

**BEHAVIORAL ADVERTISING AND ANTECEDENTS
INFLUENCING ONLINE ADVERTISING AVOIDANCE**

BY

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DECLARATION OF AUTHENTICITY

I, Parsuna Bhandari declare that this GRP is my original work and that it had fully and specifically acknowledged wherever adapted from other sources. I also understand that if at any time it is shown that I have significantly misinterpreted material presented to SOMTU, any credits awarded to me based on that material may be revoked.

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LIST OF ABBREVIATIONS

AA	Advertising Avoidance
AC	Advertising Clutter
AVE	Average Variance Extracted
CR	Composite Reliability
DF	Degree Of Freedom
GI	Goal Impediment
HTMT	Heterotrait-Monotrait Ratio
NE	Negative Experience
OBA	Online Behavioral Advertising
PC	Privacy Concern
PLS	Partial Least Square Method
PP	Perceived Personalization
SD	Standard Deviation
SEM	Structural Equation Modeling
S-O-R	Stimulus-Organism-Response
SPSS	Statistical Package for Social Science
SRMR	Standardized Root Mean Square
VIF	Variance Inflation Factor
WOM	Word Of Mouth

EXECUTIVE SUMMARY

The purpose of this study is to measure the impact of goal impediment, privacy concern, perceived personalization, advertising clutter, and negative experience on OBA avoidance. The study was guided by the following research objectives; to examine the relationship between goal impediment, privacy concern, perceived personalization, and advertising clutter on advertising avoidance; to evaluate the mediating role of negative experience on OBA avoidance; to assess people's perception of synced advertising.

This research uses a random sampling method for the research and data were collected from 407 respondents who lived in Kathmandu valley with the help of a structured questionnaire. A descriptive and casual comparative research design was used for the study. Six-point Likert scale was used to measure the variables of the study. For the normality test and descriptive analysis purpose, SPSS software was used whereas SMART - PLS software was used for confirmatory factor analysis of construct, hypothesis testing, and model fit. The findings of the study supported the direct and positive influence of Goal impediment, privacy concern, and advertising clutter on advertising avoidance whereas, perceived personalization negatively influences advertising avoidance. The study found that goal impediment, privacy concerns, advertising, and perceived personalization had a significant impact on advertising avoidance. Among the all-independent variable, advertising clutter has the highest impact, and perceive personalization has the lowest impact on the dependent variable which is advertising avoidance.

Similarly, the result of this study supported the mediating role of negative experience on advertising avoidance. Negative experience mediates the relationship between all the independent variable's goal impediment, perceived personalization, and advertising clutter except for privacy concern. All the variables are tested at a 5% level of Significance, out of nine hypotheses, two were rejected. In this study, the value R square of advertising avoidance was 39.7 % and negative experiences is 21.6 % which shows that it is explained by exogenous variables in this model.

Thus, Advertisers need to create emotional and creative ads, so that consumers couldn't skip the behavioral ads. They need to be focused on the development of creative strategy and various appeals and execution styles that can be used for advertising.

CHAPTER I

INTRODUCTION

1.1 Background of the Study

In the mid-1990s online advertisements were featured for the first time, and they quickly climbed to the top of the list of consumer-persuasion tactics. This fueled concern about the dawn of a new age in advertising (Rust and Varki 1996).

The internet has started replacing mass media as the most powerful platform for most businesses to communicate their marketing messages and position their goods and services. (Jayasuriya, Udadeniya & Yalegama, 2021). The advertising industry is inevitably impacted by rapid technological advancements. The blowout of information and communication technology made it possible to use internet-based services for communication activities. Though mass communication is useful in informing and creating awareness for effective communication there must be a common link between the consumer and the communication message. Thus, personalized communication is fruitful to reach target customers (Jelena S, Bojana R. 2014).

Behavioral advertising is a technique that includes collecting and analyzing information about users' online behavior and browsing behavior so that online advertisers present their ads to a target audience. Behavioral ads track a user's online behaviors (searching history browsing history, geography, and life interest and purchase history) and provide them with material tailored to that user's preferences (Kelly, Kerr & Drennan, 2010). OBA supports clients in making easier product selections while providing additional options.

Advertisement avoidance is a subject of massive concern for business owners and marketers because they invest huge budgets in advertising. Although marketers may be delighted to discover more about their customers, some consumers find advertising to be generally annoying and view personalization messages as a further violation of their privacy. As a byproduct, there are many options for consumers to avoid advertising, switching the channel during commercials to recent innovations including skipping past ads, blocking online ads, filtering email, or signing up for do-not-call, do-not-mail, or do-not-track programs. (Johnson 2013).

“Behavioral Advertising” is seen as one of the newest paradigms shift in the advertising industry. For developing effective marketing strategies, adverts need to understand how a

consumer reacts to advertising forms. Different varieties of advertising forms such as banner ads, buttons, pop-up ads, sponsorships, paid text links, target sites, email-ads, and so forth.

1.2 Statement of Problem

Online behavior advertising arguably wouldn't be a matter for discussion without technology. The Internet in particular has changed communications technology. Interactive media is effectively replacing conventional mass media and changing the way how marketers advertise their products. Interactive media undermines conventional marketing practices, due to changes in the nature of audiences.

The online environment, an interactive medium offers sophisticated tools to target customers with more relevant advertising that is tailored to their online behavior and digital identity. However, the online environment also gives more power, allowing them to accept or reject behavioral advertisements (Johnson 2013). In January 2022, approximately there are 11.51 million internet users in Nepal had an internet penetration rate of 38.4 % (Digital Portal 2022). Though many businesses and marketers invest huge amounts of budget on advertising, research shows that consumers view online ads as annoying, and disruptive, resulting in avoidance of advertisement (Baek and Morimoto 2013).

This research deals with the comprehensive analysis of variables that affect ad avoidance on the internet. Thus, we build a research model based on SOR (Stimulus Organism and Response). Here we define goal impediment, privacy concern, perceived personalization, and advertising clutter as a stimulus, which results in negative experience and responses such as avoidance of online adverts. An individual browses the internet for research, communication, shopping, and surfing (Rodgers and Thorson, 2000). If any communication message distracts them and delays their browsing activities, leakage their private data and information, a more personalized and targeted message, and advertising clutter are attributed to online avoidance. The decision is guided by attitude and intentions i.e., negative experience. An individual is exposed to a large amount of advertising messages, which as a detrimental impact on advertising (Cho and Cheon 2004).

Research Question

1. Is there any significant relationship between Goal Impediment, Perceived personalization, advertising clutter, privacy concern, and avoidance of advertisement?
2. Is there any mediating effect of negative experience on advertising avoidance?
3. What is the people's perception towards synced advertising?

1.3 Research Objectives

- To measure the relationship between goal impediment, perceived personalization, privacy concern, advertising clutter, and avoidance of advertisement
- To evaluate mediating role of negative experience on advertising avoidance
- To assess the people's perception towards synced advertising.

1.4 Research Hypothesis

Goal Impediment

One of the key determinants of ad avoidance has been identified as goal impediment. The internet is a goal-oriented platform where users are generally working toward certain goals that might be hindered by exposure to an unwanted advertisement, leading to a negative experience and avoiding advertisements. According to Li et al., (2002), the negative experience arouse from disruption by advertising directly leads to cognitive avoidance and behavioral avoidance. Speck et al., (1997) also discovered that interruptions by advertisements have a direct impact on consumers' avoidance of advertisements. Customers may experience bad feelings if the advertising material conflicts with the website they are visiting (Burns and Lutz,2006). Therefore, we put up the following hypothesis:

H1: Goal Impediment has a direct and positive impact on a negative experience

H2: Goal Impediment has a direct and positive impact on online behavior advertising avoidance.

Privacy Concern

The majority of marketers gather and maintain records of personal data about consumer buying habits and traits to find the best prospects. As a result, marketers can execute highly focused direct marketing campaigns, and create incentive and loyalty programs (Dolnicar and Jordan 2007; Phelps, Glen, and Elizabeth, 2000). However, customers have a lot of concerns about information privacy. (Gurau, Ashok and Claire, 2003; Nowak, and Joseph, 1992). These marketing strategies will make consumers think about their privacy might have been invaded. Consumers' purchasing habits, trust, and information control are negatively affected by privacy concerns (Milne and Boza, 1999). Consumers' trust in online shopping is greatly influenced by how well their privacy is safeguarded (Jiang, Zhang, and Jia, 2015) Consumers are more likely to have a negative experience and avoid online behavioral advertising as a result of growing privacy concerns. Examples of such behaviors include

withholding information, rejecting or blocking ads, or criticizing the ads (Sheehan and Hoy, 1999). Therefore, we propose the following hypothesis.

H3: Privacy concern has a direct and positive impact on a negative experience

H4: Privacy concern has a direct and positive impact on online behavior advertising avoidance.

Perceived Personalization

According to Rodgers, Wang, Ruth, and Frank (2007), perceived personalization is the process of customizing products based on customers' information; it is also the practice of direct communication based on individual preferences. The primary difference between traditional advertising and online behavioral advertising (OBA) is that OBA is personalized and tailored. According to an earlier study by White, Zarhay, Helge, and Sharon (2008), customer responses to personalized messages can be predicted based on whether the offered goods or services' perceived utility exceeds the psychological costs of receiving inappropriate personal messages. Instead of generic adverts, consumers like to see more tailored advertisements. However, they are a little uneasy about the very relevant advertisements (Wijenayake & Pathirana, 2019). Therefore, we propose a hypothesis:

H5: Perceived personalization has a positive and direct impact on a negative experience.

H6: Perceived personalization has a positive and direct impact on online behavioral advertising avoidance.

Advertising Clutter

Reactance theory has been used in numerous fields to study consumer behavior, including how consumers react to advertising. When consumers' ability to complete their procurement job is threatened by undesirable information which affects their browsing activity, consumers develop negative attitudes towards it (Clee and Wicklund, 1980). Ad clutter, because of its disruptive nature, is a significant antecedent of negative attitudes towards advertising in print and broadcast media. Depending on the media type, the intensity of the negative effect varies (Elliot & Speck, 1998). Academics revealed that people have overdosed on a variety of new types and formats of online advertising (Cho et al., 2004). It makes sense that consumer irritation with the number of online ads or the assumption that the internet is only a platform for advertisements (ad exclusiveness). Perceived ad clutter also may result in negative attitudes and consequent avoidance of ads. Nelson-Field, Riebe,

& Shar, (2013) employed a Facebook natural experiment that revealed that ad clutter could reduce ad recall and that smaller brands were more likely to be neglected than more well-known brands. Thus, we propose the following hypothesis:

H7: Advertising Clutter has a direct and positive impact on a negative experience.

H8: Advertising Clutter has a direct and positive impact on online behavior advertising avoidance.

Negative Experience

Consumer attitudes and behavior are significantly influenced by consumer advertising experience as well (Fazio,1981; Smith and Swinyard, 1982). From the perspective of the consumer's learning, prior negative experience is one of the independent variables in previous studies by Cho et al (2004). That previous experience will influence the type and mechanism of information processing. Goal impediments, privacy concerns, perceived personalization, and advertising clutter will all have an immediate impact on consumers' experience and their attitudes and behavior when they are subjected to online behavioral advertising. Negative experiences regarding online behavioral advertising could include a lack of value, a lack of incentive, and so on. Customers will stay away from sources that produce negative experiences. Hossain (2018) has conducted additional research into the idea put out by earlier researchers, according to which negative experiences immediately result in undesirable attitudes, which in turn influence a consumer's intention to make a purchase. In the context of the preceding information, the primary objective of this research is to determine the relationship between OBA avoidance and negative experiences in the Nepalese environment.

Accordingly, we propose the following hypothesis:

H9: Negative experience has a direct and positive impact on online advertising avoidance.

1.5 Significance of the Study

- This study may aid in the development of various strategic tactics to minimize consumer ad avoidance on the Internet as well as understanding a comprehensive model of advertising avoidance for practitioners and academics.
- It also carries importance for the policy makers and regulating bodies to make an understanding of the factor influencing online behavioral advertising avoidance, and the behavior of the customer in this dynamic industry.

- This study establishes the relationship between goal impediment, privacy concern, perceived personalization, advertising clutter, and negative experience with advertising avoidance.

1.6 Operational Definition of Terms

Advertising Avoidance

The act of avoiding internet commercials is known as "advertising avoidance," which is also referred to as "all media consumers' differentially reducing exposure to advertising content" (Speck et al., 1997). According to Clancey (1994), there are three types of ad avoidance in the context of online behavioral advertising: cognitive avoidance, affective avoidance, and closing or stopping online behavioral advertisements (behavioral avoidance).

Goal impediment

The web motivation theory classification inventory an individual browse on the internet for research, shopping, surging, and communicating (Rodgers, Wang, Ruth, & Frank, 2007). Goal impediment can be defined as the situation in which individuals browsing activities are disrupted as a result of online ads, leading to advertising avoidance. (Hossain 2018). Suddenly pop- out ads lead to the arousal of negative thoughts in users and may result in undesirable outcomes (Speck et al., 1997), and marketers tend to face negative reactions from customers (Cho et al., 2004).

Privacy Concern

According to Burgoon (2002), privacy refers to an individual's ability to limit or control individual physical, psychological, interpersonal, and informational access to themselves or their groups. It also refers to the use that is made of such information once it has been collected (Westin 1968). Consumers are concerned regarding the possible violation of their right to prohibit the disclosure of their digital identity to third parties (Baek et al, 2013).

Perceived Personalization

Advertising that is tailored according to consumers' tastes, demographics, and interests is referred to as personalization (Charzinski, 2010). A personalized advertisement has its contents modified or adjusted to suit the interests of the people viewing it. Studies show that personalization is one of the most significant variables that might affect how someone feels toward advertisements (Kazienko & Adamski, 2007).

Advertising Clutter

Advertising clutter refers to the large volume of communication messages in different advertising formats, that leads to an overdose of information and avoidance in print and broadcast media and online media (Speck et al., 1997; Cho and Cheon, 2004). According to the approach-avoidance theory, it is predicted that excessive clutter will limit consumer freedom, evoking an emotional reaction from them and encouraging avoidance. Advertising avoidance is thought to be impacted by advertising clutter, which is characterized as the perception that there is too much advertising (Speck et al.,1997).

Negative Experience

A negative experience is simply something unpleasant. Kolb (1984) states that people base their decisions on their individual past experiences with the reference to learning from experience theory. Homer (2006); Hong and Sternthal (2010) further explain individuals' prior experiences with advertisements can predict their future behavior. This opinion is shared by Rosengren and Dahlen (2015), who also suggest that prior negative experiences with a brand's advertisements may have an impact on current and future ad acceptance.

1.7 Limitations of the Study

The study has the following limitations:

- The study used the people who live in Kathmandu valley as the population, there might be an issue in the generalization of the results.
- This research used the self-centric questionnaire for the data collection which might lead to the self- confidence bias of respondents.
- Lack of budget and time limitations, the researcher conducted the research using a random sampling technique, there might be an issue in the generalization of the results.

1.8 Organization of the Study

The study has three main sections – preliminary, body, and supplementary.

The preliminary section comprises of title page, certificate of authenticity, recommendations from management, supervisors, and external examiner, acknowledgment, and executive summary.

Similarly, the body section of this research is organized in the following way:

Chapter I includes the background, statement of the problem, objectives of the study, research hypothesis, significance of the study, operational definition of terms, limitations of the study, and organization of the study.

Chapter II includes a related literature review with a design framework that gives structure to the research.

Chapter III includes a research methodology that explains the tools and techniques used to collect, describe and analyze the data.

Chapter IV presents the analysis of collected data, analysis through different statistical software in tabular and figurative forms.

Chapter V concludes the research by reviewing the results concerning existing theories and related outcomes. It also deals with future implications which have reflections on various stakeholders.

The supplementary section includes the research references and an appendix including the research instrument that had been used for the data collection.

CHAPTER II

RELATED LITERATURE AND THEORETICAL FRAMEWORK

This chapter contains the related theories and empirical reviews through the literature that can provide the basis for the research work.

2.1. Literature Review

The literature review deals with the support from the previously existing research on the related area of behavioral advertising and the factor influencing online behavior avoidance.

2.1.1 Theoretical Review

As a part of establishing the foundation for the project, the theoretical review contextualized the research to the theory and its understanding to test the applicability of the model in a different context.

SOR Model (Stimulus- Organism - Response Model)

Stimulus-Organism-Response theory is a model that explains the behavioral outcomes of an individual which is generated through cognitive response to stimuli from external factors. Stimuli can be defined as the influencing factor that can enhance an individual inner state i.e., emotions; organism refers to the inner state of an individual's perception, feelings, and thinking and response is the behavioral outcome because of the cognitive and emotional state of an individual. (Zhai, Wang and Ghani, 2019). Cognitive process such as perception, attitude, and feeling drives the behavioral outcomes of an individual (Mehrabian and Russell, 1974). The SOR model has been widely used in various disciplines.

Reactance theory

Brehm (1966) put forth the concept of "psychological reactance" to characterize the emotionally charged state brought on by a perception of losing freedom in a specific context. According to this concept, reactance will occur when external attempts, which are usually persuasive or aggressive, exert a challenge to freedom that has been enjoyed by persons before these attempts. People become more reactive as a result, which motivates them to take back control of the situation or restore their independence, which has several negative psychological effects. Reactance theory was developed and has since been used in a variety of fields that study consumer behavior, including responses to advertising. According to Clee and Wicklund (1980), reactance theory can be used to examine people's four defensive

reactions to deceptive advertisements. They study also claims that excessive product information can have these reactions, especially when it endangers consumers' ability to complete their purchase task by delivering unpredicted information (Clee & Wicklund, 1980).

Interactive Advertising Model (IAM)

Rodgers & Thorson (2000) suggest that goal orientation or browsing patterns have an impact on how consumers understand and interpret Internet advertising based on an interactive advertising model. Compared to persons who utilize traditional media, Internet users are more likely to engage in goal-oriented activities. These people tend to be more irritated by pop-up ads than "playful" web users who aren't sure what they're doing online (Rodgers & Thorson, 2000). Further, Duff and Faber (2011) demonstrate that online users who browse in internet with certain goals in mind are more likely to ignore distracting stuff.

Approach-Avoidance Theory

Approach and avoidance were described by Roth and Cohen (1986) as mental and emotional responses that are directed towards or away from the threat. Approach motivation is the action to move closer to the direction of motivating stimuli such as objects, events, and possibilities. While avoidance motivation is the decision to move away from the negative stimulus (objects, events, and possibilities).

Brand Avoidance Theory Advertising avoidance

Theory of Brand Avoidance theory of advertising avoidance dance has an important component called advertising avoidance. The brand avoidance theory contends that when consumers experience unfavorable feelings toward advertisements, such as irritation or displeasure, they begin to avoid them. However, the idea offers no insight into why consumers experience these negative emotions (Knittel et al., 2016).

Theory of Planned Behavior

The theory of planned behavior is widely used in different research models for predicting behavioral intentions. It is believed that behavioral intentions are influenced by a person's attitude, subjective norms, and perceived behavioral control. In other words, the consumer's norms and environmental consciousness are the drivers that influence individual behavior. (Aizen,1991). The TPB indeed places a lot of emphasis on the controllable aspects of how people process information and make decisions. It particularly focuses on actions that have

goals and are controlled by self-regulatory mechanisms. This approach has frequently been misinterpreted to imply that the theory supports a rational thinker who evaluates all relevant information in an unbiased manner before making a behavioral choice.

Elaboration Likelihood model

Petty and Cacioppo presented the Elaboration Likelihood Model (ELM) model to the academic literature in 1981. Despite the work connected with the dominant attitudinal model, the field of persuasion and its impact on the formation of consumer attitudes was previously characterized by conceptual ambiguities and methodological deficiencies by Fishbein and Ajzen (1972). Researchers researching advertising most frequently employ this model when examining attitudinal revolution, assumed to be the mechanism through which externally induced persuasion happens.

2.1.2 Empirical Review

Speck et al. (1997) examined the predictors of ad avoidance in four media which include television, magazines, radio, and newspapers. Advertising avoidance is most prevalent in television and magazines, based on a national survey of 946 persons. The predicted variables included demographic traits, media-related elements, attitudes about advertising in each medium, and communication issues connected to advertising. Advertising perceptions were the most effective in separating print media from broadcast media and were the biggest predictors of ad avoidance. Age and income were shown to be the two most important demographic variables throughout all media. The use of various media was a significant predictor of broadcast media. Goal Impediment was the issue with the communication message that had the greatest impact on ad avoidance.

Cho et al, (2004) investigated the reason behind the avoidance of advertising on the internet and the recent trend in internet advertising. The study defines perceived goal impediment, perceived ad clutter, and prior negative experience as an independent variables and advertising avoidance as a dependent variable. Individuals generally avoid ads on the internet because they believe that online ads disrupt their browsing activity. The study also demonstrates that prior negative also leads to advertising avoidance. The researcher introduces negative experience as a construct affecting advertising avoidance. Among all these constructs' goal impediment is found to be the most significant construct for advertising avoidance on the internet.

Kim and Huh (2017) looked at how consumers react to online behavioral advertising (OBA), paying particular emphasis to how privacy concerns and perceived ad relevance affect consumers' attentional, attitudinal, and behavioral responses to such ads. A standardized questionnaire was used to collect the data through the MTurk system. The study shows that consumers were relatively highly concerned about privacy risks, connected to the gathering and potential abuse of consumers' online activity data, but they did not appear to believe that OBA was particularly relevant to them personally. Looking into the consumer's demographics, their online activity, how frequently they searched for products online, their attitude toward personalized advertising, time spend on the internet, and their internet competency, it was discovered that perceived ad relevance was found to be a strong predictor of how they would react to an OBA.

Li et al., (2016) created a model of OBA by reviewing the literature about advertising avoidance. Goal Impediment, Perceived Personalization, and Privacy Concern are measured in this study as independent factors, with Negative Experience acting as an intervening variable. The research discovered that OBA avoidance is negatively correlated with perceived personalization and positively correlated with goal impediment and privacy concerns. Similarly, the study discovered that goal impediment, perceived personalization, and advertising avoidance were partially mediated by the negative experience.

Yang and Shaojing (2009) investigated how cross-country context affects the beliefs, attitudes, and consumer responses towards online advertising. Independent-samples t-test was conducted to study the difference in beliefs across USA and Romania with a sample size of 577 internet users. The results showed that Belief factors, such as entertainment, information seeking, economy, credibility, and value corruption have a significant relationship with attitude towards online advertising (ATOA). ATOA is a significant predictor of consumer responses to online advertising results showed that Belief factors, such as information seeking, entertainment, economy, credibility, and value corruption, are statistically significant predictors of ATOA; ATOA is a significant predictor of consumer responses to online advertising. Romanians tend to possess a more positive ATOA than Americans do, and they are more likely to click on advertisements than Americans do to make online purchases. Similarly, the respondent from the USA perceive advertising as misleading, irritating, and promoting a materialistic culture.

According to Prendergast and Tsang (2012), social psychological factors are key predictors of handbill avoidance. The findings demonstrate that perceived goal impediment and

perceived handbill clutter, two social psychological variables, are significant predictors of handbill avoidance UK and Hong Kong. The study shows that the perceived manner of distributor has a significant relationship with handbill avoidance in UK only. This research has improved our knowledge of the social and psychological aspects that contribute to handbill avoidance. Additionally, it has expanded the body of knowledge on the theoretical side of advertisement avoidance and produced insights that are likely to be useful to marketers in the real world.

Baek and Morimoto (2013) explain the influence of privacy concerns, personalization, and perceived irritations on advertising media which includes unwanted commercial messages, postal direct mail, e-mail, and text messaging. The study is conducted with 442 respondents and structural equation modeling analysis is done with the help of the proposed model in the research. The research concluded that privacy concerns and ad irritation have a direct and significant impact on advertising avoidance, whereas perceived personalization has an insignificant relationship with advertising avoidance. A strong correlation exists between perceived ad irritation and ad avoidance, which sheds light on the major determinant of ad avoidance. The higher the perceived ad irritation, the greater the consumer avoidance of personalized advertising. In addition, Ad skepticism partially mediates the relationship between perceived personalization, privacy concern, and ad irritations. A decision is based on perceptions and intentions toward advertising avoidance.

Salyer, G.D (2013) examined the relationship between information overload and banner blindness by compilation of selective attention studies, information overload theory, information redundancy, and information entropy. In this research, the totality of effect of these two approaches on brand awareness and individual ability to recall an advertisement from a browsing activity. This study is inclined toward the concept of banner blindness, information overload, brand awareness, and ad recall. Additionally, the researcher has also measured a browsing session where participants are divided into two groups and involved in a task-oriented browsing session with either high or low information levels. It shows that the likelihood of observing or recalling information in an online environment is low due to the proliferation of online advertisements.

Smit, Noort, and Voorveld (2014) found that people have inadequate knowledge of OBA. This study explores whether the existing knowledge is adequate, whether internet users are concerned about their privacy, and how they cope with OBA, cookies, and the requested informed consent. Shortly following the implementation of new European cookie

restrictions, an online survey (N = 2022) was conducted. The results concluded that the knowledge is still insufficient to fully comprehend the better understanding of this new advertising technique. The results revealed that groups of Internet users did not vary in terms of knowledge, although they did vary in terms of privacy concerns. A study of privacy-conscious groups revealed that communicating about OBA requires a dual approach, not only to inform but also to allay concerns, especially in less tech-savvy audiences.

Kim and Han (2017) blended a web advertising model, customization, and flow theory to present a comprehensive advertising model for understanding the antecedents of purchase intention and influence processes in the context of smartphone ads. The findings demonstrate that customization is positively associated with the informativeness, credibility, and entertainment of the advertising message while negatively associated with irritation. Purchase intention is increased by advertising value and flow experience. Advertising value has a significant relationship with entertainment, credibility, and incentives. Flow experience is positively associated with credibility, entertainment, and incentives. Irritation negatively affects flow experience but positively advertising value. This study academically contributes to the application of the smartphone advertising model and practically contributes influential factors for effective advertising to marketers and advertisers.

To understand why generation Y consumers, share online advertisements with their friends on social networks, Madinga and Maziriri (2018) conducted a study. Customers from Generation Y frequently spend a lot of time on social media. They are therefore referred to as digital natives. 83 participants were interviewed as part of focus groups to gather information. All interviews were recorded, transcribed, and then analyzed. Informative and entertaining ads are generally shared by individuals on their networking sites. The findings also suggest that egocentric motivations, such as the desire to achieve status by being the first to share an advertisement, have an impact on people. Sharing of viral advertisements is also influenced by the person's emotions at the time of receiving the advertisement. Lastly, individuals enjoy sharing advertisements from reputable advertisers.

Kelly, Kerra, Drennana, and Fazal-E-Hasanb (2019) investigated the impact of emotions on advertising avoidance in social media. It develops a new model of advertisement avoidance by testing two forms of avoidance and five antecedents. 849 Facebook users' responses through an online survey were collected and analyzed using structural equation modeling. The findings of this study demonstrate the critical part that emotion plays in triggering aversion to advertising. The study examines and supports behavioral and cognitive kinds of

ad avoidance (which includes mechanical). Further, the research also identified five antecedents: attitude to social networking sites as an advertising medium, perceived clutter, negative word-of-mouth about advertising, and two new constructs of privacy concerns and control. Overall, several of the aspects of advertisement avoidance and constructs demonstrated nomological validity, and the results for the major antecedents partially followed predictions.

Dehling, Zhang & Sunyaev (2019) argue that effective online behavioral advertising is a tight rope walk. Although they do not want it to be overly possessive, somehow consumers demand customized messages. The degree to which consumers are aware of and knowledgeable about online behavioral advertising will determine whether or not ads are too personal. There is no single, ideal level of personalization for advertisements. The study recommends that before too many customers' opinions shift from positive to indifferent or ambivalent to negative, advertisers, ad networks, and content providers should review their online behavioral advertising methods to provoke positive consumer attitudes by offering value.

Wijenayake & Pathirana. (2019) looked into the different reasons why consumers dislike advertisements and what are the factors that motivate consumers to use ad-blocking apps and software. The data from 384 respondents was collected through a structured questionnaire and analyzed through a structural equation model. The research concluded that goal impediment, privacy concern, and perceived personalization had significant impacts on a negative experience. As a result, past negative experiences with advertisements may affect future ad avoidance. Adverts need to create entertaining ads for more engagement. When consumer receives ads based on browsing may feel that they are being watched and seems to generate negative emotions, which ultimately affect the behavioral response.

Jayasuriya et al., (2021) looked into the factors behind the customer's rejection of the online retail industry in Sri Lanka. The study is conducted to test the impact of goal impediment, privacy concern, perceived personalization, ad skepticism, and negative experience on behavioral avoidance with the help of 430 respondents. All the variables have a significant impact on behavioral advertising avoidance except perceived personalization. Among all the variables' goal impediment has the highest correlation with OBA avoidance. The results conclude that behavioral ads did not boost online retailers to attract new customer and increase customer base instead customer tends to ignore ads and have negative arousal

toward a brand. Thus, online retailers need to create creative and short communication messages which are free of distraction.

A conceptual model is created by Wang, Yue, Ansari, Tang, Ding, and Jiang (2022) based on Approach -Avoidance Theory, Stimulus - Organism- Response (SOR) Theory, and Brand Avoidance Theory. By conducting an online survey in China, the researcher tries to inspect the influence mechanism of consumers' perceived risk on the avoidance behavior of online targeted advertising. This study shows that privacy, perceived performance, freedom risk, and time loss risk influence positivity, and among them perceived privacy risk has a high correlation with advertising avoidance. Negative emotion partially mediates the relationship between perceived performance, freedom, and time loss risks and online advertising, whereas it has no mediating effect between perceived privacy risk and online behavioral advertising. Further, the study also introduces COVID-19 risk as a moderating variable and found that it moderated the relationship between negative emotions and online behavioral advertising. Due to the pandemic, the concept of social distance has emerged so, the customers are likely to spend more time on the internet, which motivates marketers to gather customer browsing activity and serve personalized messages.

Table 1

Literature Review Matrix

	Variable used	Methodology	Findings
Speck et al., (1997)	Demographic Variables, Media-related variables, advertising perceptions, communication problems, Avoidance behavior	Multiple t-tests, Hierarchical regression	Communication problems affect ad avoidance, but their effects vary by medium. Ad avoidance is highest in magazines and television.
Cho et al., (2004)	Internet ad avoidance, perceived goal impediment, perceived ad clutter, and prior negative experience.	Structural Equation Modeling	Among all the variables Perceived goal impediment has the highest impact on advertising avoidance on the Internet.

Yang and Shaojing (2009):	Information, Entertainment, Credibility, Economy, Value, AOTA (attitude towards online advertising)	Structural Equation Modeling Independent sample t-test	A significant difference in the culture of the USA and Romania. Compared with the USA, Romania held a more favorable general ATOA
Prendergast and Tsang (2012)	perceived goal impediment, perceived handbill clutter, perceived manner of the distributors, handbill avoidance	Regression Analysis	Perceived handbill clutter was found to be the major factor in handbill avoidance in both Hong Kong and the UK. The second strongest factor was perceived goal impediment. The perceived manner of the distributor did not predict handbill avoidance in Hong Kong, but it did predict handbill avoidance in the UK.
Salyer (2013)	Information Overloaded, Advertising Avoidance, Brand awareness, and recall	Mann- Whitney, Kruskal- Wallis, and spearman for correlation test, T-test	If an audience becomes so turned-off by the frequency, placement, content, or predictability of this process that they fail to notice the advertisements, they are further contributing to

this mutual transaction and its practicality.

Baek et al., (2013);	Perceived personalization, privacy concerns, ad irritation, and advertising avoidance	Structural Equation Modeling	Both privacy concerns and ad irritation have a direct positive effect on ad avoidance. However, increased perceived personalization leads directly to decreased ad avoidance.
Smit, Noort and Voorveld (2013)	Online behavioral advertising, User knowledge, privacy concerns, and online coping behavior	ANOVA	The results of the study showed that people have insufficient knowledge of OBA.
Kim and Han (2014)	Personalization, Informativeness, Credibility, Entertainment, Irritation, Incentives, Advertising Value Flow experience, and purchase intention	SEM By Using AMOS	Confirm that the relationships from personalization to cognitive, affective, and economic factors and their relationships to advertising value and flow experience and the purchase intention chain is a mechanism that illustrates how customers respond to smartphone advertisements.

Kim & Hun (2016)	Privacy concern, perceived ad relevance, attitude towards, personalized advertising, and internet competency	Regression Analysis	Perceived ad relevance is positively related to consumer attitude towards ads whereas privacy concern is found negatively related to consumer attitude toward the advertisement.
Li et al., (2016)	Goal Impediment, Perceived personalization, Privacy Concern, Negative Experience	Structural Equation Modeling	Goal Impediment and Privacy Concern are related to OBA avoidance positively, and Perceived Personalization is related to OBA avoidance negatively.
Munir et al., (2017)	Customer perceived value, personalize advertisement avoidance, perceived privacy concerns, perceived advertisement irritation, perceived personalization, and perceived skepticism.	SEM	Results explored that different factor such as perceived privacy concern, perceived advertisement irritation, perceived personalization, and perceived ad skepticism have a significant influence on perceived advertisement avoidance through mediating the role of customer perceived value.

Hossain (2018)	Goal impediment, privacy concern, ad clutter, negative experience, and advertising avoidance	Confirmatory factor analysis (CFA) followed by structural equation modeling (SEM)	The findings indicate goal impediment, privacy concern, ad clutter, and negative experiences are positively related to advertising avoidance online.
Kelly et al., (2019)	Privacy concern, attitude towards SNS, Negative WOM, Advertising Clutter, Advertising avoidance	SEM	Advertising medium, perceived clutter, negative word-of-mouth about advertising, and two new constructs of privacy concerns and control. These antecedents impact emotion and enact avoidance.
Wijenayake et al., (2019)	Goal Impediment, Perceived personalization, Privacy Concern, Negative Experience	Structural Equation Modeling	It was concluded that goal impediment, privacy concern, and perceived personalization had significant impacts on negative experience and negative experience had a significant impact on the online add avoidance behavior

Jayasuriya et al., (2021)	Privacy Concern, Goal Impediment, Perceived Personalization, Ad skepticism, Negative Experience, OBA Avoidance	Structural Equation Modeling	This study detects five factors followed by privacy concern, goal impediment, perceived personalization, ad skepticism, and negative experience, leading to advertising avoidance. Goal impediment was one of them that had the greatest influence on OBA avoidance.
Wang et al, (2022)	Perceived performance risk, Time-loss risk, Freedom risk, perceived privacy risk, COVID-19 risk, Advertising avoidance	SEM	There is a correlation between Perceived performance risk, time-loss risk, freedom risk, perceived privacy risk, and advertising avoidance. Negative emotion mediates the relationship between them. Similarly, COVID-19 risks moderate the relationship between negative emotion and advertising avoidance

2.2 Research Gap

This is the era of digitization and for a marketer, boosting brand recognition through digital interactions has emerged as one of a marketing plan's most fundamental techniques. Online advertising research has given insight into international marketing and commerce. The USA

and developed nations have done the majority of investigations into behavioral advertising avoidance. In the context of Nepal, there is no literature available showing the antecedents influencing online behavior avoidance. This study shows the relationship between goal impediment, privacy concern, perceived personalization, advertising clutter, and advertising avoidance with the mediating role of negative experience.

Hence, the framework for the undergoing research has been constructed to identify the gap in the literature of the different research made in the context of various countries. With the support of the above literature, the researcher has developed the model.

2.3 Theoretical Framework

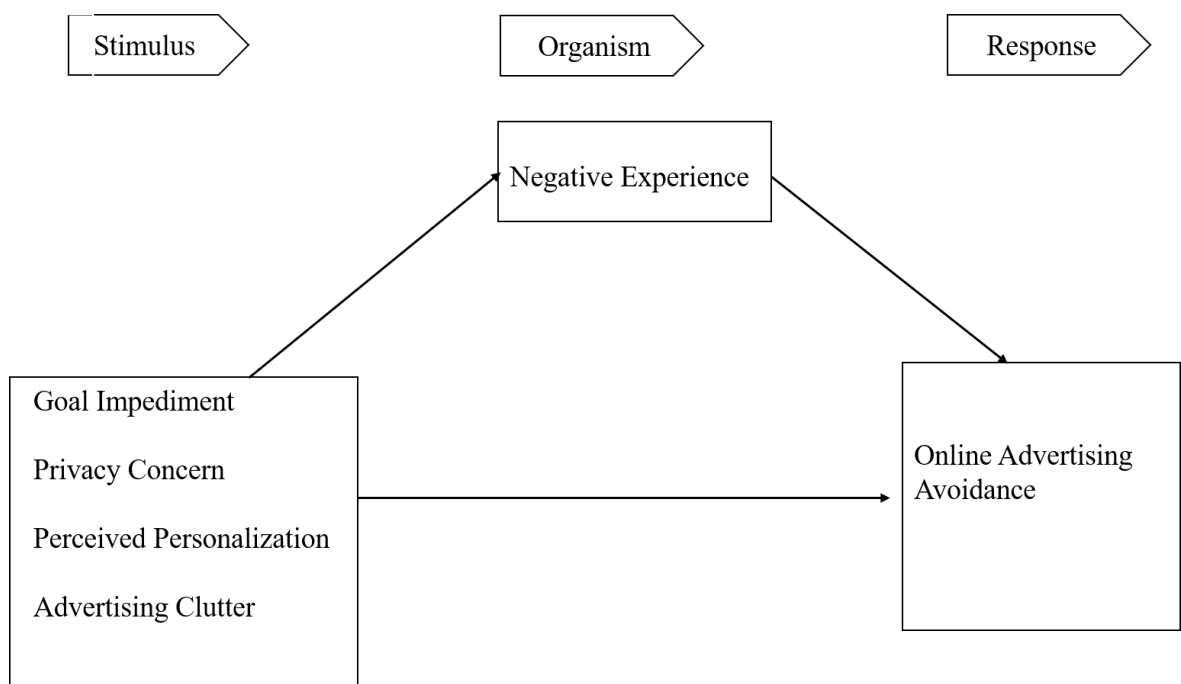


Figure 1 *Theoretical Framework*

The theoretical framework was developed by the researcher based on a previous study on the topic of advertising avoidance and the elements influencing online behavioral advertising Cho et al., (2004); Wijenayake et al., (2019). SOR model is widely used in studying behavioral responses that's why it is a good fit in the context of our study. To explore the relationship between stimulus and reaction as well as how the organisms mediate these relationships, the stimulus-organism-response (S-O-R) model is used. This is done through several channels that affect a person's cognitive and emotional states, which subsequently start behavioral reactions.

CHAPTER III RESEARCH METHODS

3.1 Research Design

A research design is a blueprint or structured framework for the study that a researcher intends to conduct. Descriptive and causal-comparative research design has been used by the researcher. Descriptive research design has been used to describe the characteristics of variables that as Goal Impediment, Privacy Concern, Perceived Personalization, Advertising Clutter, Negative Experience, and Advertising avoidance. Similarly, causal-comparative design has been implemented to test the degree of influence of those independent variables on the dependent variable.

3.2 Population and Sample size

People who are living in Kathmandu valley and are older than 18 are included in the study's population. Since the population is unknown, the sample size is based on the sample required to estimate a proportion with an approximate 95% confidence level generates a sample size of 384 (Godden, 2004)

However, data were collected from 407 respondents and a random sampling technique is used. Responses were collected through an online and physical medium. The data process starts on June 21 and ended on July 27, 2022.

Table 2

Summary of Data Collection

	Online medium	Physical Medium
Distributed questionnaire	330	200
Incomplete/Error questionnaire	5	9
Correct Questionnaire	274	133
Total Sample for the study	407	

3.3 Nature and Sources of Data

The study adopted the primary data collection method through a questionnaire survey and the response to the scales. The scales quantify the behavioral constructs and this paves the way for quantitative reasoning about behavior and attitudes. Similarly, the data was collected through google form and field visits. Researchers visits colleges, universities, parks, and organization to collect a sample for the study. The data collection researcher administered a close-ended six-scale questionnaire.

3.4 Instrumentation

The research uses a six-point Likert scale as an instrument for measuring the antecedents influencing Online Behavior avoidance. This instrument codes 1,2,3 and so on till 6 to the responses like Strongly Disagree, Disagree, Slightly Disagree, Slightly Agree, Agree, and Strongly Agree respectively.

Each Variable has been measured through instruments previously validated. As to measure Goal impediment, the research uses the scale developed by Speck et al., (1997) and adapted to fit internet advertising by Cho et al., (2004) to study why people avoid internet advertising. Goal Impediment has three dimensions and each dimension consists of three items. Similarly, the Likert scale question measuring privacy concern, perceived personalization, negative experience, and advertising avoidance was adapted from Li et al. (2016). Furthermore, to measure the Advertising clutter the scale was based on Cho et al., (2004) and Hammer (2009).

3.5 Data Analysis Technique

The data gathered through the distribution of an online survey was coded using Microsoft Excel and then further examined for construct normality using IBM SPSS. Due to the non-normality of the constructs revealed by the Shapiro- Wilk and Kolmogorov-Smirnov tests, PLS-SEM was preferred. PLS-SEM is used for non-parametric tests used when the data are non-normal.

The conceptual framework or the proposed model needs to pass the measurement model for the scales to be used for measuring the construct so that its reliability and validity are ensured. The threshold value of 0.7 Cronbach's alpha gives the reliability of the scale whereas the limit of 0.7 for each construct's Composite Reliability (CR) along with the cross of 0.5 value of Average Variance Extracted (AVE) gives the convergent validity of the constructs (Dijksra &Henseler 2015). At that point, each item's factor loading gives the understanding that the item reflects the constructs that it is measuring and each item needs

to have its value greater than 0.7. Factor loadings, Cross loadings, Fornell & Larcker's criterion, and Hetero-trait Mono-trait (HTMT) ratio assess the divergent validity of the constructs to see whether two different constructs are different in the concept they are reflecting (Henseler, Hubona, & Ray, 2016; Fornell & Larcker, 1981). Further, the outer Variance Inflation Factor (VIF) value was tested to check for collinearity issues. So, the construct reliability, Convergent Validity, Discriminant Validity, and Collinearity issues ensured the establishment of the measurement model as per Hair et al. (2017) connecting the constructs. Collinearity is not an issue if the value of VIF lies within in threshold.

Finally, the structural model was designed which was passed through the bootstrapping and allowed to see the correlation matrix between variables; then outer VIF Values were within the limit for the existence of no collinearity issues (Henseler et al., 2016). This model was used to test the significance of path coefficients and ultimately see whether the hypotheses were supported or rejected. Similarly, the Coefficient of determination (R-Square) gave the predictive power of the model, whereas the SRMR index gave the model fit of the overall model and its value within the threshold gave the whole model goodness of fit in the context to explain the relationships.

3.6 Ethical Considerations

Researcher must conduct their research with the utmost honesty and take into account all the ethical considerations of the processes and methods they use to get the desired results. The research project accounted for every need for authenticity as a partial requirement fulfillment. The author made sure that all of the content was original and that all supporting data, analyses, and reviews were presented without any instances of plagiarism that might have compromised the project's credibility.

As part of the quantitative data analysis, the research also preserved the respondents' confidentiality and high level of security so that they could respond to the questions without worrying about bias or discrimination. To ensure that there is no data misuse, the researcher also abided by the rule of not disclosing the data to third parties for any reason. In addition, the project kept the data acquired through the responses safe, secure, and private against the possibility of a data breach.

This project also preserved a sense of humanism and appreciation for everyone who contributed to its successful completion. The researcher conducted all procedures and operations required by the research ethically and transparently, without harming any living

things or individuals, and promptly in collaboration with various stakeholders. This includes respectfully cooperating with university officials and the supervisor, treating respondents fairly, and having a constructive attitude toward colleagues.

Finally, as a requirement of the university, the reporting of this project and the entire procedure complied with the standards for graduate research projects. The researcher upheld the highest level of adherence to all the existing etiquettes, norms, procedures, and regulations that a research scholar must follow while conducting any university research because these are laws that he or she must obey as a student.

CHAPTER IV

DATA ANALYSIS AND RESULTS INTERPRETATION

This chapter is about the analysis of data collected through the survey where the data is collected and presented systematically in a logical format using tables. Similarly, the descriptive statistics of every item and latent variable include mean, maximum, minimum, and standard deviation. Normality tests of data have been done to check whether the data is normal or non-normal. In addition, a measurement model has been prepared to assure the validity and reliability of data. At last, the structure model has been prepared to check the relationship between the variables and test formulated hypothesis.

4.1 Respondents Profile

Table 3

Demographic Profile of Respondents

Demographic Variable		Frequency	Percent (%)
Gender	Male	201	49.4
	Female	201	49.4
	Prefer not to say	5	1.2
Age	18 – 26	255	62.7
	27 – 35	116	28.5
	36 – 44	29	7.1
	45 and above	7	1.7
Marital Status	Married	124	30.5
	Unmarried	283	69.5
Academic Background	Intermediate or below	30	7.4
	Bachelor's Degree	212	52.1
	Master's Degree or above	165	40.5
Employment Status	Full Time	194	47.7
	Part Time	56	13.8
	Not Employed	157	38.6

Monthly Income	Below 20000	172	42.3
	20001 – 30000	84	20.6
	30001 – 40000	78	19.2
	40001 – 50000	31	7.6
	Above 50000	42	10.3

Table 3 exhibits the profiling of the respondents according to age, gender, marital status, academic background, employment status, and monthly income. Out of 407 respondents, 201 respondents were male and 201 respondents were female and 5 respondents prefer not to share their gender category. Coincidentally the participation of males and females are equal in this study. Similarly, the respondents were classified into four age categories. The questionnaire was distributed to respondents of different age groups. The researcher categorized the age of respondents into four categories. The age group of customers from 18 to 26 comes into the first category, the age group of customers from 27 to 35 comes under the second category, the age group from 36 to 44 comes under the third category, and similarly, the age group above 45 comes under the fourth category. The table shows that 255 respondents belong to the age category of 18 to 26, 116 respondents belong to the age category of 27 to 35, 29 respondents belong to the category of 36 to 44, and 7 respondents belong to the category of 45 and above. In terms of marital status, 124 were married and 293 were unmarried.

The sample has been dominated by the bachelor as 212 respondents fall under this category which is equivalent to 52.1 percent. Similarly, 165 respondents belong to the master's degree or above category and 30 respondents belong to intermediate or below. Furthermore, for employment status categorization researcher classified it into three categories where the participation of full-time job holders is highest with 47.7 percent, 13.8 percent of the total respondents hold a part-time job and 38.6 percent were not employed.

In terms of the monthly income of respondents, the largest proportion is 42.3 percent of respondents belonging to the category of less than 20,000 followed by the income group of 20001 to 30000, 30001 to 40000, 40001 to 50000 and above 50000 occupying 20.6 percent, 19.2 percent, 7.6 percent, 10.3 percent of respondents respectively.

Table 4*Other Details of Respondents*

Other details of Respondents	Categories	Frequency	Percentage
Time spends on the internet in a day	An hour per day	12	2.9
	Up to 3 hours	78	19.2
	3 to 5 hours a day	151	37.1
	Depending on necessity	166	40.8
Preference of time for internet usage	Morning	25	6.1
	Day	11	2.7
	Evening	114	28.0
	Night	206	50.6
	Late Night	51	12.5
Main Purpose of using internet	Social Media	227	55.8
	Gaming	9	2.2
	You Tube	59	14.5
	Online Shopping	5	1.2
	Information Search	107	26.3

Table 4 exhibits the personal details of the respondents based on their internet activity. Out of 407 respondents 166 respondents claim that they spend time on the internet depending on necessity, 151 respondents spend 3 to 5 hours in a day, 78 respondents spend Up to 3 hours in a day, and 12 spend an hour per day. Most of the respondents prefer nighttime to use the internet. Out of 407 respondents 206 prefer to use the internet at night time, 114 respondents prefer to use the internet in the evening, 51 respondents prefer to use the internet at late night, 25 people prefer to use the internet in the morning time and 11 respondents prefer to use the internet at day time. The sample has been dominated by social media users with 55.8 percent and information search with 26.3 percent. Similarly, 14.5 percent of respondents use the

internet for YouTube, 2.2 percent of respondents use the internet for gaming, and 1.2 percent of respondents use the internet for online shopping.

Table 5

Synced Advertising

Statements	Categories	Frequency	Percentage (%)
A Company can show me an ad on my mobile device from a brand at the same time that I am watching a television commercial from that brand.	Yes	265	65.1
	No	142	34.9
It is a coincidence when I receive an ad on my phone which is related to what I am concurrently listening to on the radio	Yes	227	55.8
	No	180	44.2

Table 5 shows the respondent's perception towards synced advertising. Here, out of 407, 265 respondents allow a company to show the advertisements based on their con-current activities on different media. Similarly, they believe that it is a co-incident when they received the same ads through different media.

4.2 Descriptive Statistics

Table 6

Descriptive statistics of Goal Impediment Items

Aspects of Goal Impediment	N	Min	Max	Mean	S D
Online ads make it harder to browse Web pages.	407	1	6	4.76	1.246
Online ads slow down Web page downloading.	407	1	6	4.57	1.238
Online ads make Internet navigation (Operation) difficult.	407	1	6	4.73	1.244
Online ads disrupt my viewing of Web pages.	407	1	6	4.87	1.232
Online ads disrupt the reception of desired content	407	1	6	4.70	1.213
Online ads interrupt on my search for desired information	407	1	6	4.66	1.275
Online ads distract me from the editorial integrity of Web pages.	407	1	6	4.63	1.209

Online ads infringe (go beyond) on my control	407	1	6	4.53	1.282
Online ads interrupt the flow of an editorial unit.	407	1	6	4.58	1.182
Overall Score				4.67	0.95

Table 6 shows the descriptive statistics of Goal Impediment items, which include minimum, maximum, mean, and standard deviation. The minimum response and maximum response values of all the items are 1 and 6 respectively. Similarly, the mean of all the items of goal impediment lies between 4.87 and 4.53 with the standard deviation between 2.282 and 1.182. Online ads disrupt my viewing of Web pages as measured by GI4 at a mean of 4.87. Similarly, GI9 has the highest standard deviation (2.282) indicating the maximum deviation of responses.

Table 7

Descriptive Statistics of Privacy Concern

Aspects of Privacy Concern	N	Min	Max	Mean	SD
It is important for me to know how my personal information is used	407	1	6	5.33	1.070
Online behavioral ads' privacy policies should have a clear explanation	407	1	6	5.20	0.988
I feel uncomfortable when information is shared without permission	407	1	6	5.24	1.152
I feel that my privacy is invaded if I can't control my personal information	407	1	6	5.15	1.051
I'm worried that my record of network activity will be abused	407	1	6	5.00	1.131
When the online behavioral ads need my personal information, I usually will think about for a while	407	1	6	5.10	1.093
Overall				5.17	0.86

Table 7 demonstrates the minimum response and maximum response of all the items are 1 and 6 respectively. The mean response value of all items lies between 5.00 to 5.33 which means on average all the responses agree to strongly agree. The standard deviation lies between 1.151 to 0.988.

Table 8*Descriptive Statistics of Perceived Personalization*

Aspects of Perceived Personalization	N	Min	Max	Mean	SD
Online ads make purchase recommendations match my needs	407	1	6	3.98	1.282
Online ads enable me to order products I need more easily	407	1	6	3.98	1.345
Online ads make me feel that I am a unique customer	407	1	6	3.20	1.394
Online ads provide the information I need	407	1	6	3.65	1.449
Overall				3.70	1.12

Table 8 exhibits the descriptive statistics of perceived personalization. The minimum and maximum values of all the items of perceived personalization are 1 and 6 respectively. The mean of the response lies between 3.20 to 3.98 which means on average all the responses on slightly disagree to slightly agree. The standard deviation is between 1.282 to 1.449

Table 9*Descriptive Statistics of Advertising Clutter*

Aspects of Advertising Clutter	N	Min	Max	Mean	SD
I think the amount of advertising on the Internet is excessive.	407	1	6	4.83	1.121
I think the amount of advertising on the Internet is irritating	407	1	6	4.74	1.200
I think the Internet is exclusively an advertising medium	407	1	6	4.65	1.170
I remember a larger proportion of ads, when it is exposed for fewer times	407	1	6	4.44	1.246
I am not able to correctly identify the brand when the advertisements are in cluttered	407	1	6	4.22	1.249
Overall				4.56	0.86

Table 9 exhibits the descriptive statistics of advertising clutter. The minimum and maximum values of all the items of perceived personalization are 1 and 6 respectively. The mean of

the response lies between 4.22 to 4.83 which means on average all the responses agree to slightly agree. The standard deviation is between 1.121 to 1.249

Table 10
Descriptive Statistics of Negative Experience

Aspects of Negative Experience	N	Min	Max	Mean	SD
Online behavioral ads are lack of attraction	407	1	6	4.05	1.284
Online behavioral ads are lack of usefulness	407	1	6	3.77	1.293
Online behavioral ads are lack of specificity	407	1	6	3.94	1.254
Online behavioral ads are lack of incentives	407	1	6	3.97	1.356
Overall				3.93	1.14

Table 10 exhibits the descriptive statistics of negative experience. The minimum and maximum values of all the items of negative experience are 1 and 6 respectively. The mean of the response lies between 3.77 to 4.05 which means on average all the responses slightly agree to agree. The standard deviation is between 1.254 to 1.356

Table 11
Descriptive Statistics of Online Advertising Avoidance

Aspects of Online Advertising Avoidance	N	Min	Max	Mean	SD
I deliberately ignore targeted online ads when I'm surfing on the Internet.	407	1	6	4.88	1.233
I deliberately ignore targeted online ads when I'm browsing on the shopping sites.	407	1	6	4.69	1.237
Online behavioral ads/Targeted ads make me feel disturbing	407	1	6	4.74	1.186
Online behavioral ads/Targeted ads are annoying	407	1	6	4.69	1.215
I deliberately ignore targeted online ads when I open my mailbox	407	1	6	4.86	1.178
Online behavioral ads/Targeted ads are unappealing	407	1	6	4.45	1.206
If online behavioral ads pop out, I will close them	407	1	6	4.91	1.166
I'll take some measures (such as setting the browser) to avoid online behavioral ads	407	1	6	4.63	1.274
I will remove/unsubscribe online behavioral ads	407	1	6	4.69	1.253
Overall				4.73	0.96

Table 11 exhibits the descriptive statistics of online advertising avoidance. The minimum and maximum values of all the items of online advertising avoidance are 1 and 6 respectively. The mean of the response lies between 4.45 to 4.91 which means on average all the responses on slightly disagree to slightly agree. The standard deviation is between 1.166 to 1.274.

4.3 Results of the Normality Test

Table 12 exhibits the test of Kolmogorov- Smirnov, and Shapiro- Wilk for all the latent variables of this study i.e., goal impediment, privacy concern, perceived personalization, advertising clutter, negative experience, and advertising avoidance. Both tests were done to check the significance of the non-normal assumption. Here the null hypothesis is the normal distribution of data. We cannot support the null hypothesis, because the p-value of all the constructs is less than 0.05 level.

Thus, parametric test like linear regression is not possible to comprehend the causality between the construct. PLS, a non – parametric test is used to test our hypothesis.

Table 12
Normality Test of Constructs

	Kolmogorov-Smirnov			Shapiro-Wilk		
	Statistic	Df	Sig.	Statistic	Df	Sig.
Goal Impediment	0.137	407	0.000	0.892	407	0.000
Privacy Concern	0.191	407	0.000	0.774	407	0.000
Perceived Personalization	0.101	407	0.000	0.975	407	0.000
Advertising Clutter	0.133	407	0.000	0.909	407	0.000
Negative Experience	0.096	407	0.000	0.969	407	0.000
Advertising Avoidance	0.156	407	0.000	0.882	407	0.000

4.4 Measurement Model

A measurement model is a model that studies the relationship between the latent variables and their corresponding items. It is based on the theoretical framework and the scale that we adopted. In this measurement model, confirmatory factor analysis is conducted using

validity, and reliability is confirmed. The measurement model test is also the preliminary test that should pass for path analysis and test hypothesis in structural equation modeling.

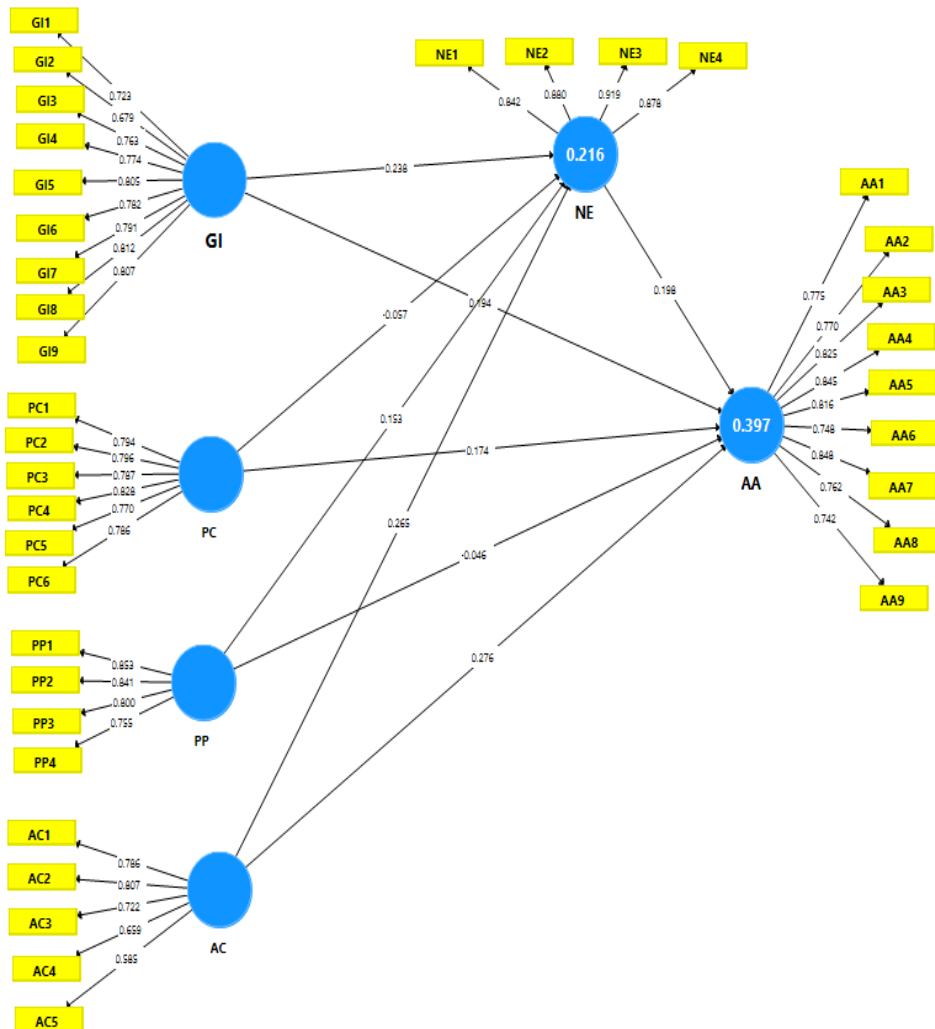


Figure 2: Measurement model assessment with mediating variables.

Here, Fig 2 exhibits the measurement model for this study. Each item is linked to its corresponding construct, and the independent variables are linked to the dependent variable to demonstrate their relationship. This model was created based on the literature review, proposed in this study. The researcher chose a few constructs and items to reflect those constructs from the literature review. There are six constructs and thirty-six items in this study.

4.4.1 Validity and Reliability

Validity is the extent to which a test demonstrates the characteristics it claims to measure. When results are in line with the actual characteristics, qualities, and changes in the physical or social environment there is high validity.

Reliability is consistency in the response of a particular item. Construct is reliable when the findings of the particular item seem similar in different sample spaces.

4.4.1.1 Convergent Validity

Table 13

Construct Reliability and Convergent Validity

	Cronbach's Alpha	rho_A	Composite Reliability	Average Variance Extracted (AVE)
Advertising				
Avoidance	0.926	0.928	0.938	0.629
Advertising				
Clutter	0.764	0.79	0.839	0.513
Goal Impediment	0.915	0.918	0.93	0.596
Negative				
Experience	0.903	0.906	0.932	0.774
Privacy Concern	0.883	0.886	0.911	0.63
Perceived				
Personalization	0.84	0.911	0.886	0.661

Table 13 exhibits the construct reliability through Cronbach's alpha and composite reliability whereas rho_A and AVE value measures the convergent validity of the constructs. As stated by Henseler, Ringle, and Sarstedt (2015), all the construct passes the value threshold value of 0.7 and do not exceed 0.95 to access the reliability. The latent variables, composite reliability, and Cronbach alpha both meet requirements. As a result, the construct reliability is established.

Similarly, the value of rho_A is valid as the value of a latent variable is above 0.7 (Dijkstra, T.k., & Henseler, J, 2015). According to a cutoff threshold proposed by Fornell and Larcker (1981), an AVE value is 50% or greater indicates that, on average, a construct accounts for more than half of the variance of its indicators and has been satisfactorily met. Hence, convergent validity has been proved with the help of rho_A, and Average Variance Extracted (AVE).

4.4.1.2 Discriminant Validity

Discriminant validity test how much the items of the particular latent variable are different from the items of another latent variable. The concept is that each construct should be unique and, then the measure of each construct shouldn't highly correlate. Fornell lacker test, cross-loading, and Heterotrait-Monotrait Ratio (HTMT) are the most practiced criteria to assess the discriminant validity of the latent variable.

Table 14

Fornell-Lacker Criterion

	AA	AC	GI	NE	PC	PP
AA	0.793					
AC	0.534	0.716				
GI	0.499	0.54	0.772			
NE	0.406	0.399	0.369	0.88		
PC	0.445	0.49	0.515	0.215	0.794	
PP	0.104	0.219	0.114	0.231	0.13	0.813

Table 14 shows the Fornell Lacker test for testing the discriminant validity. It defines the correlation between the constructs; the diagonal contains the value calculated as the square root of AVE and the constructs must be higher variance with its indicators than it does with other constructs as shown by the values below the diagonal. Here, the square root of AVE (Bold Value) is higher than the correlation of the construct with the other constructs in the model. (Henseler, Ringle, & Sarstedt,2015; Henseler. Etal., 2014; Hair, Hult; Fornell& Larcker,1981).

Table 15 demonstrates the loadings of all the items in all the constructs used in this study. Cross loading is also used to measure the discriminant validity of the construct. The item of one construct should be the highest loading of those items on other constructs (Henseler Ringle & Sinkovics ,2009). There is no issue of cross-loading because all the items have the highest cross loading in their particular construct, on which that item reflects. These results also support the previous results by Fornell Larcker and confirm construct discrimination validity.

Table 15*Cross Loading*

	AA	AC	GI	NE	PC	PP
AA1	0.775	0.486	0.421	0.363	0.344	0.101
AA2	0.77	0.438	0.4	0.341	0.372	0.102
AA3	0.825	0.428	0.413	0.294	0.32	0.068
AA4	0.845	0.402	0.454	0.356	0.34	0.052
AA5	0.816	0.412	0.417	0.288	0.41	0.09
AA6	0.748	0.45	0.36	0.32	0.288	0.022
AA7	0.848	0.432	0.393	0.34	0.379	0.077
AA8	0.762	0.396	0.39	0.316	0.399	0.127
AA9	0.742	0.359	0.296	0.265	0.318	0.106
AC1	0.477	0.786	0.424	0.301	0.382	0.156
AC2	0.49	0.807	0.533	0.333	0.383	0.062
AC3	0.307	0.722	0.305	0.291	0.323	0.179
AC4	0.296	0.659	0.302	0.267	0.332	0.176
AC5	0.272	0.585	0.314	0.222	0.339	0.283
GI1	0.39	0.495	0.723	0.278	0.408	0.065
GI2	0.334	0.406	0.679	0.228	0.313	0.117
GI3	0.37	0.38	0.763	0.31	0.357	0.058
GI4	0.387	0.405	0.774	0.215	0.416	0.011
GI5	0.374	0.36	0.805	0.275	0.386	0.068
GI6	0.37	0.401	0.782	0.273	0.465	0.085
GI7	0.365	0.422	0.791	0.324	0.39	0.129
GI8	0.429	0.413	0.812	0.323	0.41	0.155
GI9	0.438	0.461	0.807	0.315	0.424	0.096
NE1	0.329	0.306	0.295	0.842	0.173	0.264
NE2	0.346	0.368	0.294	0.88	0.169	0.169
NE3	0.388	0.375	0.359	0.919	0.197	0.218
NE4	0.363	0.351	0.346	0.878	0.216	0.163
PC1	0.398	0.423	0.436	0.181	0.794	0.085
PC2	0.362	0.431	0.404	0.159	0.796	0.119
PC3	0.32	0.371	0.384	0.169	0.787	0.09
PC4	0.378	0.351	0.42	0.171	0.828	0.104

PC5	0.34	0.376	0.421	0.217	0.77	0.137
PC6	0.311	0.379	0.377	0.118	0.786	0.081
PP1	0.172	0.204	0.153	0.219	0.181	0.854
PP2	0.025	0.221	0.089	0.129	0.159	0.842
PP3	0.051	0.142	0.064	0.225	0.015	0.799
PP4	-0.002	0.143	-0.003	0.095	0.037	0.755

Heterotrait- Monotrait Ratio (HTMT)

HTMT is a novel approach for accessing discriminant validity, introduced by Henseler, Ringle & Sarstedt, 2015. According to Henseler et al. (2015), the threshold value of 0.9 or less for discriminant validity. As all the combinations of constructs do not cross the threshold of 0.90 and stay within the confidence interval for each combination, the construct of this study passes the HTMT test. If the ratio is high, the similarity between latent variables is high, then no discriminant validity of the construct.

Table 16

Heterotrait- Monotrait Ratio (HTMT)

	Original Sample (O)	Sample Mean (M)	5.00%	95.00%
AC -> AA	0.611	0.609	0.5	0.71
GI -> AA	0.538	0.537	0.42	0.646
GI -> AC	0.626	0.625	0.513	0.725
NE -> AA	0.441	0.439	0.344	0.53
NE -> AC	0.475	0.473	0.376	0.564
NE -> GI	0.402	0.4	0.305	0.491
PC -> AA	0.488	0.487	0.368	0.604
PC -> AC	0.597	0.594	0.462	0.711
PC -> GI	0.57	0.567	0.45	0.669
PC -> NE	0.238	0.237	0.13	0.341
PP -> AA	0.102	0.134	0.09	0.202
PP -> AC	0.295	0.3	0.195	0.411
PP -> GI	0.127	0.147	0.092	0.225
PP -> NE	0.234	0.235	0.141	0.335
PP -> PC	0.148	0.168	0.099	0.257

4.4.2 Collinearity Test

Table 17

Collinearity Statistics of Items

	VIF
AA1	2.343
AA2	2.28
AA3	2.784
AA4	3.071
AA5	2.517
AA6	1.996
AA7	2.942
AA8	2.513
AA9	2.42
AC1	1.757
AC2	1.839
AC3	1.5
AC4	1.401
AC5	1.356
GI1	2.008
GI2	1.759
GI3	2.024
GI4	2.18
GI5	2.466
GI6	2.269
GI7	2.249
GI8	2.655
GI9	2.627
NE1	2.162
NE2	2.656
NE3	3.491
NE4	2.718
PC1	1.931

PC2	2.001
PC3	1.954
PC4	2.258
PC5	1.85
PC6	1.979
PP1	1.991
PP2	2.436
PP3	1.841
PP4	2.012

Table 17 demonstrates the Variance Inflation Factor (VIF) of the Constructs. The high correlation between items indicates collinearity which is considered problematic (Hair et al., 2014). VIF value shows multicollinearity exists when two variables highly correlate. Collinearity is not an issue if the value of VIF is below 5 (Sarstedt, Ringle, & Hair, 2017). In this research, all items are within the threshold of 5, which suggests there are no multicollinearity issues.

4.5 Structural Model

The procedure was carried out using the suggested 10000 bootstraps to get the necessary p-values and confidence intervals for the study's formulated hypothesis (Hair et al., 2022). Figure 3 shows the structural model of this research based on a literature review. The path analysis of the study tests the impact of independent variables (goal impediment, privacy concern, perceived personalization, advertising clutter) on a dependent variable (online advertising avoidance) and the mediation impact of (negative experience) between the independent and dependent variables. Further, these paths show the path coefficient which is β (Beta) of the relationship between the variables in the path.

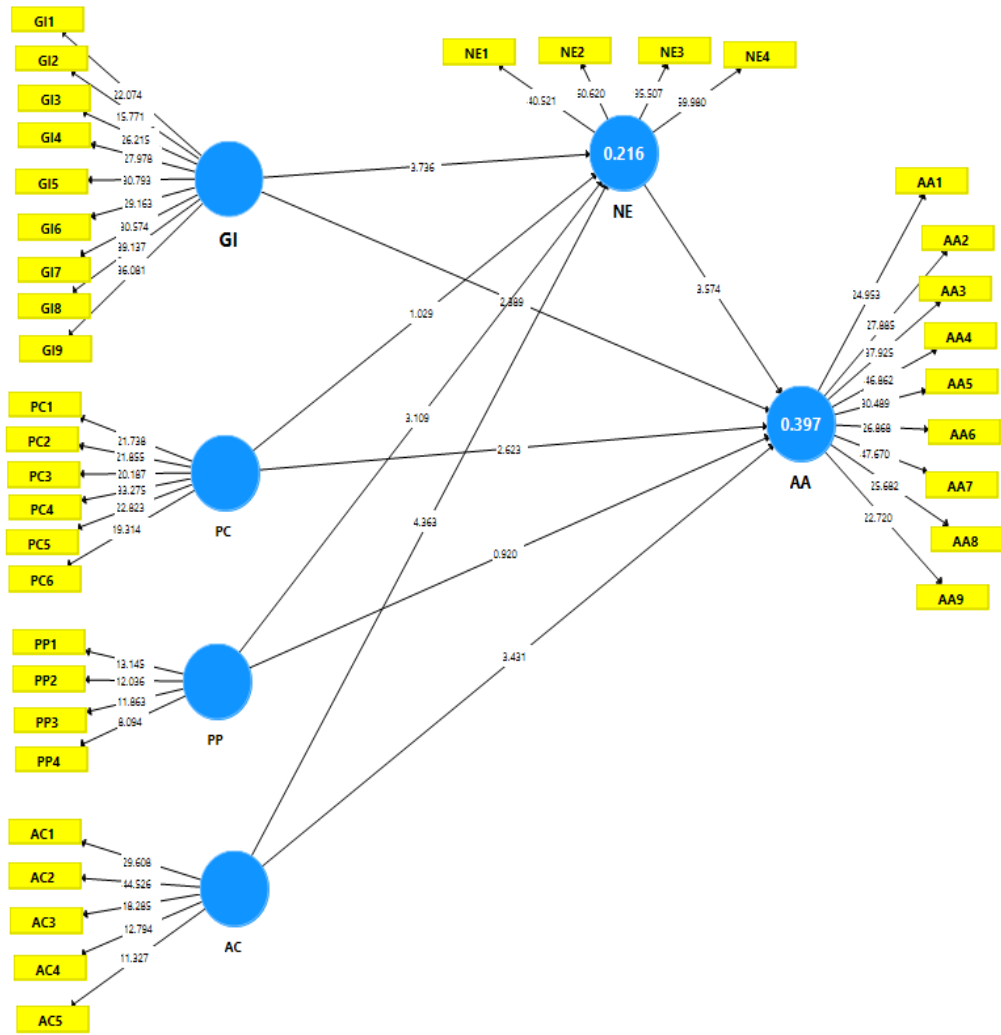


Figure 3 Structural model assessment with mediating variables

Table 18
Path Coefficient Assessment

	Origin	al	Standard	T	P	CI	CI
	Sampl	Sample	Deviation	Statistics	Values	5.00%	95.00%
	e (O)	Mean (M)	(STDEV)				
AC -> AA	0.276	0.276	0.08	3.431	0	0.143	0.406
AC -> NE	0.265	0.266	0.061	4.363	0	0.162	0.362
GI -> AA	0.194	0.197	0.081	2.389	0.008	0.058	0.323
GI -> NE	0.238	0.238	0.064	3.736	0	0.131	0.339
NE -> AA	0.198	0.192	0.055	3.574	0	0.115	0.298
PC -> AA	0.174	0.178	0.066	2.623	0.004	0.061	0.277
PC -> NE	-0.057	-0.057	0.055	1.029	0.152	-0.15	0.032
PP -> AA	-0.046	-0.045	0.05	0.92	0.179	-0.135	0.029
PP -> NE	0.153	0.158	0.049	3.109	0.001	0.071	0.227

Similarly, Table 18 presents the path coefficients, original value (β), sample mean, standard deviation, t-stat, p-values, and the confidence interval for examining the significance of the relationship of the path. The first path, advertising clutter to advertising avoidance is significant at a 5% significance level while looking at the p-value and the original value lies between the 5% and 95% confidence interval. It defines advertising clutter has a positive and direct impact on advertising avoidance. Similarly, the second path advertising clutter and negative experience are significant at a 5 % and 95 % confidence interval. It reflects that advertising clutter has a positive and direct impact on a negative experience. Likewise, the p-value of goal Impediment to advertising avoidance is 0.008 which is less than 0.05, which shows there is a positive and direct relationship. Similarly, the p-value of goal impediment to negative experience is p-value is 0.000, which shows there is a direct and positive relationship between them.

Further, more negative experience has a positive and direct effect on advertising avoidance at the level of 5 % and 95% confidence interval because its p-value is 0.000, which shows $p < 0.05$. Here, the p-value of privacy concern to advertising avoidance is ($p=0.004$) which is less than $p < 0.05$ whereas the p-value of privacy concern to negative experience is not significant ($p\text{-value} = 0.152$.) Thus, it shows that there is a significant relationship exists

between privacy concern and advertising avoidance whereas there is an insignificant relationship exists between privacy concern and negative experience.

The relationship between perceived personalization to advertising avoidance is not significant as the (p-value= 0.152) which is greater than the p-value of 0.05. Similarly, the relationship between perceived personalization to negative experience is significant as the p-value =0.001 at 5% and 95 % confidence intervals.

To sum up, among various relationships between factors influencing online advertising avoidance, advertising clutter has the highest impact with a p-value of 0.0276 whereas perceived personalization has the lowest impact with a p-value of 0.046.

Mediation Analysis

Table 19

Mediation Effect

	Original Sample (O)	Sample Mean (M)	Std Deviation (STDEV)	T Stat	P Value	CI 5.00%	CI 95.00 %
AC -> NE -> AA	0.052	0.051	0.019	2.82	0.002	0.028	0.092
PC -> NE -> AA	-0.011	-0.011	0.012	0.969	0.166	-0.035	0.003
GI -> NE -> AA	0.047	0.046	0.018	2.599	0.005	0.023	0.086
PP -> NE -> AA	0.03	0.031	0.014	2.159	0.015	0.012	0.059

Table 19 represents the mediation analysis of the proposed model. As the p-value of path advertising clutter to negative experience to advertising avoidance is p- value 0.002 which is less than the p-value of 0.05. The original sample (β) of this path lies within the confidence interval of 5 % and 95%. Negative experience significantly mediates the relationship between advertising clutter and advertising avoidance. Similarly, the p-value of privacy concern to a negative experience of advertising avoidance is p- value 0.166 which is greater than the p-value of 0.05. which shows negative experience doesn't mediate the relationship between privacy concern and negative experience.

Likewise, the p-value of goal impediment to negative experience to advertising avoidance is 0.005 which is a p-value < 0.05, significant at a 5% level of significance, the results are also supported by the confidence interval approach. It shows that negative mediates the relationship between goal impediment and advertising avoidance.

The p-value of perceived personalization to negative experience to advertising avoidance is 0.015 which is less than the p-value of 0.05, which shows that negative experience mediates the relationship between perceived personalization and advertising avoidance at 5% and 95 % confidence interval, also original sample lies between the proposed confidence interval.

Predictive Capability of Model

Table 20

Coefficient of Determination

	R Square	R Square Adjusted
Advertising Avoidance	0.397	0.389
Negative Experience	0.216	0.208

Table 20 shows the value of the coefficient of determination, which exhibits how much the dependent variable is described by the independent variable in the proposed model. R Square values of 0.20 and above are regarded as high (Rasoolimanesh, Sarstedt, Ringle, and Ryu, 2017). The R square value of advertising avoidance is 0.397 which means 39.7 % of advertising avoidance is explained by all the independent variables that are goal impediment, privacy concern, perceived personalization, and advertising clutter. Similarly, 21.6% of negative experiences are explained by goal impediments, privacy concern, perceived personalization, and advertising clutter. And remaining can be explained by the other variables which are not considered in this study.

Model Fit

Table 21

Model Fit of Structural Model

	Saturated Model	Estimated Model
SRMR	0.057	0.057

The contemporary model research uses PLS-SEM use SRMR as the global model fit index to see the goodness of fit of the established model measures the difference between observed correlation and the correlation matrix of the model; this highlights any discrepancies between the expected ad observed correlations (Hair, Howard, & Nitzl,2020). According to Henseler, Hubona, and Ray (2016), the threshold for SRMR is 0.08 and the SRMR value of

this model is 0.057. So, the research established the conclusion that the model has good explanatory power.

Hypothesis Summary

Table 22

Hypothesis Summary

Hypothesis	Statement	P value	Results
H1	Goal Impediment has a direct and positive impact on Negative Experience	0.000	Supported
H2	Goal Impediment has a direct and positive impact on OBA avoidance	0.008	Supported
H3	Privacy Concern has a direct and positive impact on Negative Experience	0.152	Not Supported
H4	Privacy Concern has a direct and positive impact on OBA Avoidance	0.004	Supported
H5	Perceived Personalization has a direct and positive impact on Negative Experience	0.001	Supported
H6	Perceived Personalization has a direct and positive impact on OBA Avoidance	0.179	Not Supported
H7	Advertising Clutter has a direct and positive impact on Negative Experience	0.000	Supported
H8	Advertising Clutter has a direct and positive impact on OBA avoidance	0.000	Supported
H9	Negative Experience have a direct and positive impact on OBA Avoidance	0.000	Supported

Mediation Effect Summary

Table 23

Mediation Effect Summary

	Relationship	Mediation Effect
AC -> AA	Significant	Partial Mediation
AC -> NE	Significant	

GI -> AA	Significant	Partial Mediation
GI -> NE	Significant	
PC -> AA	Significant	No Mediation
PC -> NE	Not Significant	
PP -> AA	Not Significant	Full Mediation
PP -> NE	Significant	

4.6 Major Findings

- The majority of responders, 62.7 percent, are between the ages of 18 and 26 and most of them are academically sound. And most of them are academically sound.
- There is increasing participation of people using the internet. 37 Percentage of respondents spend 3 to 5 hours a day. And most of the respondents were involved in internet activity based on necessity.
- Most internet users prefer nighttime to use the internet. Nearly 50.6 percent of respondents preferred the nighttime to use the internet.
- And the main reason behind using the internet is social media with 55.8 percent, followed by information search with 26.3 percent of respondents.
- Most of the respondents allow a company to show advertisements based on their concurrent activities that are as 65.1 % of respondents agree with this.
- Similarly, 55.8% of respondents believe that receiving an ad on their phone that is connected to the radio station they are now listening to is a coincidence.
- The mean scale of goal impediment is 4.67 with a standard deviation of 0.95 which suggests that the average respondents assume that online ads distract them and make internet activities difficult.
- The mean scale of privacy concern is 5.17 with a standard deviation of 0.86, which defines that they are highly concerned about their privacy in a virtual world.
- The overall average mean value of perceived personalization is 3.70 which shows that respondents slightly disagree that perceived personalization has a negative impact. Instead, they love to be surrounded by personalized ads.

- The mean response to advertising clutter is 4.56 with a standard deviation of 0.86 which suggests that most of the respondents believe that the internet has become a mess due to exposure to a pile of advertisements.
- The overall average mean of negative experience is 3.93 with a standard deviation of 1.14 suggesting that most of the respondents responded from slightly disagree to slightly agree but generally spread from disagreeing to slightly agree.
- The mean value of advertising avoidance is 4.73 with a standard deviation of 0.96, which defines that most of the respondents feel that online advertising is disturbing and ignore the targeted ads.
- Advertising clutter has a significant positive impact on advertising avoidance ($\beta = 0.276$) which lies between the confidence interval (5%) and the (p-value < 0.05).
- There exists a direct and positive relationship between advertising clutter and negative experience as ($\beta = 0.265$) and (p-value < 0.05)
- Goal Impediment has a significant positive impact on advertising avoidance as ($\beta = 0.194$) which lies between the confidence interval (5%) and (p-value < 0.05)
- There exists a direct and positive relationship between goal impediment and negative experience ($\beta = 0.238$) which lies between confidence interval and (p-value < 0.05)
- There exists a significant positive relationship between negative experience and advertising avoidance at a 5 % level of significance with the p-value = 0.
- Privacy concern has an insignificant impact on advertising avoidance as ($\beta = 0.174$) which lies between the confidence interval (5%) and (p-value < 0.05).
- Privacy concern has a significant negative effect on negative experience ($\beta = -0.057$).
- Perceive personalization has a significant negative impact on advertising avoidance ($\beta = 0.046$).
- There exist positive and significant impacts between perceive personalization and negative experience. ($\beta = 0.153$) with (p-value 0.01)
- Among the all-independent variable, advertising clutter has the highest impact, and perceive personalization has the lowest impact on the dependent variable which is advertising avoidance.
- Negative experience mediates the relationship between all the independent variables (goal impediment, perceived personalization, advertising clutter except privacy concern. ($\beta = -0.011$).

CHAPTER V

DISCUSSION, CONCLUSION, AND IMPLICATIONS

This chapter presents the confirmation and disconfirmation of the outcomes concerning the literature and practical applications. The discussion of research findings leads to the overall conclusion of this project, its results, and its outcomes. And implication deals with further implementation and research in the arena.

5.1 Discussion

This research is performed to detect the antecedents of online advertising avoidance. The proposed framework establishes the concept of (S-O-R) theory. As suggested by the Stimulus-Organism-Response (SOR) theory, the stimulus of online advertising (i.e goal impediment, privacy concern, perceived personalization, advertising clutter.) can affect consumers' attitudes (negative experience), which further affects their behavioral outcomes like advertising avoidance.

Reviewing the research in a related field claims that goal impediment has a high correlation with negative experiences (Li et al., 2016; Wijenayake et al., 2019; Jayasuriya et al., 2021). This research also established the direct and positive impact of goal impediment on a negative experience, which is consistent with the previous research. Therefore, we may state that when consumers are highly goal-oriented, advertisements should not distract their focus. Consumers are more inclined to pay attention when an advertisement is interesting. Goal impediment significantly affects the negative experience since customers become agitated when they are bombarded with information in the advertisement.

In consonance with previous research by Cho et al., (2004); Kelly et al., (2014), goal impediment is a major antecedent of advertising avoidance. An individual who browses the internet for a certain task are more likely to stay away from distracting content, thus they avoid online ads (Duff et al., 2011) This research also concludes that there exists a direct and positive relationship between goal impediment negative experience, and OBA Avoidance.

Reviewing the literature suggest that there exists a positive and direct relationship between privacy concern and negative experience (Baek et al., 2013; Li et al., 2016; Wijenayake et al.,2019). Contradictory to the above research, this research concludes that there exists an insignificant relationship between privacy concerns and negative experience. However, this study shows that privacy concern has a significant positive and direct impact on advertising

avoidance and are consistent with findings of previous research ((Li et al., 2016; Wijenayake et al., 2019; Jayasuriya et al., 2021). Consumers are likely to avoid online behavior advertising such as canceling or blocking ads or heritage to provide complete information due to their concern towards privacy.

Personalized advertising is a digital experience that matches a business's message with relevant customers based on their preferences, interests, and browsing habits. Various literature shows that too much personalization message leads to is negative experience. This research also concludes that there exists a positive and significant impact between perceive personalization and negative experience. Internet users are likely to avoid personalized ads because they love customized and tailored ads. (Li et al., 2016; Baek et al.,2013). This research also concludes that perceived personalization has an insignificant impact on advertising avoidance. When advertisements are considered valuable and helpful, customers are less likely to ignore them. Pasadeos (1990) also found that consumers are more likely to have a favorable experience with advertisements and avoid them less frequently when they are perceived as valuable and beneficial.

Similarly, this research reveals that perceived ad clutter is the reason why people avoid commercial messages on the Internet. Advertising clutter has a significant positive impact on advertising avoidance. The results are in line with previous research on ad avoidance (Speck et al.,1998). Advertising clutter has a significant positive impact on advertising avoidance. According to Burke and Srull (1988) and Zhao (1997) clutter prevents audiences from appropriately recognizing the brands being marketed. However, based on this study there is a direct and positive relationship between advertising clutter and negative experience. Smaller businesses are more likely to be ignored than well-known brands because of advertising clutter, which could reduce ad memory. This is why online marketers and advertisers should be aware that an excessive amount of clutter on the internet could lower the overall efficacy of online advertising.

The earlier research reveals that individuals avoid the source of a negative experience, Internet ads, as demonstrated by general dissatisfaction and a perceived lack of utility, attractiveness, and incentive (Cho et al., 2004). Here the results also establish the direct and positive relationship between negative experience and advertising avoidance. It provides empirical support for the “learning from experience” theory. Consumers generally, avoid the sources generating negative experiences.

People's lifestyles are increasingly reliant on mobile gadgets and it makes data collection easier and more frequently with the help of different media. (Segijn, 2019). The research also shows that most of the respondents allow a company to show advertising based on their concurrent activities and seems co-incident for them when they receive an ad on their phone which is related to what they are concurrently listening to on the radio. Synced advertising offers new possibilities for marketers and broadcasters to synchronize television and mobile device advertisements. (Segijn & Hilde ,2020)

5.2 Conclusion

The study chooses the concept of behavioral advertising on the internet, to study the antecedents influencing online behavioral advertising and find ways to reduce customers' propensity to avoid advertising. Here, the researcher developed a research model based on previous literature and did an empirical study with the help of a structured questionnaire and 407 effective respondents. Then we came up with the following conclusions.

In the context of Nepal, the internet penetration rate is increasing day by day and most of the people are listed in the category of heavy users. Heavy internet users generally spend three to five hours or more each day online and visit at least three websites per hour. The traditional media are losing their power of persuasion. They become very expensive too and unable to target the particular market segment. The place of traditional advertising has been taken by a new and interactive concept named behavioral advertising. Marketers are found to advertise their products and services through banner ads, buttons, pop-up ads, sponsorships, paid text links, target sites, email ads, etc. The internet is flooded with communication messages and consumers are exposed to hundreds of commercial messages in a day. The internet has become an extensively advertising medium.

In addition, the situation gets worse when the marketers do poor targeting and provide unwanted information. Consumers perceive online ads as an irritating source of communication. They tend to avoid advertisements by withholding information, criticizing the ads, rejecting or blocking ads, etc.

Goal impediment, privacy concern, and advertising clutter have a significant impact on advertising avoidance whereas, perceived personalization has an insignificant relationship with advertising avoidance. It exhibits that internet users are likely to see tailored commercials and online ads that match their interests and make them feel that they are unique customers. According to this research goal impediment, privacy concerns, advertising, and

perceived personalization all significantly influenced consumers' decision to avoid advertisements. In general, individuals browsing the internet are driven by certain motives such as research, shopping, surfing, and communication. When they are highly goal-oriented there is a high possibility of avoiding the ads. There is a chance of avoiding online ads when an individual values their privacy. Similarly, when they feel that the ads are matching their interest and needs, consumers avoid advertisements at a lower rate.

Here, negative experience as a mediating variable mediates the relationship between the independent and dependent variables. The study shows that negative experience had a mediating effect between perceived personalization and advertising avoidance, no mediating role with privacy concerns, and a partial mediating effect on goal impediment, privacy concern, and advertising clutter. Over the years, scholars and practitioners have concluded that cross-media initiatives, including those aimed at brand attitudes and ad avoidance, generally produce better outcomes than single-medium campaigns.

5.3 Implication

This research is useful for online businesses and marketers to redefine their marketing and advertising tactics to serve their market segment. The advertising message can be further customized and improved with more appealing elements to maintain the reciprocal relationship between advertisers and consumers.

Similarly, the study shows an insignificant relationship between perceived personalization and advertising avoidance. Consumers will perceive ads as useful, attractive, and motivating when the communication message is tailored and customized. Furthermore, respondents claim that they love to be surrounded by ads based on concurrent activities. Consumers' negative experiences and ad avoidance can be decreased with a more comprehensive knowledge of customer demand.

Advertising professionals should make an effort to understand and alleviate consumers' digital identity and privacy concerns related to online behavioral advertising. Advertisers should create effective tools and techniques to inform customers about the truth and myths about online advertising and data-tracking practices. And it ultimately helps in improving general trust in the online advertising practice.

Advertisers need to create emotional and creative ads so that consumers couldn't skip the behavioral ads. They need to be focused on the development of creative strategy and various appeals and execution styles that can be used for adverts. Additionally, cross-media

advertising is normally conceived of as the strategic use of various media over a longer campaign period. A core message is shared through multiple channels, thus there is a high chance for brand recall and brand awareness.

5.4 Future Research

It is necessary to conduct future research inclined with both consumers and internet advertisers. A comprehensive study can be done by looking into the various factors affecting online advertising avoidance on the internet, various modes of a user, and using various internet formats.

This research can be conducted by considering experience as moderating variable. Hence, future research can be conducted by taking experience as moderating variables that may positively or negatively shape the relationship.

Moreover, an extensive study can be carried out to examine not only other potential causes but also possible resolutions for the problem.

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APPENDIX

Behavioral Advertising and the antecedents influencing online advertising avoidance

Dear respondents,

This research entitled " Behavioral Advertising and antecedents influencing online advertising avoidance " is a Graduate Research Project (GRP) as partial fulfillment of the requirements for the Masters in Business Administration (MBA) at the School of Management, Tribhuvan University. The main objective of this study is to examine the factors that influence online behavioral advertising avoidance.

I kindly request all the participants to co-operate by filling up the questionnaire honestly as the responses will add academic value and assure that data will be used for research purposes only. Looking forward to your kind and generous cooperation.

In case of any queries or feedback, please feel free to contact me at the address below.

Sincerely,

Parsuna Bhandari

School of Management, Tribhuvan University

Section A: Demographic and other personal details

(Please tick mark the appropriate options)

Gender: Male
Female
Prefer not to say

Age: 18 – 26
27 – 35
36 – 44
45 and above

Marital Status: Married
Unmarried

Education Background: Intermediate and Below
Bachelor's Degree
Master's Degree or above

Online ads disrupt the reception of desired content.						
Online ads interrupt on my search for desired information						
Online ads distract me from the editorial integrity of Web pages.						
Online ads infringe (go beyond) on my control.						
Online ads interrupt the flow of an editorial unit.						

Privacy Concern

Items	Strongly Agree	Agree	Slightly Agree	Slightly Disagree	Disagree	Strongly Disagree
It is important for me to know how my personal information is used						
Online behavioral ads' privacy policies should have a clear explanation						
I feel uncomfortable when information is shared without permission						
I feel that my privacy is invaded if I can't control my personal information						
I'm worried that my record of network activity will be abused						
When the online behavioral ads need my personal information, I usually will think about for a while.						

Perceived Personalization

Items	Strongly Agree	Agree	Slightly Agree	Slightly Disagree	Disagree	Strongly Disagree
Online ads make purchase recommendations match my needs						
Online ads enable me to order products I need more easily						
Online ads make me feel that I am a unique customer						
Online ads provide the information I need						

Advertising Clutter

Items	Strongly Agree	Agree	Slightly Agree	Slightly Disagree	Disagree	Strongly Disagree
I think the amount of advertising on the Internet is excessive.						
I think the amount of advertising on the Internet is irritating.						
I think the Internet is exclusively an advertising medium						
I remember a larger proportion of ads, when it is exposed for fewer times						
I am not able to correctly identify the brand when the advertisements are in cluttered						

Negative Experience

Items	Strongly Agree	Agree	Slightly Agree	Slightly Disagree	Disagree	Strongly Disagree
Online behavioral ads are lack of attraction						
Online behavioral ads are lack of usefulness						

Online behavioral ads are lack of specificity						
Online behavioral ads are lack of incentives						

Advertising Avoidance

Items	Strongly Agree	Agree	Slightly Agree	Slightly Disagree	Disagree	Strongly Disagree
I deliberately ignore targeted online ads when I'm surfing on the Internet.						
I deliberately ignore targeted online ads when I'm browsing on the shopping sites.						
Online behavioral ads/Targeted ads make me feel disturbing						
Online behavioral ads/Targeted ads are annoying						
I deliberately ignore targeted online ads when I open my mailbox						
Online behavioral ads/Targeted ads are unappealing						
If online behavioral ads pop out, I will close them						
I'll take some measures (such as setting the browser) to avoid online behavioral ads						
I will remove/unsubscribe online behavioral ads						

A Company can show me an ad on my mobile device from a brand at the same time that I am watching a television commercial from that brand.

Yes No

It is a coincidence when I receive an ad on my phone which is related to what I am concurrently listening to on the radio.

Yes No

12%

SIMILARITY INDEX

PRIMARY SOURCES

1	www.researchgate.net Internet	367 words — 2%
2	www.tandfonline.com Internet	202 words — 1%
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8	Ouyang, Sifan. "An examination of ad clutter and task orientation on avoidance of social media advertising: A psychological reactance perspective.", University of Missouri - Columbia, 2016 ProQuest	63 words — < 1%