	9.94%	23.20%	17.13%	20.99%	28.73%	362	3.35	1.367
Internet advertising believable	6.90%	23.76%	17.02%	34.91%	17.40%	362	3.33	1.210
Internet advertising dependable	6.90%	20.17%	20.17%	37.29%	15.47%	362	3.34	1.164
Grand Mean							3.34	

Source: Survey data (2013)

All the Likert scale items had a mean response score > 3.00 indicating a tendency toward positive responses. Trustworthiness was the highly rated item. Respondents found Internet advertising to be trustworthy with a mean response score of 3.35 with 59.72% of respondents in agreement. 33.14% of respondents did not agree while 17.13% were undecided. Internet advertising is dependable was rated second with a mean response score of 3.34 with 52.76% of respondents in agreement. 27.07% of respondents did not agree while 20.17% were undecided. The lowest rated item was “Internet advertising is believable” with a mean response score of 3.33 with 52.31% of respondents in agreement. 30.66% of respondents did not agree while 17.02% were undecided. The standard deviation values for all the Likert scale items for the credibility variable ranged between 1.164 and 1.367. None of the items recorded a high standard deviation signifying less variability and therefore less spread across responses per Likert scale item.

On the whole, respondents viewed their context on the level of credibility of Internet advertising as being positive with an overall mean response score of 3.34.

4.4.1.5 Level of Irritation of Internet Advertising

In measuring this factor six Likert scale items were used to determine the level of irritability of Internet advertising. Respondents were asked to rate on a 5 point Likert scale the level of irritation of Internet advertising by indicating the extent to which they agreed or disagreed with statements provided. The results are presented in Table 10 below.

Table 10: Irritation of Internet Advertising

Irritation Scale Item	SD	D	U	A	SA	N	Mean	Std. Deviation
Internet advertising is messy	9.94%	26.07%	9.94%	16.19%	37.85%	362	3.44	1.465
Internet advertising is confusing	9.01%	24.31%	12.71%	30.49%	23.48%	362	3.38	1.295
Internet advertising is annoying	7.18%	31.49%	16.57%	27.62%	17.13%	362	3.16	1.242
Internet advertising is distracting	8.01%	27.90%	17.68%	30.66%	15.75%	362	3.18	1.228
Internet advertising is disturbing	10.22%	32.60%	23.20%	18.51%	15.47%	362	2.96	1.242
Internet advertising is intrusive	8.56%	31.77%	27.35%	20.44%	11.88%	362	2.95	1.158
Grand Mean							3.18	

Source: Survey data (2013)

Four Likert scale items had a mean response score > 3.00 indicating a tendency toward positive responses. Respondents found Internet advertising messy with a mean response score = 3.44 with 54.04% of respondents in agreement. 36.01% did not agree while 9.94% were undecided. Respondents found Internet advertising to be confusing with a mean response score of 3.38 with 53.97% of respondents in agreement. 33.32% of respondents did not agree while 12.71 were undecided. Respondents found Internet advertising distracting with a mean response score of 3.18 with 46.41% of respondents in agreement. 35.91% of respondents did not agree while 17.68% were undecided. Respondents found Internet advertising annoying with a mean response score of 3.16 with 44.75% of respondents in agreement. 38.67% of respondents did not agree while 16.57% were undecided. Two Likert scale items had a mean response score < 3.00 indicating a tendency toward negative responses. As to whether Internet advertising is disturbing 33.98% were in agreement, 42.82% did not agree while 23.20% were undecided. This item had a mean response score of 2.96. As to whether Internet advertising is intrusive, 32.32% of respondents were in agreement, 40.33% did not agree while 27.35% were undecided. This item had a mean response score of 2.95.

The standard deviation values for all the Likert scale items for the irritation variable ranged between 1.158 and 1.465. None of the items recorded a high standard deviation signifying less variability and therefore less spread across responses per Likert scale item. On the whole, respondents viewed their context on the level of irritability of Internet advertising as being positive with an overall mean response score of 3.18.

4.4.2 Attitude Level Towards Internet Advertising

In measuring this factor eight Likert scale items were used to determine attitude towards Internet advertising. Respondents were asked to rate on a 5 point Likert scale their attitude towards Internet advertising by indicating the extent to which they agreed or disagreed with statements provided. The results are presented below in Table 11.

Table 11: Attitude towards Internet Advertising

Attitude Scale Item	SD	D	U	A	SA	N	Mean	Std. Deviation
Internet advertising is a convenient source of product information	8.84%	9.12%	6.90%	35.64%	39.50%	362	3.88	1.270
Internet advertising is a good source of up to date information	4.70%	9.94%	10.77%	40.03%	29.56%	362	3.85	1.097
I prefer Internet advertising because it allows me to enjoy the best deal out of the competing products and services advertised	5.80%	12.71%	20.72%	37.29%	22.93%	362	3.59	1.143
I like Internet advertising because it doesn't waste my time	5.52%	19.34%	21.55%	34.81%	18.78%	362	3.42	1.158
I like Internet advertising because it provides a true picture of products and services advertised	10.22%	21.55%	17.96%	31.49%	18.78%	362	3.27	1.273
I like Internet advertising because it plays an important part in my buying decisions	11.05%	19.89%	20.17%	30.39%	18.51%	362	3.25	1.275
I like Internet advertising because it never offends me	17.96%	20.99%	22.38%	20.72%	18.00%	362	3.00	1.363
I like Internet advertising because it helps me find the best products and services	8.29%	8.29%	10.50%	28.45%	44.48%	362	3.93	1.275
Grand Mean							3.52	

Source: Survey data (2013)

With the exception of one Likert scale item “I like Internet advertising because it never offends me” which had a mean response score = 3.00 with 38.72% of respondents in agreement, 38.95% disagreeing while 22.38% undecided, the rest of the items had a mean response score > 3.00 indicating a tendency toward positive responses. The highly rated item was “I like Internet advertising because it helps me find the best products and services” with a mean response score of 3.93 with 72.93% of respondents in agreement. 16.58% of respondents did not agree while 10.50 were undecided. This was followed by “I prefer Internet advertising because it allows me to enjoy the best deal out of the competing products and services advertised” with a mean response score of 3.59 with 60.22% of respondents in agreement. 18.51% did not agree while 20.72% were undecided.

The standard deviation values for all the Likert scale items for the attitude towards internet advertising variable ranged between 1.097 and 1.363. None of the items recorded a high standard deviation signifying less variability and therefore less spread across responses per Likert scale item. Generally, respondents viewed their context on attitude towards Internet advertising as being positive with an overall mean response score of 3.52.

4.4.3 Influence of Subjective Norms on Attitude towards Internet advertising

In measuring this factor twelve Likert scale items were used to determine the influence of subjective norms. Respondents were asked to rate on a 5 point Likert scale the influence

of subjective norms on attitude towards Internet advertising by indicating the extent to which they agreed or disagreed with statements provided. Eight statements of the Likert scale items had a mean response score < 3.00, while four had a mean response score > 3.00. Results presented below in Table 12

Table 12: Influence of subjective norms on attitude towards Internet advertising

Subjective norms scale item	SD	D	U	A	SA	N	Mean	Std. Deviation
Most people who are important to me think that I should look at Internet adverts	9.39%	18.51%	16.02%	29.83%	26.24%	362	3.45	1.308
I feel under social pressure to look at Internet adverts	10.77%	29.56%	18.51%	28.18%	12.98%	362	3.03	1.237
I look at Internet adverts because my friends expect me to	13.54%	32.04%	18.23%	25.69%	10.50%	362	2.88	1.236
I look at Internet adverts my friends would approve of	11.60%	20.07%	23.76%	22.65%	14.92%	362	3.02	1.250
I look at Internet adverts because my friends do the same	18.23%	26.24%	18.78%	24.31%	12.43%	362	2.86	1.311
My friends have a great impact on the kinds of Internet adverts I look at.	15.19%	25.69%	20.44%	26.80%	11.88%	362	2.94	1.269
My family has a great impact on the kinds of Internet adverts I look at.	14.36%	28.73%	19.34%	23.48%	14.09%	362	2.94	1.289
I look at Internet adverts my family would approve of	14.36%	30.94%	19.06%	24.03%	11.60%	362	2.88	1.256
I look at Internet adverts because my family do the same	16.30%	33.70%	21.27%	13.54%	15.19%	362	2.78	1.299
I look at Internet adverts because my family expect me to	17.96%	38.12%	13.54%	18.23%	12.15%	362	2.69	1.294
My religion has a great impact on the kinds of Internet adverts I look at.	14.64%	28.45%	13.09%	25.59%	18.23%	362	3.03	1.360
I look at Internet adverts my religion would approve of	16.30%	25.41%	16.30%	27.07%	14.92%	362	2.99	1.334
Grand Mean							2.96	

Source: Survey data (2013)

For statements whose mean response score was > 3.00 , the highly rated item was “Most people who are important to me think that I should look at Internet adverts” with a mean response score of 3.45 with 56.07% of respondents in agreement. 27.90% of respondents did not agree while 16.02% were undecided. This was followed by two statements that both had a mean response score of 3.03; “I feel under social pressure to look at Internet adverts” and “My religion has a great impact on the kinds of Internet adverts I look at”. The lowly rated item “I look at Internet adverts because my family expects me to” had a mean response score of 2.69 with 30.38% of respondents in agreement. 56.08% of respondents did not agree while 13.54% were undecided.

The standard deviation values for all the Likert scale items for the subjective norms variable ranged between 1.236 and 1.360. None of the items recorded a high standard deviation signifying less variability and therefore less spread across responses per Likert scale item. Generally, respondents viewed their context on the influence of subjective norms as being negative with a mean response score of 2.96. The implication being respondents did not consider referents’ views important in influencing their behavior. Descriptive results on the twelve Likert scale items are presented below in Table 14.

4.4.4 Influence of PBC on Attitude towards Internet advertising

In measuring this factor three Likert scale items were used to determine the influence of perceived behavioural control. The respondents were asked to rate on a 5 point Likert scale the influence of perceived behavioural control on attitude towards Internet

advertising by indicating the extent to which they agreed or disagreed with statements provided. The results are presented below in Table 13.

Table 13: Influence of PBC on attitude towards Internet advertising.

Perceived behavioral control scale item	SD	D	U	A	SA	N	Mean	Std. Deviation
I have full control over the kind of adverts I see on the Internet	10.22%	12.15%	6.35%	22.38%	48.90%	362	3.88	1.396
It is mostly up to me whether or not I look at Internet adverts	4.14%	10.22%	9.67%	39.23%	36.74%	362	3.94	1.116
I have no difficulty navigating Internet adverts	6.91%	14.64%	22.10%	39.78%	16.57%	362	3.44	1.135
Grand Mean							3.75	

Source: Survey data (2013)

All statements on perceived behavioural control had a mean response score > 3.00 and therefore tended towards the positive response. Respondents rated “It is mostly up to me whether or not I look at Internet adverts” highly with a mean response score of 3.94 with 75.97% of respondents in agreement. 14.36% of respondents did not agree while 9.67% were undecided. “I have full control over the kind of adverts I see on the Internet” was rated second with a mean response score of 3.88 with 71.28% of respondents in agreement. 22.37% of respondents did not agree while 6.35% were undecided. The lowest rated item was “I have no difficulty navigating Internet adverts” with a mean response score of 3.44 with 56.35% of respondents in agreement. 21.55% of respondents did not agree while 22.10% were undecided. The standard deviation values for all the

Likert scale items for the perceived behavioural control variable ranged between 1.116 and 1.396. None of the items recorded a high standard deviation signifying less variability and therefore less spread across responses per Likert scale item. On the whole, respondents viewed their context on the influence of perceived behavioural control as being positive. Implication therefore being respondents considered themselves to have the necessary skills and abilities to engage Internet advertising.

4.4.5 Descriptive Statistics on Purchase Intention

Three Likert scale items were used to measure this variable. Respondents were asked to rate on a 5 point Likert scale the influence of Internet advertising on purchase intentions by indicating the extent to which they agreed or disagreed with statements provided. The results are presented below in Table 14.

Table 14: Purchase Intention

Purchase intention scale item	SD	D	U	A	SA	N	Mean	Std. Deviation
I am likely to consider purchasing online advertised products/services	10.22%	12.98%	13.26%	32.32%	31.22%	362	3.61	1.319
I am likely to recommend online advertised products/services to my friends	5.52%	13.81%	13.26%	44.75%	22.65%	362	3.65	1.136
I have a strong urge to purchase online advertised products/services	7.18%	15.47%	20.17%	30.02%	20.17%	362	3.48	1.182
Grand Mean							3.58	

Source: Survey data (2013)

Generally respondents held favourable purchase intentions with an overall mean response score of 3.58. All the Likert scale items had a mean response score > 3.00. “I am likely to recommend online advertised products/services to my friends” was the highly rated item with a mean response score of 3.65 with 67.40% of respondents in agreement. 19.33% of respondents did not agree while 13.26% were undecided. This was followed by “I am likely to consider purchasing online advertised products/services” with a mean response score of 3.61 with 63.54% of respondents in agreement. 23.20% of respondents did not agree while 13.26 were undecided. The lowly rated item was “I have a strong urge to purchase online advertised products/services” with a mean response score of 3.48 with 50.19% in agreement. 22.65% of respondents did not agree while 20.17 were undecided. The standard deviation values for all the Likert scale items for the purchase intention variable ranged between 1.182 and 1.319. None of the items recorded a high standard deviation signifying less variability and therefore less spread across responses per Likert scale item.

4.4.6 Summary of the Descriptive Statistics on Study Variables

A summary of the study variables as presented in Table 15 below show that respondents generally held positive context on all variables except on subjective norms which had a mean response score of 2.96. The highest rated variable was entertainment with a mean response score of 3.78 followed by informativeness which had a mean response score of 3.72. The lowly rated variable was subjective norms with a mean response score of 2.96.

Table 15: Descriptive statistics on study variables

Variable	Mean
Informativeness	3.72
Interactivity	3.57
Entertainment	3.78
Credibility	3.34
Irritation	3.18
Attitude towards Internet advertising	3.52
Subjective Norms	2.96
Perceived Behavioural Control	3.75
Purchase Intention	3.58

Source: Survey data (2013)

4.5 Test Results for the Underlying Assumptions for Multiple Linear Regression

In this section an assessment of the underlying assumptions for the multivariate analysis that all variables are normally distributed is presented. An assessment of the data set for each variable on normality, linearity, homoscedasticity and multicollinearity is presented below.

4.5.1 Normality Assumption Tests

First a visual inspection of the normal $q - q$ plots for all the variables was carried out. The inspection revealed significant negatively skewed distributions. Having established visually that variables had a skew, a Zscore for each variable was determined by dividing the skewness statistic/its standard error = $Z_{skewness}$ and for kurtosis dividing kurtosis statistic/its standard error = $Z_{kurtosis}$. Estimates of skewness or kurtosis Zscore > 1.96 at a p value of 0.05 were significant (Ghasemi et al., 2012) and indicated substantial departure from normality. Non normal variables were subsequently transformed.

Following the Zscore computation for skewness, with the exception of subjective norms ($|Z_{\text{skewness}}| = |-1.127| < 1.96$) and irritation ($|Z_{\text{skewness}}| = |-1.449| < 1.96$), all computed absolute Z score values for informativeness ($|Z_{\text{skewness}}| = |-6.273| > 1.96$), interactivity ($|Z_{\text{skewness}}| = |-2.460| > 1.96$), entertainment ($|Z_{\text{skewness}}| = |-7.835| > 1.96$), credibility ($|Z_{\text{skewness}}| = |-2.716| > 1.96$), attitude towards Internet advertising ($|Z_{\text{skewness}}| = |-2.964| > 1.96$), perceived behavioural control ($|Z_{\text{skewness}}| = |-7.495| > 1.96$), and purchase intention ($|Z_{\text{skewness}}| = |-5.152| > 1.96$) substantially departed from normality since their |Zscore| of skewness for the variables was greater than 1.96 and therefore significant, at $p < 0.05$. The skew statistic, kurtosis statistic, Z_{skewness} and Z_{kurtosis} values for various variables before transformation are presented below in Table 16.

Table 16: Normality distribution for variables before transformation

Variable	Skewness			Kurtosis		
	Statistic	SE	Statistic/SE	Statistic	SE	Statistic/SE
Informativeness	-0.803	0.128	-6.273	1.462	0.26	5.711
Interactivity	-0.315	0.128	-2.460	0.112	0.26	0.439
Entertainment	-1.003	0.128	-7.835	0.497	0.26	1.940
Credibility	-0.348	0.128	-2.716	-0.846	0.26	-3.304
Irritation	-0.186	0.128	-1.449	-0.851	0.26	-3.323
Attitude towards Internet advertising	-0.379	0.128	-2.964	0.237	0.26	0.926
Subjective norms	-0.144	0.128	-1.127	-0.471	0.26	-1.840
Perceived behavioural control	-0.959	0.128	-7.495	0.529	0.26	2.068
Purchase Intention	-0.659	0.128	-5.152	-0.409	0.26	-1.596

Source: Survey data (2013)

Investigating kurtosis Zscore for subjective norms and irritation revealed that irritation with ($|Z_{\text{kurtosis}}| = |-3.323| > 1.96$) substantially departed from normality. Only subjective norms ($|Z_{\text{kurtosis}}| = |-1.840| < 1.96$) was considered normal. All the other variables (informativeness, interactivity, entertainment, credibility, attitude towards Internet

advertising, perceived behavioural control and purchase intention) with the exception of subjective norm were subsequently transformed in order to minimize the skewness and kurtosis in their distributions. A visual inspection of the normality $q - q$ plots presented in Appendix VI revealed deviations from normality for informativeness, interactivity, entertainment, credibility, attitude towards Internet advertising, perceived behavioural control and purchase intention.

Logarithmic transformation was used to transform informativeness (Inf), entertainment (Ent) and perceived behavioural control (PBC) while interactivity (Int), credibility (Cre), irritation (Irr), attitude towards Internet advertising (Att) and purchase intention (PI) underwent a square root transformation. The transformations resulted in significant improvement in the distributions of irritation ($|Z_{\text{skewness}}| = |-0.942| < 1.96$), interactivity ($|Z_{\text{skewness}}| = |-0.366| < 1.96$), entertainment ($|Z_{\text{skewness}}| = |0.805| < 1.96$), credibility ($|Z_{\text{skewness}}| = |0.213| < 1.96$), attitude towards Internet advertising ($|Z_{\text{skewness}}| = |-0.600| < 1.96$), perceived behavioural control ($|Z_{\text{skewness}}| = |0.658| < 1.96$), and purchase intention ($|Z_{\text{skewness}}| = |-0.752| < 1.96$) with the resultant absolute Z score values computed for skewness being less than 1.96.

Informativeness ($|Z_{\text{skewness}}| = |-6.273| > 1.96$) was still significant though its skew statistic moved closer to zero; having moved from -0.803 to -0.271 and with its kurtosis Zscore value ($|Z_{\text{kurtosis}}| = |1.027| < 1.96$) being non-significant. The following variables though having a non-significant skew had absolute kurtosis values that were significant

credibility ($|Z_{\text{kurtosis}}| = |-2.631| > 1.96$) and irritation ($|Z_{\text{kurtosis}}| = |-2.871| > 1.96$). However, despite the significance of the absolute Z_{kurtosis} values for credibility and irritation being significant their kurtosis statistic had moved closer to zero; for credibility (from -0.846 to -0.684) and irritation (from -0.851 to -0.735). Further a visual inspection of the normal probability plots of the transformed variables (informativeness, credibility and irritation) as presented in Appendix VII revealed no major deviations from normality. The data set for all variables was therefore considered to be close to normal. The transformed skew statistic, kurtosis statistic, Z_{skewness} and Z_{kurtosis} values for informativeness, interactivity, entertainment, credibility, irritation, attitude towards Internet advertising, perceived behavioural control and purchase intention variables are presented below in Table 17.

Table 17: Normality distribution for variables after transformation

Variable	Skewness			Kurtosis		
	Statistic	SE	Statistic/SE	Statistic	SE	Statistic/SE
Informativeness	-0.271	0.128	-2.117	0.263	0.26	1.027
Interactivity	-0.047	0.128	-0.366	-0.060	0.26	-0.236
Entertainment	0.103	0.128	0.805	-0.428	0.26	-1.672
Credibility	0.027	0.128	0.213	-0.684	0.26	-2.631
Irritation	-0.121	0.128	-0.942	-0.735	0.26	-2.871
Attitude towards						
Internet	-0.077	0.128	-0.600	.050	0.26	0.195
advertising						
Perceived						
Behavioural	0.084	0.128	0.658	-0.455	0.26	-1.750
Control						
Purchase Intention	-0.096	0.128	-0.752	-0.389	0.26	-1.496

Source: Survey data (2013)

4.5.2 Linearity Assumption Tests

In testing the linearity assumption, Pearson's correlation coefficients were calculated.

Table 18: Correlation coefficients for attitudinal antecedents of Internet advertising

		Inf_RLog	Int_RSqrt	Ent_RLog	Cre_RSqrt	Irr_RSqrt	Att_RSqrt
Inf_RLog	Pearson Correlation	1	.496**	.284**	.216**	-.171**	.359**
	Sig. (2-tailed)		.000	.000	.000	.001	.000
	N	362	362	362	362	362	362
Int_RSqrt	Pearson Correlation	.496**	1	.442**	.364**	-.098	.535**
	Sig. (2-tailed)	.000		.000	.000	.063	.000
	N	362	362	362	362	362	362
Ent_RLog	Pearson Correlation	.284**	.442**	1	.173**	-.191**	.369**
	Sig. (2-tailed)	.000	.000		.001	.000	.000
	N	362	362	362	362	362	362
Cre_RSqrt	Pearson Correlation	.216**	.364**	.173**	1	.145**	.314**
	Sig. (2-tailed)	.000	.000	.001		.006	.000
	N	362	362	362	362	362	362
Irr_RSqrt	Pearson Correlation	-.171**	-.098	-.191**	.145**	1	-.197**
	Sig. (2-tailed)	.001	.063	.000	.006		.000
	N	362	362	362	362	362	362
Att_RSqrt	Pearson Correlation	.359**	.535**	.369**	.314**	-.197**	1
	Sig. (2-tailed)	.000	.000	.000	.000	.000	
	N	362	362	362	362	362	362

** . Correlation is significant at the 0.01 level (2-tailed).

Source: Survey data (2013)

The results on the relationship between Internet advertising composite factors and attitude towards Internet advertising in Table 18 above indicated a moderate but significant positive correlation between informativeness (Inf_RLog) $r = 0.359$, interactivity (Int_RSqrt) $r = 0.535$, entertainment (Ent_RLog) $r = 0.369$, credibility (Cre_RSqrt) $r = 0.314$ and attitude towards Internet advertising and a weak but significant negative correlation between irritation (Irr_RSqrt) $r = - 0.197$ and attitude towards Internet advertising. The absolute significant correlation index ranged between 0.197 and 0.535. The results were therefore supported for further analysis.

The linearity assumption test between dependent variable purchase intention (PI_RSqrt) and independent variables attitude towards Internet advertising (Att_RSqrt), subjective norms (SN), and perceived behavioural control (PBC_RLog) was carried out by computing the Pearson's correlation coefficients (r). Results show that purchase intention (PI_RSqrt) and attitude towards Internet advertising (Att_RSqrt) had a moderate but significant positive relationship with ($r = 0.535$). The relationship between purchase intention (PI_RSqrt) and subjective norms (SN) also showed a moderate and significant positive relationship with ($r = 0.336$) and that between purchase intention (PI_RSqrt) and perceived behavioural control (PBC_RLog) being weak but significantly positive with $r = 0.246$. Since the relationships were significant they were therefore supported for further analysis. The absolute significant correlation index ranged between 0.246 and 0.564. The results were therefore supported for further analysis. The results are presented in Table 19 below.

Table 19: Correlation coefficients of factors affecting purchase intention

		Att_RSqrt	SN	PBC_RLog	PI_RSqrt
Att_RSqrt	Pearson Correlation	1	.314**	.162**	.564**
	Sig. (2-tailed)		.000	.002	.000
	N	362	362	362	362
SN	Pearson Correlation	.314**	1	.200**	.336**
	Sig. (2-tailed)	.000		.000	.000
	N	362	362	362	362
PBC_RLog	Pearson Correlation	.162**	.200**	1	.246**
	Sig. (2-tailed)	.002	.000		.000
	N	362	362	362	362
PI_RSqrt	Pearson Correlation	.564**	.336**	.246**	1
	Sig. (2-tailed)	.000	.000	.000	
	N	362	362	362	362

** . Correlation is significant at the 0.01 level (2-tailed).

Source: Survey data (2013)

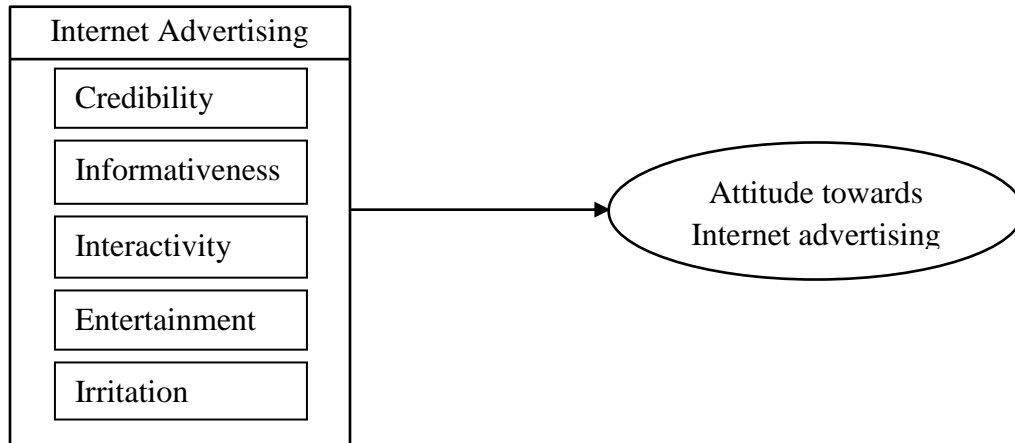
4.6 Hypothesis Testing

Multiple linear regression analysis was carried out first to determine the relationship between Internet advertising and attitude towards Internet advertising then to establish the relationship between each of the Internet advertising factors of informativeness, interactivity, credibility, entertainment and irritation and attitude towards Internet advertising, to determine the relationship between attitude towards Internet advertising and purchase intention, and to determine the interaction effect of subjective norms, perceived behavioural control and gender on the relationship between attitude towards Internet advertising and purchase intention. The independent sample t test was used to determine attitudinal differences between male and female respondents. The results are presented in the sections below.

4.6.1 Relationship between Internet Advertising and Attitude towards Internet Advertising

A multiple regression analysis was undertaken to establish the relationship between Internet advertising and attitude towards Internet advertising. An estimation of variable coefficient was done and significance determined. Figure 7 below shows the hypothesized relationship between Internet advertising and attitude towards Internet advertising.

Figure 7: Internet advertising and attitude towards Internet advertising model



Source: Researcher's Model

The hypothesis to be tested and formulated as a result of extant literature was:

H1: Internet advertising has a significant relationship with attitude towards Internet advertising.

The theorized model specified to analyze the relationship between Internet advertising and attitude towards Internet advertising was specified as:

$$\text{Att_RSqrt} = \beta_0 + \beta_1 \text{IAD} + e \text{ ----- (Eq - 7)}$$

Where; Att_RSqrt – Attitude towards Internet advertising, IAD – Internet advertising, β_0 – the intercept, and β_1 – Estimated parameters and e – the error term.

In determining the relationship Internet advertising and attitude towards Internet advertising, the goodness of fit test was first assessed. This was done to determine how much of Att_RSqrt is explained by IAD. The results on the goodness of fit test as presented in Table 20 below showed that 17.1% of the variance ($R^2 = 0.171$) in Att_RSqrt was explained by IAD. The results are presented in Table 20 below.

Table 20: Variance of attitude towards Internet advertising

Model	R	R Square	Adjusted R ²	Std. Error of the Estimate
1	.414 ^a	.171	.169	.21191

Source: Survey data (2013)

The low value of variance explained could be attributed to the number of predictors in the model. This model had only one predictor Internet advertising. Attitude being a dynamic construct it is possible that there are other factors other than Internet advertising that can affect its formation. It has been argued before that inclusion of additional predictors in a regression model with few predictors increase the R² value (Martin, 2012, Frost, 2014). However, given that R² is only an indicator of the completeness of the regression model (Haynes, 2010) we proceed to assess the significance of the overall model.

The significance of the overall model was assessed by evaluating the p – value of the F – ratio in the ANOVA analysis. The overall regression model was a significant fit to the data since the p – value = 0.001 < 0.05. IAD was therefore a significant predictor of Att_RSqrt. The predication model yielded $F_{1,360} = 74.424$, $p < 0.001$. Study findings are presented in Table 21 below.

Table 21: Significance of the attitudinal model

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	3.342	1	3.342	74.424	.000 ^a
	Residual	16.166	360	.045		
	Total	19.508	361			

Source: Survey data (2013)

Having assessed the significance of the overall model, IAD was subsequently assessed for significance. Study findings as presented in Table 22 below suggest that IAD ($\beta = 0.148$, $p < 0.001$) was statistically significant and had a positive association with Att_RSqrt. The VIF ratio for IAD was less than 4 suggesting absence of multicollinearity (Pan et al., 2008). Study findings are presented in Table 22 below.

Table 22: Significant of Internet advertising

Model		Unstandardized Coefficients		Standardized Coefficients		Collinearity Statistics	
		B	Std. Error	Beta	t	Sig.	Tolerance VIF
1	(Constant)	.748	.094		7.917	.000	
	IAD	.148	.017	.414	8.627	.000	1.000 1.000

Source: Survey data (2013)

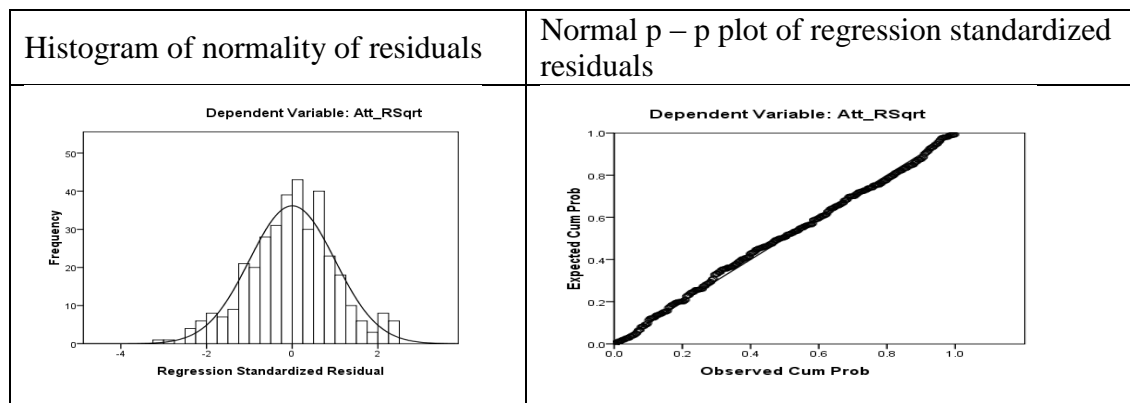
The prediction model as presented below based on the unstandardized coefficients was statistically significant, $F_{1,360} = 74.424$, $p < 0.001$, and accounted for approximately

17.1% of the variance of Att_RSqrt ($R^2 = 0.171$, Adjusted $R^2 = 0.169$). Att_RSqrt was primarily predicted by IAD

$$\widehat{\text{Att_RSqrt}} = 0.748 + 0.148\text{IAD} \text{-----(Eq - 8)}$$

The final prediction model was thereafter assessed for normality. An inspection of the residuals histogram and the normal p – p plot of the final prediction model as presented in Figure 8 below showed a normal distribution of residuals. The normality of residuals assumption was therefore satisfied.

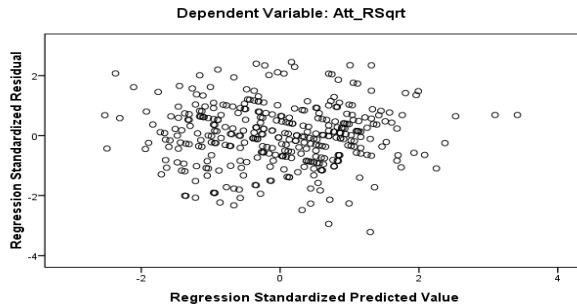
Figure 8: Normality of residuals and normal p – p plot of the attitudinal model



Source: Survey data (2013)

An examination of the scatter plot of the residuals against the predicted values as presented in Figure 9 below, showed no violation of the homogeneity of variance assumption. No pattern was discernible from the residuals plotted against the predicted values. The residuals randomly scattered around 0. The constant variance assumption was therefore not violated.

Figure 9: Plot of the standardized predicted value against standardized residuals of the unified attitudinal model



Source: Survey data (2013)

Finally, an examination of the standardized DfBetas and standardized residual values for the final prediction model was carried out to identify outliers and influential cases. The results as shown in Table 24 below indicate no data points stood out as outliers. The absolute standardized DfBetas were less than 2.

Table 23: Standardized DfBetas for the attitudinal model

	N	Minimum	Maximum	Mean	Std. Deviation
Standardized DFBETA Intercept	362	-.15806	.27623	-.0000042	.05202743
Standardized DFBETA IAD	362	-.26492	.16438	.0000053	.05173134

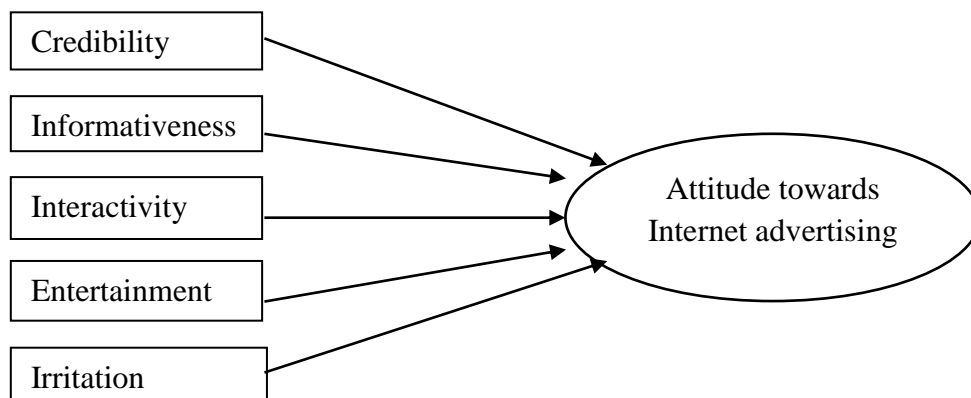
Source: Survey data (2013)

The study findings show that H1 which hypothesized that Internet advertising has a significant influence on attitude towards Internet advertising was supported. These findings echo findings of previous works which have demonstrated consumers to hold favourable attitude towards Internet advertising (Ayesha, 2013; Cho, 2003; Korgaonkar et al., 2002; Ying et al. 2010).

4.6.2 The Relationship between Internet Advertising Factors and Attitude towards Internet Advertising

In determining the relationship between Internet advertising factors and attitude towards Internet advertising, a multiple regression analysis which regressed attitude towards Internet advertising against five Internet advertising factors of credibility, informativeness, interactivity, entertainment, and irritation was carried out. Considered was a unified model that included both male and female respondents, male only model and female only model. An estimation of variable coefficients was done and significance determined. Figure 7 below shows the hypothesized relationship between the Internet advertising factors and attitude towards Internet advertising.

Figure 10: Internet advertising factors and attitude towards Internet advertising model



Source: Researcher's Model

The hypothesis to be tested and formulated as a result of extant literature was:

H2: Interactivity, informativeness, credibility, entertainment and irritation have a significant relationship with attitude towards Internet advertising of university students in Kenya.

The theorized model specified to analyze the relationship between Internet advertising factors and attitude towards Internet advertising was specified as:

$$\text{Att_RSqrt} = \beta_0 + \beta_1 \text{Cre_RSqrt} + \beta_2 \text{Inf_RLog} + \beta_3 \text{Int_RSqrt} + \beta_4 \text{Irr_RSqrt} + \beta_5 \text{Ent_RLog} + e \text{----- (Eq - 9)}$$

Where;

Att_RSqrt – Attitude towards Internet advertising,

Cre_RSqrt – Credibility,

Inf_RLog – Informativeness,

Int_RSqrt – Interactivity,

Irr_RSqrt – Irritation,

Ent_RLog – Entertainment,

β_0 – the intercept,

($\beta_1, \beta_2, \beta_3, \beta_4, \beta_5$) – Estimated parameters and e – the error term. The results are presented in the sections below.

4.6.2.1 The Relationship between Internet Advertising factors and Attitudes towards Internet Advertising of the Unified Model

In determining the relationship between Internet advertising factors and attitude towards Internet advertising of the unified model, the goodness of fit test was first assessed. This

was done to determine how much of Att_RSqrt is explained by the predictors (Inf_RLog, Int_RSqrt, Ent_RLog, Cre_RSqrt, Irr_RSqrt,). The results on the goodness of fit test as presented in Table 20 showed that model 1 which included only one variable (Int_RSqrt) accounted for 28.6% of the variance ($R^2 = 0.286$). The inclusion of Ent_RLog into as shown in model 2 resulted in an additional 2.2% of the variance being explained ($R^2 = 0.308$). Model 3 added Cre_RSqrt resulting in a further 1.6% of explained variance ($R^2 = 0.324$). The final model 4 included Irr_RSqrt, and this accounted for 34.6% of the variance ($R^2 = 0.346$). The results are presented in Table 20 below.

Table 24: Variance of attitude towards Internet advertising in the unified model

Model	R	R^2	Adjusted R^2	Std. Error of the Estimate
1	.535 ^a	.286	.284	.197
2	.555 ^b	.308	.304	.194
3	.569 ^c	.324	.318	.192
4	.589 ^d	.346	.339	.189

Source: Survey data (2013)

The final model 4 shows that predictors accounted for only 34.6% of variance ($R^2 = 0.346$) in attitude towards Internet advertising. This low value of variance explained could be attributed to the number of predictors in the model. This model had only five predictors; informativeness, interactivity, credibility, entertainment and irritation that had

been determined from extant literature to have an effect on attitude formation regarding Internet advertising. Of the five, one was not statistically significant. Internet marketing being very dynamic there could be other factors not captured in this study that could help yield a higher R^2 . Possible additional factors for inclusion include multimedia, picture, economy, and even privacy. It has been argued before that inclusion of additional predictors in a regression model with few predictors increase the R^2 value (Martin, 2012, Frost, 2014). Some researchers have even argued that studies in psychology have R^2 values less than 50% because people are fairly unpredictable (Frost, 2014). However, we proceed to assess the significance of the overall model since R^2 is only an indicator of the completeness of the regression model (Haynes, 2010) and in this model the predictors have explained some variance in attitude towards Internet advertising.

The significance of the overall model was assessed by evaluating the p – value of the F – ratio in the ANOVA analysis. The overall model as presented in Table 21 showed model 1 had a significant F – ratio with $F_{1,360} = 144.007$, $p < 0.001$, Model 2 was significant with $F_{2,359} = 79.800$, $p < 0.001$, and Model 3 was also significant with $F_{3,358} = 57.121$, $p < 0.001$. The final predication model yielded $F_{4,357} = 47.322$, $p < 0.001$. The overall regression model therefore was a significant fit to the data since the p – value = $0.001 < 0.05$ and at least one of the independent variables of informativeness, interactivity, entertainment, credibility and irritation was a significant predictor of attitude towards Internet advertising. Study findings are presented in Table 21 below.

Table 25: Significance of the unified attitudinal model

	Model	Sum of Squares	df	Mean Square	F	Sig.
	Regression	5.574	1	5.574	144.007	.000 ^a
1	Residual	13.934	360	.039		
	Total	19.508	361			
	Regression	6.003	2	3.002	79.800	.000 ^b
2	Residual	13.504	359	.038		
	Total	19.508	361			
	Regression	6.315	3	2.105	57.121	.000 ^c
3	Residual	13.193	358	.037		
	Total	19.508	361			
	Regression	6.759	4	1.690	47.322	.000 ^d
4	Residual	12.748	357	.036		
	Total	19.508	361			

Source: Survey data (2013)

Having assessed the significance of the overall model, significance of each of the variable coefficients in the model was determined with variable coefficients having p – values > 0.05 considered statistically not significant. Study findings as presented in the final model 4 in Table 22 below suggest that Int_RSqrt ($\beta = 0.470$, $p < 0.001$), Ent_RLog ($\beta = 0.178$, $p < 0.006$), and Cre_RSqrt ($\beta = 0.117$, $p < 0.001$) were statistically significant and had a positive association with Att_RSqrt. Irr_RSqrt with ($\beta = - 0.131$, $p < 0.001$) was statistically significant but negatively associated with Att_RSqrt. The VIF ratio for each of the four significant predictors was less than 4 suggesting absence of multicollinearity (Pan et al., 2008). Study findings are presented in Table 22 below.

Table 26: Significant of Internet advertising factors in the unified attitudinal model

Model		Unstandardized Coefficients		Standardized Coefficients		Collinearity Statistics		
		B	Std. Error	Beta	t	Sig.	Tolerance	VIF
1	(Constant)	.561	.084		6.716	.000		
	Int_RSqrt	.631	.053	.535	12.000	.000	1.000	1.000
2	(Constant)	.629	.085		7.421	.000		
	Int_RSqrt	.544	.058	.461	9.426	.000	.805	1.243
	Ent_RLog	.219	.065	.165	3.380	.001	.805	1.243
3	(Constant)	.571	.086		6.615	.000		
	Int_RSqrt	.487	.060	.413	8.057	.000	.719	1.390
	Ent_RLog	.216	.064	.163	3.374	.001	.805	1.243
	Cre_RSqrt	.094	.032	.136	2.907	.004	.867	1.153
4	(Constant)	.790	.105		7.507	.000		
	Int_RSqrt	.470	.060	.398	7.873	.000	.715	1.399
	Ent_RLog	.178	.064	.134	2.770	.006	.781	1.281
	Cre_RSqrt	.117	.032	.169	3.599	.000	.833	1.201
	Irr_RSqrt	-.131	.037	-.157	-3.528	.000	.925	1.081

Source: Survey data (2013)

Inf_RLog was not a statistically significant predictor in the model. It had a p – value = 0.102 > 0.05 as presented in the final model 4 on excluded variables in (Appendix VIII). The prediction model as presented below based on the unstandardized coefficients was statistically significant, $F_{4,357} = 47.322$, $p < 0.001$, and accounted for approximately 34.6% of the variance of Att_RSqrt ($R^2 = 0.346$, Adjusted $R^2 = 0.339$). Att_RSqrt was primarily predicted by Int_RSqrt, Ent_RLog, Cre_RSqrt and Irr_RSqrt

$$\widehat{\text{Att_RSqrt}} = 0.790 + 0.470\text{Int_RSqrt} + 0.178\text{Ent_RLog} + 0.117\text{Cre_RSqrt} - 0.131\text{Irr_RSqrt} \text{-----}(\text{Eq} - 10)$$

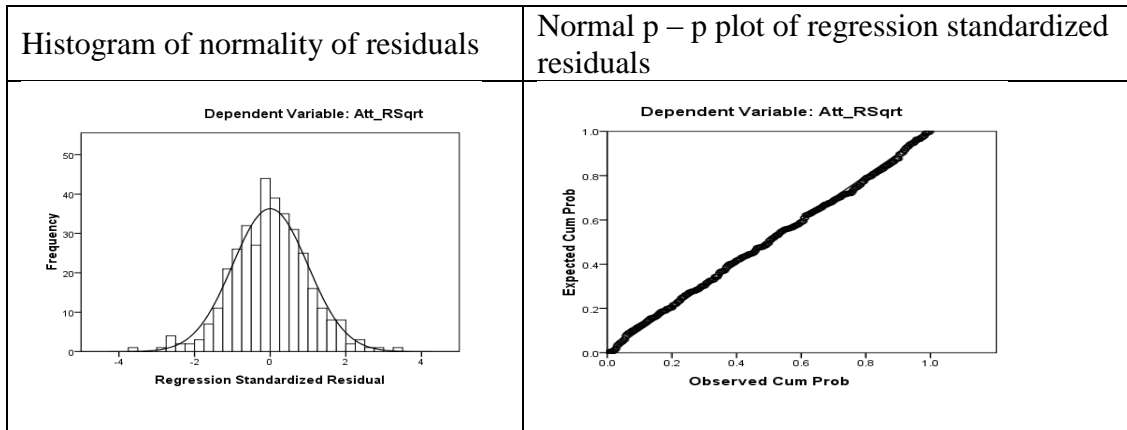
With the exception of informativeness (Inf_RLog) of Internet advertising which was statistically not significant, the statistical significance of Int_RSqrt, Ent_RLog,

Cre_RSqrt, and Irr_RSqrt were consistent with the extant literature. The negative association of irritation (Irr_RSqrt) with attitude has been supported. From extant literature irritation (Irr_RSqrt) has been found to negatively influence attitude towards Internet advertising (Further et al., 2009; Haghirian 2005; Xu, 2007; Chakrabarty et al., 2005; Tsang et al., 2004) Entertainment (Ent_RLog) as an important predictor of the value of advertising besides being a crucial factor for Internet advertising (Teo et al., 2003), has been supported. Studies conducted on Internet advertising find entertainment to have a positive effect on attitude (Munusamy et al., 2007; Petrovici et al., 2007; Tsang et al., 2004).

Based on extant literature credibility (Cre_RSqrt) of Internet advertising has been found to be significant to the advertising value. Studies carried out on the factors affecting attitude towards advertising (Brackett et al., 2001; Xu, 2007; Further et al., 2009; Tsang et al., 2004; Haghirian et al., 2005) have found credibility to be a major factor that affects the overall attitude towards advertising. Interactivity (Int_RSqrt) of Internet advertising has also been found to have a positive impact on attitude toward online advertising (McMillan et al., 2002; Jee et al., 2002).

The final prediction model was thereafter assessed for normality. An inspection of the residuals histogram and the normal p – p plot of the final prediction model as presented in Figure 8 below showed a normal distribution of residuals. The normality of residuals assumption was therefore satisfied.

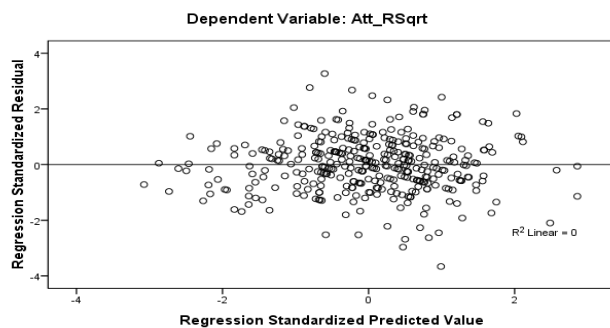
Figure 11: Normality of residuals and normal p – p plot of the unified attitudinal model



Source: Survey data (2013)

An examination of the scatter plot of the residuals against the predicted values as presented in Figure 9 below, showed no violation of the homogeneity of variance assumption. No pattern was discernible from the residuals plotted against the predicted values. The residuals randomly scattered around 0. The constant variance assumption was therefore not violated.

Figure 12: Plot of the standardized predicted value against standardized residuals of the unified attitudinal model



Source: Survey data (2013)

Finally, an examination of the standardized DfBetas and standardized residual values for the final prediction model was carried out to identify outliers and influential cases. The results as shown in Table 24 below indicate no data points stood out as outliers. The absolute standardized DfBetas were less than 2.

Table 27: Standardized DfBetas for the unified attitudinal model

	N	Min	Max	Mean	Std. Deviation
Standardized DFBETA Intercept	362	-.30394	.33363	-.0000496	.05540489
Standardized DFBETA Int_RSqrt	362	-.34671	.65155	.0000902	.06244511
Standardized DFBETA Ent_RLog	362	-.51216	.24290	-.0000852	.06143591
Standardized DFBETA Cre_RSqrt	362	-.41946	.30389	-.0000496	.05981243
Standardized DFBETA Irr_RSqrt	362	-.27216	.31208	.0000097	.05675744

Source: Survey data (2013)

The study findings show that H1 which hypothesized that Internet advertising has a significant influence on attitude towards Internet advertising was supported and therefore Internet advertising was determined to have an effect on attitude towards Internet advertising. These findings echo findings of pervious works which have demonstrated entertainment, irritation, credibility and interactivity to be predictive of attitude towards Internet advertising (Wang et al., 2009; Chiu et al., 2005) in addition to the works of (Campbell et al., 2008) on interactivity, (Mohmoud, 2013) on irritation and entertainment and (Lee et al., 2011) on entertainment, irritation and credibility.

4.6.2.2 The Relationship between Internet Advertising factors and Attitude towards Internet Advertising of the Males only Model

In determining the relationship between Internet advertising and attitude on towards Internet advertising, first, the goodness of fit test was assessed. This was done to determine how much of the variance in Att_RSqrt was explained by the five predictor variables (informativeness, interactivity, entertainment, credibility and irritation). The results showed the predictors accounted for 26.6% of the variance ($R^2 = 0.266$) in Att_RSqrt. The results are presented in Table 25 below.

Table 28: Variance of attitude towards Internet advertising in the male only model

Model	R	R ²	Adjusted R ²	Std. Error of the Estimate
1	.501 ^a	.251	.247	.18128
2	.516 ^b	.266	.259	.17982

Source: Survey data (2013)

This was followed by a determination of the significance of the overall model by an evaluation of the F – ratio in the ANOVA analysis. The results as presented by the final model 2 below show that the overall regression model was a significant fit to the data since the p – value = 0.001 < 0.05. The prediction model was statistically significant with $F_{2,216} = 39.168$, $p < 0.001$. At least one of the independent variables of informativeness, interactivity, entertainment, credibility and irritation was a significant predictor of attitude towards Internet advertising. Study findings are presented in Table 26 below

Table 29: Significance of the male attitudinal model

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	2.386	1	2.386	72.604	.000 ^a
	Residual	7.131	217	.033		
	Total	9.518	218			
2	Regression	2.533	2	1.267	39.168	.000 ^b
	Residual	6.984	216	.032		
	Total	9.518	218			

Source: Survey data (2013)

Having assessed the significance of the overall model, the significance of each of the variable coefficients in the model was determined. Variable with coefficients having p – values > 0.05 were considered statistically not significant. Results on the significance of the coefficients as presented by the final model 2 in Table 27 below suggest that Interactivity – Int_RSqrt ($\beta = 0.522$, $p < 0.001$), informativeness – Inf_RLog ($\beta = 0.215$, $p < 0.034$) were statistically significant and related positively with attitude towards Internet advertising – Att_RSqrt. The VIF ratio for each of the two predictor variables (Int_RSqrt and Inf_RLog) was less than 4 suggesting absence of multicollinearity (Pan et al., 2008).

Table 30: Significance of Internet advertising factors in the male attitudinal model

Model		Unstandardized Coefficients		Standardized Coefficients		Collinearity Statistics	
		B	Std. Error	Beta	t	Sig.	Tolerance VIF
1	(Constant)	.617	.110		5.588	.000	
	Int_RSqrt	.593	.070	.501	8.521	.000	1.000 1.000
	(Constant)	.655	.111		5.901	.000	
2	Int_RSqrt	.522	.077	.441	6.823	.000	.813 1.230
	Inf_RLog	.215	.101	.138	2.132	.034	.813 1.230

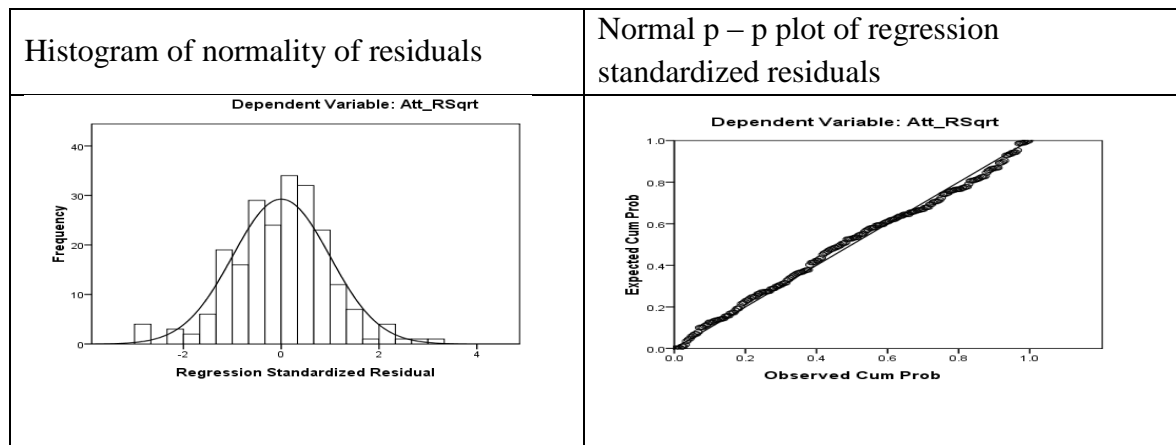
Source: Survey data (2013)

Entertainment – Ent_RLog (p – value = 0.079 > 0.05), Credibility – Cre_RSqrt (p – value = 0.160 > 0.05) and Irritation – Irr_RSqrt (p – value = 0.061 > 0.05) were not statistically significant. Their p – values > 0.05 as presented in the final model 2 on excluded variables in (Appendix IX). The prediction model as presented below based on the unstandardized coefficients was statistically significant, $F_{2,216} = 39.168$, $p < 0.001$, and accounted for approximately 26.6% of the variance of Att_RSqrt ($R^2 = 0.266$, Adjusted $R^2 = 0.259$). Att_RSqrt was primarily predicted by Int_RSqrt and Inf_RLog

$$\widehat{\text{Att_RSqrt}} = 0.655 + 0.522\text{Int_RSqrt} + 0.215\text{Inf_RLog} \text{ ----- (Eq – 11)}$$

The final prediction model was thereafter assessed for normality. An inspection of the residuals histogram and the normal p – p plot of the final model as presented in Figure 10 below showed a normal distribution of residuals. The normality of residuals assumption was therefore satisfied.

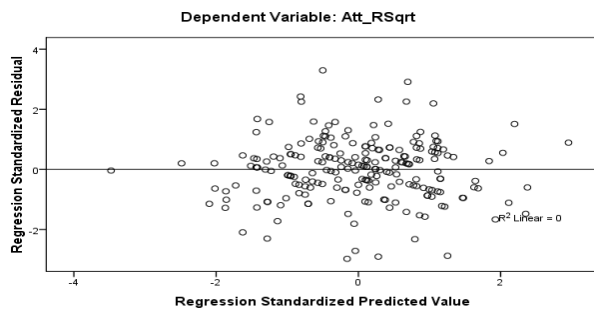
Figure 13: Normality of residuals and normal p – p plot for the male attitudinal model



Source: Survey data (2013)

An examination of the scatter plot of the residuals against the predicted values as presented in Figure 11 below, showed no violation of the homogeneity of variance assumption. No pattern was discernible from the residuals plotted against the predicted values. The residuals randomly scattered around 0. The constant variance assumption was therefore not violated.

Figure 14: Plot of the standardized predicted value against standardized residuals for the male attitudinal model



Source: Survey data (2013)

Finally, an examination of the standardized DfBetas and standardized residual values for the final prediction model was carried out to identify outliers and influential cases

Table 31: Standardized DfBetas for the male attitudinal model

	N	Minimum	Maximum	Mean	Std. Deviation
Standardized DFBETA Intercept	219	-.31344	.27258	.0000071	.07067707
Standardized DFBETA Inf_RLog	219	-.38573	.53797	.0001018	.08330391
Standardized DFBETA Int_RSqrt	219	-.30264	.35856	-.0000341	.07599906

Source: Survey data (2013)

The results as shown in Table 31 above indicate no data points stood out as outliers. The absolute standardized DfBetas were less than 2. Study findings for the male only model show that H1 which hypothesized that Internet advertising has a significant relationship with attitude towards Internet advertising was supported. These findings echo findings of previous works which have demonstrated informativeness and interactivity to be predictive of attitude towards Internet advertising (Chiu et al., 2005 & Wang et al., 2002).

4.6.2.3 The Relationship between Internet Advertising factors and Attitude towards Internet Advertising of the Females only Model

In determining the relationship between Internet advertising and attitude towards Internet advertising, first, the goodness of fit test was assessed. This was done to determine how much of the variance in Att_RSqrt was explained by the five predictor variables (informativeness, interactivity, entertainment, credibility and irritation). The results showed the predictors accounted for 41.3% of the variance ($R^2 = 0.413$) in Att_RSqrt. The results are presented in Table 32 below.

Table 32: Variance of attitude towards Internet advertising in the female model

Model	R	R ²	Adjusted R ²	Std. Error of the Estimate
1	.566 ^a	.320	.315	.22085
2	.599 ^b	.358	.349	.21529
3	.624 ^c	.389	.376	.21086
4	.643 ^d	.413	.396	.20737

Source: Survey data (2013)

This was followed by a determination of the significance of the overall model by an assessment of the F – ratio. The results as presented by the final model 4 below show that the prediction model was statistically significant with $F_{4,138} = 24.293$, $p < 0.001$. The model was therefore a significant fit to the data. Study findings are presented in Table 33 below.

Table 33: Significance of the female attitudinal model

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	3.236	1	3.236	66.350	.000 ^a
	Residual	6.877	141	.049		
	Total	10.113	142			
2	Regression	3.624	2	1.812	39.097	.000 ^b
	Residual	6.489	140	.046		
	Total	10.113	142			
3	Regression	3.933	3	1.311	29.487	.000 ^c
	Residual	6.180	139	.044		
	Total	10.113	142			
4	Regression	4.179	4	1.045	24.293	.000 ^d
	Residual	5.934	138	.043		
	Total	10.113	142			

Source: Survey data (2013)

Next, a determination of the significance of the five predictor variables in the model was carried out. Results as presented by the final model 4 in Table 34 below suggest that Int_RSqrt, Ent_RLog, Cre_RSqrt and Irr_RSqrt were statistically significant in the model with Int_RSqrt ($\beta = 0.425$, $p < 0.001$), Ent_RLog ($\beta = 0.258$, $p < 0.016$), Cre_RSqrt ($\beta = 0.168$, $p < 0.004$) and Irr_RSqrt ($\beta = -0.154$, $p < 0.018$). The VIF ratio for each of the four variables was less than 4 suggesting absence of multicollinearity (Pan et al., 2008).

Table 34: Significance of Internet advertising factors in the female attitudinal model

Model		Unstandardized Coefficients		Standardized Coefficients		Collinearity Statistics	
		B	Std. Error	Beta	t	Sig.	Tolerance VIF
1	(Constant)	.509	.131		3.900	.000	
	Int_RSqrt	.667	.082	.566	8.146	.000	1.000 1.000
2	(Constant)	.610	.132		4.621	.000	
	Int_RSqrt	.543	.091	.461	5.994	.000	.776 1.288
	Ent_RLog	.309	.107	.222	2.894	.004	.776 1.288
3	(Constant)	.533	.133		4.021	.000	
	Int_RSqrt	.439	.097	.372	4.512	.000	.647 1.545
	Ent_RLog	.317	.105	.228	3.034	.003	.776 1.289
	Cre_RSqrt	.148	.056	.195	2.636	.009	.805 1.242
4	(Constant)	.813	.175		4.638	.000	
	Int_RSqrt	.425	.096	.360	4.435	.000	.645 1.551
	Ent_RLog	.258	.106	.186	2.435	.016	.733 1.365
	Cre_RSqrt	.161	.055	.212	2.903	.004	.797 1.254
	Irr_RSqrt	-.154	.065	-.163	-2.390	.018	.913 1.095

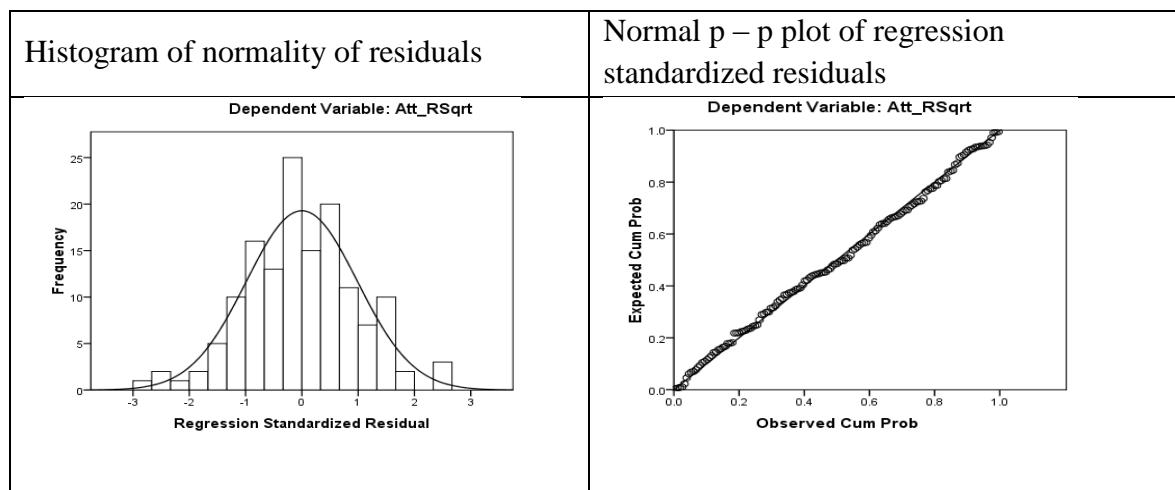
Source: Survey data (2013)

Inf_RLog ($p - \text{value} = 0.609 > 0.05$) was not a statistically significant predictor in the model. It had a $p - \text{value} > 0.05$ as presented in the final model 4 on excluded variables in (Appendix IX). The prediction equation as presented below based on the unstandardized coefficients was statistically significant, $F_{4,138} = 24.293$, $p < 0.001$, and accounted for approximately 41.3% of the variance of Att_RSqrt ($R^2 = 0.413$, Adjusted $R^2 = 0.396$). Att_RSqrt was primarily predicted by Int_RSqrt, Ent_RLog, Cre_RSqrt and Irr_RSqrt.

$$\widehat{\text{Att_RSqrt}} = 0.813 + 0.425\text{Int_RSqrt} + 0.258\text{Ent_RLog} + 0.161\text{Cre_RSqrt} - 0.154\text{Irr_RSqrt} \text{----- (Eq - 12)}$$

The final prediction model was thereafter assessed for normality. An inspection of the residuals histogram and the normal p – p plot of the final model as presented in Figure 12 below showed a normal distribution of residuals. The normality of residuals assumption was therefore satisfied.

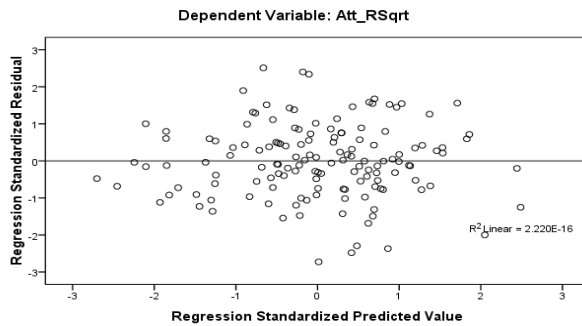
Figure 15: Normality of residuals and normal p – p plot for the female attitudinal model



Source: Survey data (2013)

An examination of the scatter plot of the residuals against the predicted values as presented in Figure 13 below, showed no violation of the homogeneity of variance assumption. No pattern was discernible from the residuals plotted against the predicted values. The residuals randomly scattered around zero. The constant variance assumption was therefore not violated.

Figure 16: Plot of the standardized predicted value against standardized residuals for the female attitudinal model



Source: Survey data (2013)

Finally, an examination of the standardized DfBetas and standardized residual values for the final prediction model was carried out to identify outliers and influential cases. The results as shown in Table 35 below indicate no data points stood out as outliers. The absolute standardized DfBetas were less than 2.

Table 35: Standardized DfBetas for the female attitudinal model

	N	Minimum	Maximum	Mean	Std. Deviation
Standardized DFBETA Intercept	143	-.45641	.41203	-.0004620	.09177373
Standardized DFBETA Int_RSqrt	143	-.46037	1.27095	.0013741	.13362714
Standardized DFBETA Ent_RLog	143	-1.00334	.34689	-.0012788	.12161143
Standardized DFBETA Cre_RSqrt	143	-.88153	.32928	-.0009493	.11214840
Standardized DFBETA Irr_RSqrt	143	-.40057	.44404	-.0000525	.09320408

Source: Survey data (2013)

The study findings show that H1 which hypothesized that Internet advertising has a significant relationship with attitude towards Internet advertising was supported. These findings are consistent with findings of previous works which have demonstrated entertainment, irritation, credibility and interactivity to be predictive of attitude towards Internet advertising (Wang et al., 2009; Chiu, et al., 2005) in addition to the works of (Campbell et al., 2008) on interactivity, (Mohmoud, 2013) on irritation and entertainment and (Lee et al., 2011) on entertainment, irritation and credibility.

4.6.3 Attitudinal Differences between Male and Female Students

In determining attitudinal differences between male and female students the independent sample t – test was used. Levene’s test for equality of variances was first examined for significance. If the homogeneity of variance assumption was violated then the variance for the two groups was taken to be different and the equal variance not assumed was considered in testing the null hypothesis.

The hypothesis to be tested and formulated as a result of extant literature was:

H2: There is no significant difference in attitude towards Internet advertising between male and female university students in Kenya.

The results in Table 36 below show Levene’s test for equality of variances to be significant i.e. $p - \text{value} = 0.001 < 0.05$ and thus violated the homogeneity of variance assumption. Equal variance not assumed was therefore considered in testing the null hypothesis.

Table 36: T – test results on attitudinal differences between male and female students

Independent Samples Test										
		Levene's Test for Equality of Variances		t-test for Equality of Means				95% Confidence Interval of the Difference		
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	Lower	Upper
Att_RSqr	Equal variances assumed	12.210	.001	.445	360	.657	.011	.025	-.038	.060
	Equal variances not assumed			.423	251.825	.673	.011	.026	-.041	.063

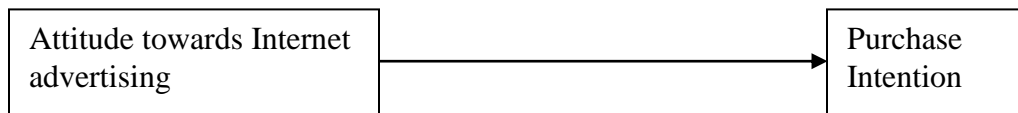
Source: Survey data (2013)

The results in Table 35 above show $p - \text{value} = 0.673 > 0.05$ with $t (251.825) = 0.423$. The equal variance not assumed was therefore not significant. We therefore fail to reject the null hypothesis and conclude that there is no attitudinal difference towards Internet advertising between male and female students at 5% significance level. These findings are consistent with pervious works which have demonstrated no attitudinal differences in gender with regard to attitude towards Internet advertising (Okazaki, 2007; Mengli, 2005).

4.6.4 The Relationship between Attitude towards Internet Advertising and Purchase Intention

In determining the relationship between attitude towards Internet advertising (Att_RSqrt) and purchase intention (PI_RSqrt), a regression model that fitted the estimated value ($\widehat{Att_RSqrt}$) of attitude towards Internet advertising on purchase intention was used. Only one hypothesis was tested in this analysis. Figure 17 below shows the hypothesized relationship between attitude towards Internet advertising and purchase intention.

Figure 17: Attitude towards Internet advertising and purchase intention model



Source: Researcher’s Model

The hypothesis to be tested and formulated as a result of extant literature was:

H3: Attitude towards Internet advertising has a significant and positive relationship with purchase intention of university students in Kenya.

The theoretical model specified to analyze the effect of attitude towards advertising on purchase intention was:

$$PI_RSqrt = \beta_0 + \beta_1 \widehat{Att_RSqrt} + e \text{ -----(Eq – 13)}$$

Where; PI_RSqrt – Purchase intention, $\widehat{Att_RSqrt}$ – Attitude towards Internet advertising (Estimated),

In determining the effect of attitude on towards Internet advertising on purchase intention, first, the goodness of fit test was assessed. This was done to determine how much of the variance in PI_RSqrt was explained by Att_RSqrt. The results showed Att_RSqrt accounted for 82.4% of the variance ($R^2 = 0.824$) in PI_RSqrt. The results are presented in Table 37 below.

Table 37: Variance in purchase intention model

Model	R	R ²	Adjusted R ²	Std. Error of the Estimate
1	.908 ^a	.824	.824	.08269

Source: Survey data (2013)

This was followed by a determination of the significance of the overall model by an assessment of the F – ratio. The results as presented below show that the prediction model was statistically significant with $F_{1,360} = 1690.106$, $p < 0.001$. The model was therefore a significant fit to the data. Study findings are presented in Table 38 below.

Table 38: Significance of the purchase intention model

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	11.556	1	11.556	1690.106	.000 ^a
	Residual	2.462	360	.007		
	Total	14.018	361			

Source: Survey data (2013)

Next, was a determination of the significance of the sole predictor variable in the model. Results on the significance of the coefficient as presented in Table 39 below suggest that attitude towards Internet advertising (Att_RSqrt) was a statistically significant predictor

in the model with ($\beta = 1.305$, $p < 0.001$) The VIF ratio was less than 4 suggesting absence of multicollinearity (Pan et al., 2008).

Table 39: Significance of variables in the purchase intention model

Model	Unstandardized Coefficients		Standardized Coefficients			Collinearity Statistics		
	B	Std. Error	Beta	t	Sig.	Tolerance	VIF	
1	(Constant)	-.452	.050		-9.122	.000		
	$\widehat{Att_RSqrt}$	1.305	.032	.908	41.111	.000	1.000	1.000

Source: Survey data (2013)

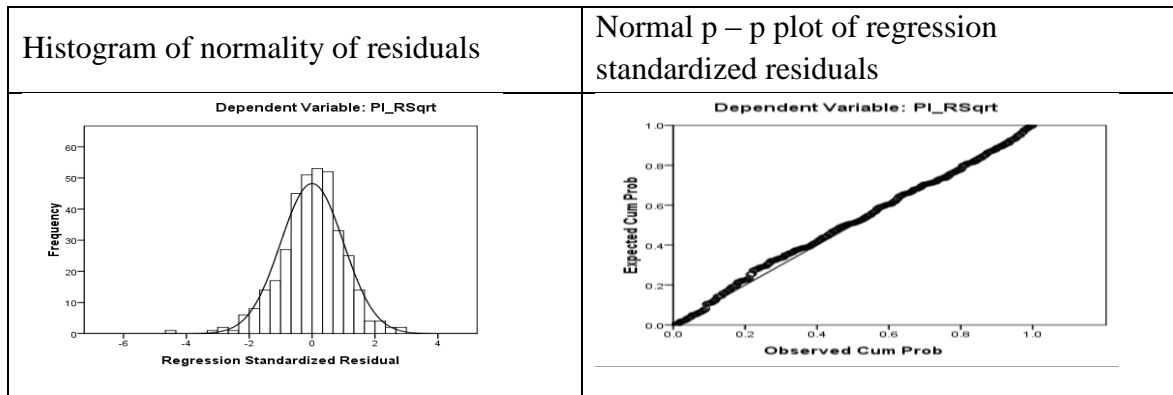
The prediction model as presented below based on the unstandardized coefficients was statistically significant, $F_{1,360} = 1690.106$, $p < 0.001$, and accounted for approximately 82.4% of the variance in PI_RSqrt ($R^2 = 0.824$, Adjusted $R^2 = 0.824$). PI_RSqrt was therefore primarily predicted by $\widehat{Att_RSqrt}$

$$PI_RSqrt = -0.452 + 1.305\widehat{Att_RSqrt} \text{ -----(Eq - 14)}$$

The statistical significance of $\widehat{Att_RSqrt}$ in respect to behavior intention was consistent with the extant literature. Previous studies carried out on the relationship between attitude towards Internet advertising and behavior intention have established a significant and positive relationship (Ying, et al., 2010, Ayesha, (2013); Kelli, et al., 2008 & Nasir, 2011).

Once the statistical significance of the coefficient of attitude towards Internet advertising ($\widehat{Att_RSqrt}$) had been established, the final model was assessed for normality.

Figure 18: Normality of residuals and normal p – p plot of purchase intention model

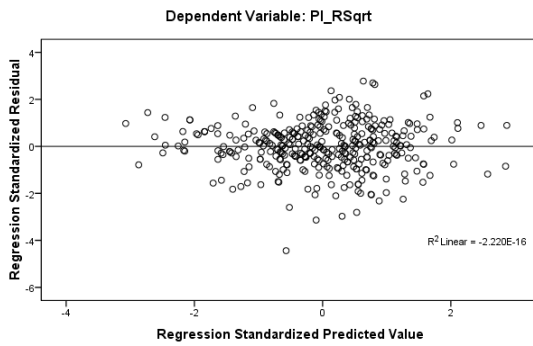


Source: Survey data (2013)

An inspection of the residuals histogram and the normal p – p plot of the final model as presented in Figure 15 above showed a normal distribution of residuals. No violation of normality was detected and therefore the normality of residuals assumption was satisfied.

Next was an assessment of violation of the homogeneity of variance assumption. An examination of the scatter plot of the residuals against the predicted values showed no violation of this assumption. No pattern was discernible from the residuals plotted against the predicted values. The residuals randomly scattered around 0. The constant variance assumption was therefore not violated. The scatter plot is shown in Figure 16 below.

Figure 19: Plot of the standardized predicted value against standardized residuals of purchase intention model



Source: Survey data (2013)

Finally, an examination of the standardized DfBetas and standardized residual values for the final prediction model was carried out to identify outliers and influential cases

Table 40: Standardized DfBetas for purchase intention model

	N	Min	Max	Mean	Std. Deviation
Standardized DFBETA Intercept	362	-.18502	.21758	.0000109	.04772507
Standardized DFBETA Att_RSqrt	362	-.21161	.19623	-.0000122	.04849057

Source: Survey data (2013)

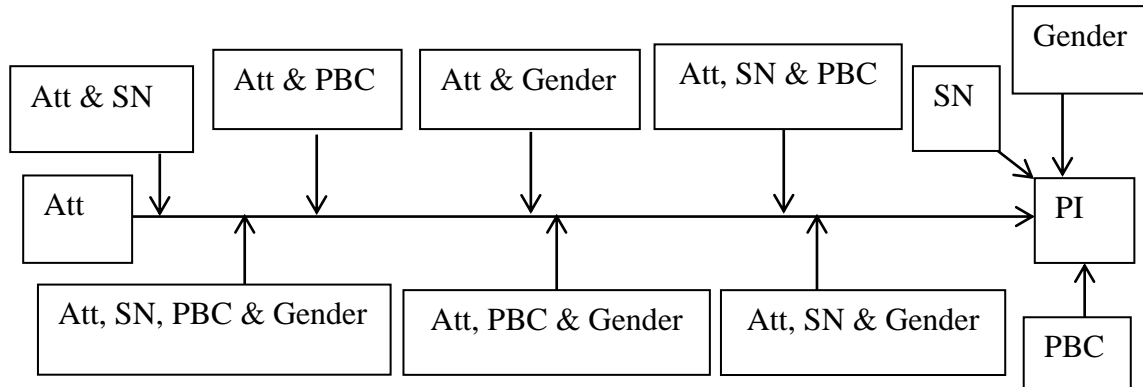
The results as shown in Table 39 above indicate no data points stood out as outliers. The absolute standardized DfBetas were less than 2.

The study findings show that H3 which hypothesized that Attitude towards Internet advertising has a significant and positive influence on purchase intention of university students in Kenya was supported and therefore attitude towards Internet advertising was determined to have an effect on purchase intention. This finding echo findings of pervious works which have demonstrated attitude to be predictive of behavior intention and in this case purchase intention (Salisbury et al., 2001; Ying et al., 2010; Chan et al., 2010; Mengli, 2005; Bergkvist 2010; Melody et al., 2004; Yu et al., 2007; Wei et al., 2010)

4.6.5 Purchase Intention Interaction Model Test results

In determining the interaction effect of subjective norm (SN), percieved behavioural control (PBC_RLog), and gender on the relationship between the estimated value of attitude towards Internet advertising ($\widehat{Att_RSqrt}$) and purchase intention (PI_RSqrt), one hypothesis H4 was tested by running a multiple regression analysis. An estimation of variable coefficients was done and significance determined. Variables whose coefficients had p – values < 0.05 were considered significant. Figure 17 below shows the hypothesized relationship between attitude towards Internet advertising and purchase intention and the moderating factors.

Figure 20: The purchase intention interaction model



Source: Researcher’s Model

The hypothesis to be tested and formulated as a result of extant literature was:

H8: Subjective norms, perceived behavioural control, and gender moderate the relationship between attitude towards Internet advertising and purchase intention of university students in Kenya.

The theoretical model specified to analyze the interaction effect of subjective norms on the relationship between attitude towards Internet advertising and purchase intention was:

$$PI_RSqrt = \beta_0 + \beta_1 Att_RSqrt + \beta_2 SN + \beta_3 PBC_RLog + \beta_4 Gender + \beta_5 C1 + \beta_5 C2 + \beta_7 C3 + \beta_8 C4 + \beta_9 C5 + \beta_{10} C6 + \beta_{11} C7 + e \text{ ----- (Eq – 15)}$$

Where;

PI_RSqrt – Purchase intention, $\widehat{Att_RSqrt}$ – Attitude towards Internet advertising (Estimated), SN – Subjective norms, PBC_RLog – Perceived behavioural control, C1 – Interaction term for $\widehat{Att_RSqrt} * SN$, C2 – Interaction term for $\widehat{Att_RSqrt} * PBC_RLog$, C3 – Interaction term for $\widehat{Att_RSqrt} * Gender$, C4 – Interaction term for $\widehat{Att_RSqrt} * SN * PBC_RLog$, C5 – Interaction term for $\widehat{Att_RSqrt} * SN * Gender$, C6 – Interaction term for $\widehat{Att_RSqrt} * PBC_RLog * Gender$, C7 – Interaction term for $\widehat{Att_RSqrt} * SN * PBC_RLog * Gender$, β_0 – the intercept, ($\beta_1, \beta_2, \beta_3, \beta_4, \beta_5, \beta_6, \beta_7, \beta_8, \beta_9, \beta_{10}, \beta_{11}$) – Estimated parameters and e – Error term.

The goodness of fit test undertaken to explain the variance in purchase intention show model 1 which included $\widehat{Att_RSqrt}$ accounted for 82.4% of the variance ($R^2 = 0.824$). The final model 2 included SN resulting in a 0.3% increase from the initial model 1 of the variance being explained ($R^2 = 0.827$). The model was therefore a significant fit to the data. The results are presented in Table 37 below.

Table 41: Variance in the purchase intention interaction model

Model	R	R ²	Adjusted R ²	Std. Error of the Estimate
1	.908 ^a	.824	.824	.08269
2	.909 ^b	.827	.826	.08230

Source: Survey data (2013)

The goodness of fit test results as presented in Table 46 above show model 1 which included $\widehat{Att_RSqrt}$ accounted for 82.4% of the variance ($R^2 = 0.824$). The final model 2 included SN resulting in a 0.3% increase from the initial model 1 of the variance being explained ($R^2 = 0.827$). The model was therefore a significant fit to the data.

An assessment of the significance of the overall model as presented in Table 38 showed model 1 was significant since $F_{1,360} = 1690.106$, $p < 0.001$. The final predication model yielded $F_{2,359} = 855.183$, $p < 0.001$. This means at least one of the independent variables is a significant predictor of the dependent variable (PI_RSqrt).

Table 42: Significance of the purchase intention interaction model

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	11.556	1	11.556	1690.106	.000 ^a
	Residual	2.462	360	.007		
	Total	14.018	361			
2	Regression	11.586	2	5.793	855.183	.000 ^b
	Residual	2.432	359	.007		
	Total	14.018	361			

Source: Survey data (2013)

Significance of the coefficients as presented in Table 39 below in the final model 2 suggest that only two variables $\widehat{Att_RSqrt}$ with ($\beta = 0.230$, $p < 0.001$) and SN with ($\beta = 0.158$, $p < 0.002$) were statistically significant. The VIF ratio for the two significant predictors was less than 4 suggesting absence of multicollinearity (Pan et al., 2008).

Table 43: Significance of variables in the purchase intention interaction model

Model		Unstandardized Coefficients		Standardized Coefficients		Collinearity Statistics	
		B	Std. Error	Beta	t	Sig.	Tolerance VIF
1	(Constant)	-.452	.050		-9.122	.000	
	Att_RSqrt	1.305	.032	.908	41.111	.000	1.000 1.000
2	(Constant)	-.497	.054		-9.246	.000	
	Att_RSqrt	1.282	.033	.892	38.430	.000	.896 1.116
	SN	.046	.022	.049	2.093	.037	.896 1.116

Source: Survey data (2013)

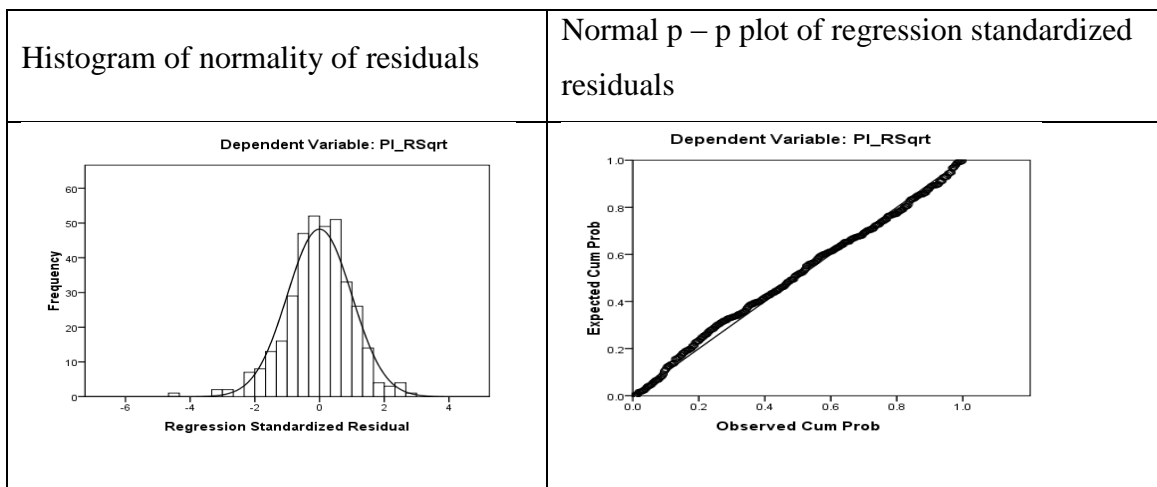
The final model 2 presented in (Appendix X) on excluded variables show PBC_RLog (p – value = 0.618 > 0.05), Gender (p – value = 0.769 > 0.05), C1 (p – value = 0.921 > 0.05), C2 (p – value = 0.735 > 0.05), C3 (p – value = 0.768 > 0.05), C4 (p – value = 0.500 > 0.05), C5 (p – value = 0.724 > 0.05), C6 (p – value = 0.919 > 0.05) and C7 (p – value = 0.772 > 0.05) were not statistically significant.

The prediction model as presented below based on the unstandardized coefficients was statistically significant, $F_{2,359} = 855.183$, $p < 0.001$, and accounted for approximately 82.7% of the variance of PI_RSqrt ($R^2 = 0.827$, Adjusted $R^2 = 0.826$). PI_RSqrt was primarily predicted by Att_RSqrt, and SN.

$$PI_RSqrt = -0.497 + 1.282 \text{ Att_RSqrt} + 0.046 \text{ SN} \text{ ----- (Eq – 16)}$$

Normality tests for the underlying assumptions of multiple linear regression in the final prediction assessed by examining both the histogram of residuals and the normal p – p plot of regression standardized residuals.

Figure 21: Normality residuals and normal p – p plot for the purchase intention interaction model

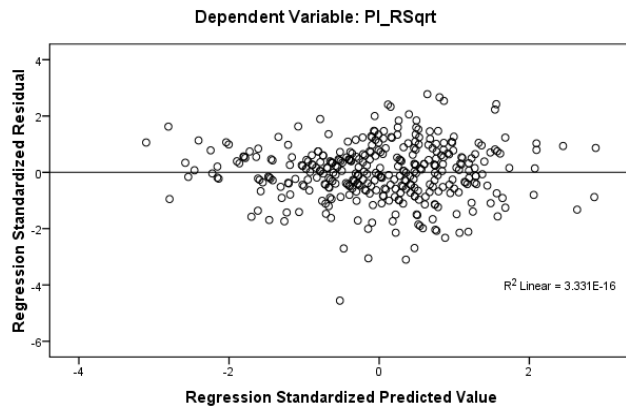


Source: Survey data (2013)

The results of the normality of residuals assumptions as presented in Figure 18 above shows both the residuals histogram and the normal p – p plots of the final prediction model had a fairly normal distribution of residuals. The normal probability plot showed residuals to be normally distributed since the residuals lay approximately on the diagonal. The normality of residuals assumption was therefore satisfied.

An examination of the scatter plot of the residuals against the predicted values was investigated next. Results showed no violation of the homogeneity of variance assumption. No pattern was discernible from the residuals plotted against the predicted values. The residuals randomly scattered around 0. The scatter plot is shown in Figure 19 below.

Figure 22: Plot of the standardized predicted value against standardized residuals for the purchase intention interaction model



Source: Survey data (2013)

Finally, an examination of the standardized DfBetas and standardized residual values was carried out to identify outliers and influential cases. No data points stood out as outliers. The absolute standardized DfBetas were less than 2. Results are presented in Table 44 below.

Table 44: Standardized DfBetas for the interaction model of purchase intention

	N	Minimum	Maximum	Mean	Std. Deviation
Standardized DFBETA Intercept	362	-.16898	.28503	.0000344	.04920569
Standardized DFBETA Estimated_Att_RSqrt	362	-.18268	.26984	.0000089	.04994076
Standardized DFBETA SN	362	-.27069	.18926	-.0000634	.05382553

Source: Survey data (2013)

Study findings show that H4 which hypothesized that Subjective norms, perceived behavioural control, and gender moderate the relationship between attitude towards Internet advertising and purchase intention of university students in Kenya. was not supported. These findings therefore are consistent with pervious works of (Hagen, 2000) who found no moderation effect of subjective norms on behavior intention. Gender too was not a significant moderator. This could emanate from both sexes having no attitudinal differences towards Internet advertising determined from H2 and supported by (Okazaki, 2007; Mengli, 2005). In addition Internet experience and skills gap between males and females has narrowed (Schumacher et al., 2001). Perceived behavioural control and gender too were not significant moderators. This finding is however contrary to the works of (Bansal et al., 2002; Lee et al., 2011) who found interaction evidence of PBC on attitude.

CHAPTER FIVE: SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

5.1 Introduction

This chapter presents the summary, conclusions, implications and limitations of research findings in response to the research objective of determining the effect of Internet advertising on purchase intention of university students in Kenya. There are five major sections; the introduction that provides the outline of this section, the summaries section that summarizes research findings. This is followed by a section on the conclusions drawn from the study, then by research recommendations section which presents theoretical contributions, managerial implications and a discussion on the directions for future study. Finally, limitations to the study conclude this chapter.

5.2 Summary of Findings

The overriding purpose of this study was to determine the effect of Internet advertising on purchase intentions of university students in Kenya. To accomplish this goal specific goals were established. First, the study sought to establish the relationship between Internet advertising operationalized as informativeness, interactivity, credibility, entertainment, and irritation and attitude towards Internet advertising of university students in Kenya. Following a multiple linear regression, Internet advertising had a significant and positive relationship with attitude towards Internet advertising. This was followed by a determination of which of the five Internet advertising factors of interactivity, informativeness, entertainment, credibility and irritation had a significant relationship with attitude towards Internet advertising. A unified model that included both

male and female students was first examined, followed by a males' only model and lastly a females' only model was assessed.

Following a multiple regression analysis on the unified model that included both male and female students, out of the five factors of Internet advertising, four had a significant relationship with attitude formation towards Internet advertising in line with the reviewed extant literature. Specifically, the study found interactivity (Int_RSqrt), entertainment (Ent_RLog), credibility (Cre_RSqrt) and irritation (Irr_RSqrt) to have a significant relationship with attitude towards Internet advertising as predicted. Whereas irritation had a negative association with attitude towards Internet advertising (Att_RSqrt), interactivity (Int_RSqrt), entertainment (Ent_RLog), and credibility (Cre_RSqrt) had a positive association. Informativeness (Inf_RLog) was not a statistically significant predictor in the model. The prediction model for attitude towards Internet advertising was statistically significant and accounted for approximately 34.6% of the variance of attitude towards Internet advertising.

The males' only model identified interactivity (Int_RSqrt) and informativeness (Inf_RLog) as significant predictors that had a positive association with attitude towards Internet advertising. Entertainment (Ent_RLog), credibility (Cre_RSqrt) and irritation (Irr_RSqrt) were not significant predictors of attitude towards Internet advertising as predicted. The prediction model for attitude towards Internet advertising was statistically significant and accounted for approximately 26.6% of the variance of attitude towards

Internet advertising. The females' only model identified interactivity (Int_RSqrt), entertainment (Ent_RLog), credibility (Cre_RSqrt) and irritation (Irr_RSqrt) as significant predictors of attitude towards Internet advertising. Whereas irritation had a negative association with attitude towards Internet advertising (Att_RSqrt), interactivity (Int_RSqrt), entertainment (Ent_RLog), and credibility (Cre_RSqrt) had a positive association. Informativeness (Inf_RLog) was not a statistically significant predictor in the model. The prediction model for attitude towards Internet advertising was statistically significant and accounted for approximately 41.3% of the variance of attitude towards Internet advertising.

An independent sample t – test on attitudinal difference between male and female university students in Kenya towards Internet advertising showed no significant differences between the two groups with a p – value = 0.673 > 0.05. The result is in agreement with findings by (Schumacher et al., 2001) who argued that Internet experience and skills gap between males and females has narrowed over time. Okazaki (2007) on the other hand while carrying out a study on mobile advertising found no specific attitudinal differences between male and female respondents.

The third objective sought to determine the relationship between attitude towards Internet advertising with purchase intention of university students in Kenya. The prediction model for purchase intention (PI_RSqrt) was statistically significant with $F_{1,360} = 1690.106$, $p < 0.001$, and accounted for approximately 82.4% of the variance in purchase intention

(PI_RSqrt). The purchase intention was primarily predicted by attitude toward Internet advertising. Finally, the fourth objective sought to investigate the moderating effect of subjective norms, perceived behavioural control, and gender on the relationship between attitudes toward Internet advertising and purchase intention of university students in Kenya. No variable had a moderating effect on the relationship between attitude towards Internet advertising (Att_RSqrt) and purchase intention (PI_RSqrt). Subjective norms (SN), Perceived behavioural control (PBC_RLog) and gender were not significant moderators. The model however was statistically significant with $F_{2,359} = 855.183$, $p < 0.001$, and accounted for approximately 82.7% of the variance of purchase intention (PI_RSqrt). Attitude towards Internet advertising (Att_RSqrt) and Subjective norms (SN) were statistically significant.

5.3 Conclusions

This research has determined the relationship between Internet advertising and purchase intention. Internet advertising has been shown to have a significant and positive relationship with attitude towards Internet advertising. Internet advertising factors that had an association with attitudes toward Internet advertising among university students in Kenya have been identified. Attitude towards Internet advertising was determined to have a positive association with purchase intention. Empirically this research reaffirms the notion that the determinants of attitude towards Internet advertising can generally be applied in the Kenyan environment with interactivity, entertainment, and credibility as factors that will have a positive association while irritation will have a negative association. Further, though no significant attitudinal differences exist between male and

female respondents regarding their attitude towards internet advertising, differences do exist when it comes to Internet advertising factors that have an association with attitude towards Internet advertising. While in male interactivity and informativeness had an association with attitude towards Internet advertising, females had interactivity, entertainment, credibility and irritation as Internet advertising factors that had an association with attitude towards Internet advertising. The implication is that marketers need to employ different strategies while developing their promotional campaigns depending on the targeted segment of the population. Market segmentation will ensure that advertising is more targeted and therefore help generate positive attitudes toward buying online. This study therefore contributes to the understanding of the factors influencing attitude towards Internet advertising and establish empirical support for the relationship between factors of Internet advertising and attitude formation.

These results are consistent with the existing literature which suggests that interactivity, entertainment, and credibility have a positive association with attitude towards advertising while irritation exhibits a negative association with attitude towards advertising (Lee et al., 2011; Brackett et al, 2001; Wang et al., 2009; Wei et al, 2010; Tsang et al, 2004; Further et al., 2009; Haghirian, 2005). This research therefore offers for online retailers not only insight into aspects in which efforts should be made to shore up positive attitudes in online shoppers, but also directions to enhance future purchase intentions by taking interactivity, entertainment, and credibility into consideration.

The study did not reaffirm the robustness of the TPB model in predicting Internet purchase behavior instead the model was reduced to TRA. Two variables; attitude towards Internet advertising and subjective norms had a significant and positive relationship with purchase intention (Ajzen, 1991). These findings are consistent with those of other studies that have examined the relationship between attitude formation and behavior intention (Gaston et al., 1996; Joey, 2004). The moderating effect of PBC, subjective norms and gender on the relationship between attitude towards Internet advertising and purchase intention was not supported. Marketers therefore will have to take this into account when designing promotional campaigns.

Finally found no significant attitudinal differences between male and female university students in Kenya. That there was no significant difference between the two clusters on attitudes towards Internet advertising indicates that, within the broadly defined educational realm of university students, neither group can be treated differently. The two should be treated as one homogeneous group.

5.4 Theoretical and Managerial Contributions

Based on the findings of this study to examine the effect of Internet advertising on purchase intention of university students in Kenya, several implications on theory, management practice, marketing practitioners, policy directions and directions on future research are proposed below.

5.4.1 Implications for Theory

This study sought to address the relationship between Internet advertising and purchase intention in Kenya. A gap determined from extant literature. Theoretical implications emanating from the findings are presented below.

Study findings show that consumers in Kenya associate informativeness, interactivity, credibility, irritation and entertainment with attitude towards Internet advertising. Despite there being no attitudinal differences towards internet advertising between male and female respondents differences were established on Internet advertising factors that had a relationship with attitude towards Internet advertising. This study therefore contributes significantly to the existing literature as the majority of previous empirical studies were based in other contexts other than Kenya's. It thus expands the body of knowledge in this particular field.

Finally, this study offered no support for the hypothesized theory in the TPB model, namely that perceived behavioural control, attitudes and subjective norms are functions of behavior intention. In this study only attitude towards Internet advertising and subjective norms did have a significant and positive relationship with purchase intention. The model was therefore reduced to a TRA model where only attitude and subjective norms have an association with behaviour intention. This study therefore offers significant contribution to the body of knowledge regarding behavioral intention prediction in the Kenyan context. Consumer's behavioral intention therefore regarding Internet advertising can best be explained by the TRA model.

5.4.2 Implications for Managerial Practice

The phenomenal growth of Internet usage has spurred growth in the e-commerce sector causing many businesses in Kenya striving to have an Internet presence without knowing the actual dynamics of this new medium on their business. Findings in this study have shown that interactivity, entertainment, credibility and irritation have an association with attitude towards Internet advertising and thus purchase intention. Whereas male respondents had interactivity and informativeness having an association with attitude towards Internet advertising, female respondents had interactivity, entertainment, credibility and irritation. Knowledge of consumers' online attitudinal formation and subsequent behavior intention is useful in helping firms prioritize their resources in terms of investing in the most effective and efficient way. From the managerial point of view therefore, this study has demonstrated the need for firms to put in place strategies that segment the market in terms of offerings. Internet advertising factors that are associated with either both or different sexes should be considered when designing marketing strategies

The significance of the irritation factor would suggest that Internet advertising isn't entirely in sync with the marketers' agenda to have Internet advertising perceived positively. There clearly are concerns about Internet advertising with increased usage and competition from marketers to get to consumers. These findings are critical for marketers in the sense that there may be need to come up with intervention strategies that establish a threshold of the Internet advertising information to avoid reaching irritating levels that are bound to put off consumers. With the findings herein, marketers can put in place

strategies that will suppress the irritability of Internet advertising messages. This will shore up attitude towards Internet advertising, and hence enhance the positive influence purchase behavior intention. Finally, knowledge of these dynamics provide valuable insights that will help marketing managers design, plan, and execute proper marketing programs and strategies with respect to university students in Kenyan. These findings therefore will be useful to firms as they plan their investment and align their organization's resources to optimize output while addressing consumer needs.

5.4.3 Implications for Internet Advertising Developers

Today's Internet market place is increasingly becoming dynamic coupled with the entrance of many players. To stay competitive and relevant a clear understanding of the consumer is vital. Study results show Internet advertising factors to associate differently with attitude towards Internet advertising when both sexes, male or female are considered. Advertising designers will therefore find this useful and beneficial in the sense that it will serve as a guideline for developing Internet advertisements targeting these segments.

Designs should infuse aspects that relate to referent others since subjective norms had a significant and positive relationship with purchase intention. Consumers loathe Internet advertising campaigns that are intrusive, confusing, distracting and even messy. Given that ultimately the goal for the Internet advertising designer is to ensure that the advertising captures the attention of the consumers and lead to the intended behaviour,

these findings will help the designers to create more targeted and effective advertising by infusing significant traits, thus maximizing the behavior intention besides increasing the likelihood of the desired behavior being realized.

5.4.4 Implications to Policy

The evolution of the Internet in Kenya in terms of penetration and usage has brought about new opportunities to various stake holders to engage with consumers. The rise in Internet usage and penetration in Kenya has been quite sharp, making the country the 4th in Africa (ITU, 2014). According to (CCK, 2014) quarterly statistical report, the number of Internet users in Kenya stood at 21.2m in December 2013 more than 50% of the country's total population. This therefore means that proper infrastructure has to be put in place to placate the current and future demand.

Additionally the level of Internet advertising expenditure in Kenya has too been on the rise with many firms scrambling to gain a share of this budding sector (Kinyanjui, 2010). The prevalence of Internet advertising, especially targeted advertising among firms, has led to significant concerns among the consumers with many finding them irritative. There may be need therefore for policy makers and regulators to put in place appropriate policies and legislation to protect consumers. A review of the current ICT policy developed in 2006 may therefore be necessary given the evolving Internet environment. Still, proper enforcement of the online advertising industry on the created policies will

have to be done lest marketers float them. This will protect consumers against disguised promotional campaigns that irritate.

5.4.5 Recommendations for further studies

With the rise in penetration and usage of the Internet in Kenya, it is important that more empirical research is done in the area of Internet advertising to try and understand behavioural changes in consumers given the dynamic nature of the Internet. This study provides knowledge on the relationship between Internet advertising and purchase intention of university students in Kenya. Some suggestions for future research are now described.

Firstly, future studies should be undertaken to explore and refine Internet advertising factors that have an association with attitude towards Internet advertising and subsequently purchase intention in Kenya. Repeated testing of these factors should be conducted and examined to determine whether findings from this study hold true. This will determine whether these findings can be replicated. Additionally, this study was based on respondents from Kenyan universities. The use of student subjects may limit the generalizability of the findings. Future studies should be conducted with respondents from other sample frames to reconfirm whether the modified TPB model in the study still provides the same results. Further, this study did not differentiate the degree of saviness in Internet usage among respondents. A determination of whether there is a difference in

attitude formation and behavior intention among the novice and savvy users should be pursued.

This study explored only five Internet advertising factors (interactivity, informativeness, credibility, entertainment and irritation) that were found prevalent from extant literature. Future research should explore more Internet advertising factors like multimedia, picture, economy, privacy, size, placement, delivery etc. It is likely that different factors would associate differently with attitude towards Internet advertising and therefore purchase intention given different geographic markets. Gender, SN and PBC were not significant moderators of the relationship between attitude towards Internet advertising and purchase intention. It is possible that a different demographic could yield different results. From extant literature evidence of attitudinal gender differences towards Internet advertising exists (Palanisamy, 2004). It will therefore be useful to test whether or not gender has an impact in any future study.

Finally, as the penetration and usage levels increase consumer attitudes towards Internet advertising and the subsequent purchase behavior is likely to change over time as a result of technological advancements plus culture change. A longitudinal approach could be undertaken to determine whether findings from this research still hold. The same approach could be used to relate behavior intentions to actual behavior. It is also important to note that consumers in different countries may have different sources of social pressure. This study only looked at social pressure collectively without

determining the association of referent group with purchase behavior intention. The same was the case with perceived behavioural control which was investigated without separately determining how control and self-efficacy related with purchase behavior intention. With the study finding subjective norm and perceived behavioural control not significant moderators on the relationship between attitude towards Internet advertising and purchase intention, there is need for researchers to spit up the elements of subjective norms among family, friends/peers and religion for specific geographic markets and perceived behavioural control into control and self-efficacy to determine any interaction relationships.

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APPENDICES

Appendix I: Introductory Letter

Dear Respondent,

I am a post graduate student in the Faculty of Commerce of Kabarak University. In partial fulfillment of the requirements of the Doctor of Philosophy degree in the department of Business Administration, I am conducting a study entitled “Relationship between Internet advertising and purchase intention of university students in Kenya”. You have been selected to form part of this study. Statements related to the effect of Internet advertising on purchase intention have been provided. I therefore kindly request your assistance in completing the statements in the questionnaire. Evaluate each statement and grade it on the scale provided. Note that the information and data required is purely for academic purposes only and will be treated in confidence. Upon request a copy of the research findings will be availed to you.

Contacts:

Robert Ogutu

P.O.Box 3647

Nakuru

Mobile Number: 0724651646

Appendix II: Questionnaire

Section 1: Demographic Factors					
1. Please indicate your gender		Male			Female
2. Are you in a public or private university?		Public			Private
Use the scale below to indicate the extent to which you agree or disagree with the statements in sections 2 – 6 below by putting a tick (✓) in the appropriate box.					
1 – Strongly Disagree (SD), 2 – Disagree (D), 3 – Undecided (U), 4 – Agree (A), 5 – Strongly Agree (SA)					
Section 2: Internet advertising					
3. Indicate the level to which Internet advertising is informative by indicating the extent to which you agree or disagree with the statements formation	1	2	3	4	5
	(SD)	(D)	(U)	(A)	(SA)
(a) Information from Internet advertising is accurate					
(b) Information from Internet advertising is current					
(c) Information from Internet advertising is timely					
(d) Information from Internet advertising is clear and concise					
(e) Information from Internet advertising is relevant					
(f) The extent of the information from Internet advertising high					
(g) Product information comparison via Internet advertising is easy					
4. Indicate the level to which Internet advertising is interactive by indicating the extent to which you agree or disagree with the statements below	1	2	3	4	5
	(SD)	(D)	(U)	(A)	(SA)
(a) I freely choose what I want to see on Internet adverts					
(b) Internet advertising facilitates two way communication					
(c) Internet advertising is fast in responding to my requests					
(d) Internet advertising gives me the opportunity to talk back					

5. Indicate the level to which Internet advertising can provide entertainment by indicating the extent to which you agree or disagree with the statements below	1	2	3	4	5
	(SD)	(D)	(U)	(A)	(SA)
(a) Internet advertising is fun					
(b) Internet advertising is exciting					
(c) Internet advertising is enjoyable					
(d) Internet advertising is interesting					
6. Indicate the level to which Internet advertising is credible by indicating the extent to which you agree or disagree with the statements below	1	2	3	4	5
	(SD)	(D)	(U)	(A)	(SA)
(a) Internet advertising is trustworthy					
(b) Internet advertising is believable					
(c) Internet advertising is dependable					
7. Indicate the level to which Internet advertising is irritating by indicating the extent to which you agree or disagree with the statements below	1	2	3	4	5
	(SD)	(D)	(U)	(A)	(SA)
(a) Internet advertising is messy					
(b) Internet advertising is confusing					
(c) Internet advertising is annoying					
(d) Internet advertising is distracting					
(e) Internet advertising is disturbing					
(f) Internet advertising is intrusive					
Section 3: Attitudes towards Internet advertising					
8. Indicate the extent to which you agree or disagree with the statements below regarding your attitudes towards Internet advertising	1	2	3	4	5
	(SD)	(D)	(U)	(A)	(SA)
(a) Internet advertising is a convenient source of product information					
(b) Internet advertising is a good source of up to date					

information					
(c) I prefer Internet advertising because it allows me to enjoy the best deal out of the competing products and services advertised					
(d) I like Internet advertising because it doesn't waste my time					
(e) I like Internet advertising because it provides a true picture of products and services advertised					
(f) I like Internet advertising because it plays an important part in my buying decisions					
(g) I like Internet advertising because it never offends me					
(h) I like Internet advertising because it helps me find the best products and services					
Section 4: Subjective Norms					
9. Indicate the extent to which the referent others influence your view of Internet advertising by indicating the extent to which you agree or disagree with the statements below	1	2	3	4	5
	(SD)	(D)	(U)	(A)	(SA)
(a) Most people who are important to me think that I should look at Internet adverts					
(b) I feel under social pressure to look at Internet adverts					
(c) I look at Internet adverts because my friends expect me to					
(d) I look at Internet adverts my friends would approve of					
(e) I look at Internet adverts because my friends do the same					
(f) My friends have a great impact on the kinds of Internet adverts I look at.					
(g) My family has a great impact on the kinds of Internet adverts I look at.					
(h) I look at Internet adverts my family would approve of					
(i) I look at Internet adverts because my family do the same					
(j) I look at Internet adverts because my family expect me to					
(k) My religion has a great impact on the kinds of Internet adverts I look at.					
(l) I look at Internet adverts my religion would approve of					

Section 5: Perceived Behavioural Control					
10. Indicate the extent to which control and ability to handle Internet advertising influences your view of Internet adverts by indicating the extent to which you agree or disagree with the statements below	1	2	3	4	5
	(SD)	(D)	(U)	(A)	(SA)
(a) I have full control over the kind of adverts I see on the Internet					
(b) It is mostly up to me whether or not I look at Internet adverts					
(c) I have no difficulty navigating Internet adverts					
Section 6: Purchase Intention					
11. Indicate your likelihood of making online purchases by indicating the extent to which you agree or disagree with the statements below	1	2	3	4	5
	(SD)	(D)	(U)	(A)	(SA)
(a) I am likely to consider purchasing online advertised products/services					
(b) I am likely to recommend online advertised products/services to my friends					
(c) I have a strong urge to purchase online advertised products/services					

Appendix III: Sample Size Determination

$$S = \frac{\chi^2 NP(1 - P)}{d^2 (N - 1) + \chi^2 P(1 - P)}$$

$$S = \frac{3.841 \times 153591 \times 0.5 (1 - 0.5)}{0.05^2(153591 - 1) + 3.841 \times 0.5 (1 - 0.5)}$$

S = 383.144 approximated to 383.

Where;

S – Required sample size.

χ^2 – The table value of chi square for one degree of freedom relative to the desired level of confidence, which was 3.841 for the .95 confidence level

N – The population size.

P – The population proportion (assumed to be 0.50).

d – The degree of accuracy (d = 0.05).

Source: Krejcie et. al., (1970),

Appendix IV: Population Distribution per University in Kenya

The table below shows the population distribution per university in Kenya.

No.	Name	Type	Male	Female	Student Population
1	University of Nairobi	P	27159	15201	42360
2	Kenyatta University	P	15615	10876	26491
3	Moi University	P	13600	6699	20299
4	Jomo Kenyatta University of Agriculture and Technology	P	9036	4451	13487
5	Egerton University	P	6510	3206	9716
6	Maseno University	P	3331	2176	5507
7	Masinde Muliro University of Science and Technology	P	4119	2584	6703
8	Catholic University of Eastern Africa (CUEA)	PA	3372	2066	5438
9	University of Eastern Africa, Baraton	PA	997	1022	2019
10	Daystar University	PA	2276	1517	3793
11	United States International University (USIU - Africa)	PA	2200	2489	4689
12	Africa Nazarene University	PA	835	450	1285
13	Kiriri Women's University of Science and Technology	PA	–	180	180
14	Strathmore University	PA	1639	702	2341
15	Kabarak University	PA	637	489	1126
16	Kenya Methodist University	PA	3801	2753	6554
17	St. Paul's University	PA	886	586	1472
18	Scott Theological College	PA	85	46	131
Total			96098	57493	153591

P – Public

PA – Private Accredited

Source: Commission for Higher Education, Ministry of Higher Education, Research, Science and Technology, (2010)

Appendix V: Sample size Distribution per University in Kenya

The table below shows the sample size distribution per university using the proportionate sampling approach.

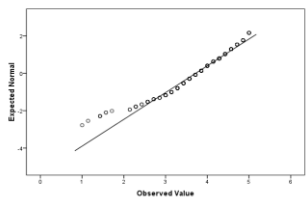
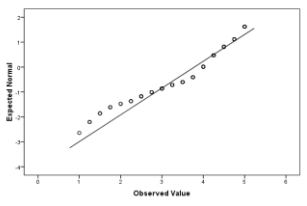
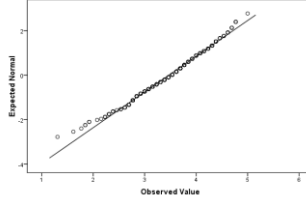
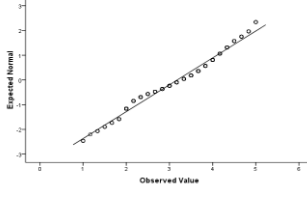
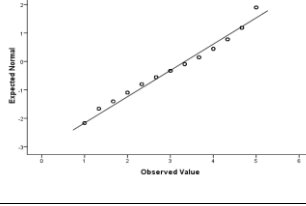
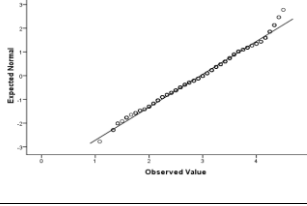
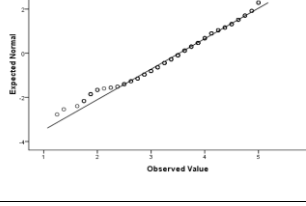
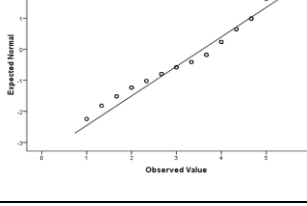
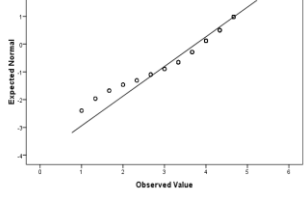
No.	Name	Type	Student Population			Sample Size		
			Male	Female	Total	Male	Female	Total
1	University of Nairobi	P	27159	15201	42360	68	38	106
2	Kenyatta University	P	15615	10876	26491	39	27	66
3	Moi University	P	13600	6699	20299	34	17	51
4	Jomo Kenyatta University of Agriculture and Technology	P	9036	4451	13487	23	11	34
5	Egerton University	P	6510	3206	9716	16	8	24
6	Maseno University	P	3331	2176	5507	8	5	13
7	Masinde Muliro University of Science and Technology	P	4119	2584	6703	10	6	16
8	Catholic University of Eastern Africa (CUEA)	PA	3372	2066	5438	8	5	13
9	University of Eastern Africa, Baraton	PA	997	1022	2019	2	3	5
10	Daystar University	PA	2276	1517	3793	6	3	9
11	United States International University (USIU - Africa)	PA	2200	2489	4689	5	6	11
12	Africa Nazarene University	PA	835	450	1285	2	1	3
13	Kiriri Women's University of Science and Technology	PA	0	180	180	0	0	0
14	Strathmore University	PA	1639	702	2341	4	2	6
15	Kabarak University	PA	637	489	1126	2	1	3
16	Kenya Methodist University	PA	3801	2753	6554	9	7	16
17	St. Paul's University	PA	886	586	1472	2	1	3
18	Scott Theological College	PA	85	46	131	0	0	0
Totals:			96098	57493	153591	240	143	383

P – Public

PA – Private Accredited

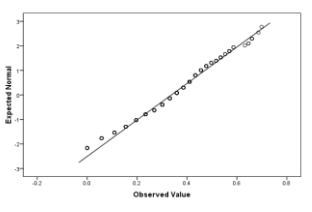
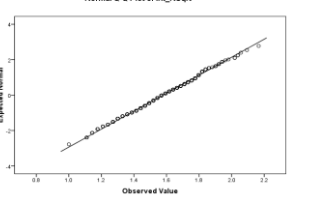
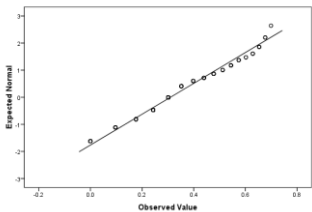
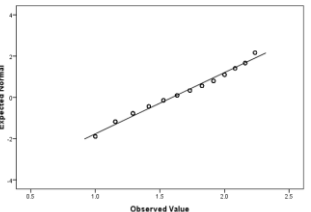
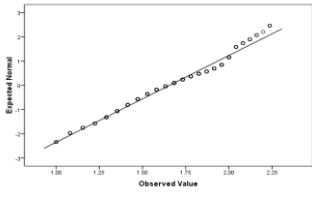
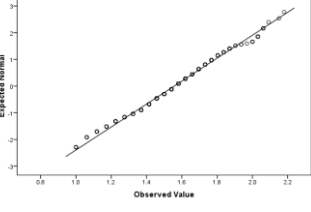
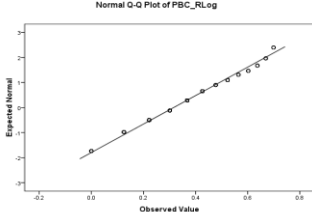
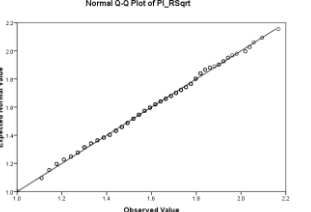
Source: own (2011)

Appendix VI: Normal q – q plots for the study variables before transformation

Variable	Normal q – q plot	Variable	Normal q – q plot
Informative ness		Entertainment	
Interactivity		Irritation	
Credibility		Subjective norms	
Attitude		Purchase intention	
Percieved behavioural control			

Source: Survey data (2013)

Appendix VII: Normal q – q plots for the study variables after transformation

Variable	Normal q – q plot	Variable	Normal q – q plot
Informativeness		Interactivity	
Entertainment		Credibility	
Irritation		Attitude	
Percieved behavioural control		Purchase intention	

Source: Survey data (2013)

Appendix VIII: Excluded Internet advertising factors in the unified attitudinal model

Model	Beta	In	t	Sig.	Partial Correlation	Collinearity Statistics		Minimum Tolerance
						Tolerance	VIF	
1	Inf_RLog	.124 ^a	2.441	.015	.128	.754	1.326	.754
	Ent_RLog	.165 ^a	3.380	.001	.176	.805	1.243	.805
	Cre_RSqrt	.138 ^a	2.913	.004	.152	.867	1.153	.867
	Irr_RSqrt	-.146 ^a	-3.312	.001	-.172	.990	1.010	.990
2	Inf_RLog	.111 ^b	2.197	.029	.115	.749	1.335	.656
	Cre_RSqrt	.136 ^b	2.907	.004	.152	.867	1.153	.719
	Irr_RSqrt	-.125 ^b	-2.819	.005	-.147	.963	1.038	.783
3	Inf_RLog	.105 ^c	2.097	.037	.110	.748	1.338	.604
	Irr_RSqrt	-.157 ^c	-3.528	.000	-.184	.925	1.081	.715
4	Inf_RLog	.082 ^d	1.641	.102	.087	.733	1.365	.604

Source: Survey data (2013)

Appendix IX: Excluded Internet advertising factors in the male attitudinal model

Model	Beta	In	t	Sig.	Partial Correlation	Collinearity Statistics		Minimum Tolerance
						Tolerance	VIF	
1	Inf_RLog	.138 ^a	2.132	.034	.144	.813	1.230	.813
	Ent_RLog	.113 ^a	1.764	.079	.119	.829	1.206	.829
	Cre_RSqrt	.095 ^a	1.541	.125	.104	.911	1.098	.911
	Irr_RSqrt	-.123 ^a	-2.111	.036	-.142	.997	1.003	.997
2	Ent_RLog	.112 ^b	1.765	.079	.120	.829	1.206	.698
	Cre_RSqrt	.086 ^b	1.411	.160	.096	.907	1.103	.764
	Irr_RSqrt	-.110 ^b	-1.887	.061	-.128	.983	1.017	.802

Source: Survey data (2013)

Appendix IX: Excluded Internet advertising factors in the female attitudinal model

Model	Beta In	t	Sig.	Partial Correlation	Collinearity Statistics			
					Tolerance	VIF	Minimum Tolerance	
1	Inf_RLog	.116 ^a	1.364	.175	.114	.665	1.505	.665
	Ent_RLog	.222 ^a	2.894	.004	.238	.776	1.288	.776
	Cre_RSqrt	.188 ^a	2.473	.015	.205	.806	1.241	.806
	Irr_RSqrt	-.182 ^a	-2.651	.009	-.219	.978	1.023	.978
2	Inf_RLog	.072 ^b	.852	.396	.072	.640	1.563	.599
	Cre_RSqrt	.195 ^b	2.636	.009	.218	.805	1.242	.647
	Irr_RSqrt	-.143 ^b	-2.058	.041	-.172	.922	1.084	.733
3	Inf_RLog	.068 ^c	.814	.417	.069	.640	1.564	.522
	Irr_RSqrt	-.163 ^c	-2.390	.018	-.199	.913	1.095	.645
4	Inf_RLog	.042 ^d	.512	.609	.044	.628	1.592	.522

Source: Survey data (2013)

Appendix X: Excluded variables in the purchase intention interaction model

Model	Beta In	t	Sig.	Partial Correlation	Collinearity Statistics			
					Tolerance	VIF	Minimum Tolerance	
1	SN	.049 ^a	2.093	.037	.110	.896	1.116	.896
	PBC_RLog	-.003 ^a	-.150	.881	-.008	.925	1.082	.925
	Gender	-.010 ^a	-.454	.650	-.024	1.000	1.000	1.000
	C1	.068 ^a	2.075	.039	.109	.448	2.233	.448
	C2	-.002 ^a	-.065	.948	-.003	.839	1.192	.839
	C3	-.011 ^a	-.478	.633	-.025	.992	1.008	.992
	C4	.001 ^a	.036	.971	.002	.805	1.242	.805
	C5	-.006 ^a	-.247	.805	-.013	.988	1.012	.988
	C6	-.003 ^a	-.128	.898	-.007	.971	1.030	.971
	C7	-.002 ^a	-.109	.913	-.006	.966	1.035	.966
	PBC_RLog	-.009 ^b	-.411	.681	-.022	.911	1.098	.850
	Gender	-.006 ^b	-.293	.769	-.016	.994	1.006	.891
	C1	-.035 ^b	-.099	.921	-.005	.004	252.661	.004
	C2	-.008 ^b	-.339	.735	-.018	.825	1.212	.785
2	C3	-.007 ^b	-.295	.768	-.016	.984	1.016	.885
	C4	-.017 ^b	-.675	.500	-.036	.721	1.386	.721
	C5	-.008 ^b	-.354	.724	-.019	.985	1.015	.889
	C6	-.002 ^b	-.102	.919	-.005	.970	1.030	.871
	C7	-.007 ^b	-.290	.772	-.015	.959	1.043	.877

Source: Survey data (2013)