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PREDICTORS AND OUTCOME OF ATTITUDES TOWARDS ADVERTISING: DEMOGRAPHICS, PERSONAL FACTORS AND WOM

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Abstract

Attitudes towards advertising represent an important research concept of consumer behaviour and marketing communication. The main purpose of this research is to explore the importance of demographics (age, gender, education) and personal factors (shopping enjoyment, price sensitivity, intellect) for attitudes towards advertising formation, as well as the influence of such attitudes on word-of-mouth communication (WOM). The research included representative sample of thousand Croatian respondents. Data were analysed with a variety of statistical techniques including the structural equation modeling method. The results indicate that all researched factors represent the significant predictors of attitudes towards advertising, which additionally impact WOM dissemination. Besides the novel scientific insights these results provide some practical marketing implications. Namely, marketing experts can better understand the factors that predict consumer's favourable attitudes towards advertising, which impact WOM information sending, and thus create adequate appeals and persuasive marketing communication. Research limitations and further research directions are presented at the end of the paper.

Key words: attitudes towards advertising, demographic variables, personal factors

1. INTRODUCTION

Advertising embodies an important social phenomenon. It both stimulates consumption, economic activity models, life-styles and certain value orientation (Pollay and Mittal, 1993). On a daily basis, people/consumers are exposed to many ads through various media that evoke different reactions – favourable or unfavourable, thus influencing, consciously or unconsciously, their cognition and behaviour. These notions place the consumers' reactions or attitudes towards advertising in the centre of the scientific research, thus validating the main motive for exploring them within the scope of this study.

Based on the relevant literature background, an attitude towards advertising is defined as a predisposition to respond in a consistent favourable or unfavourable manner to advertising in general (Lutz, 1985 in Jahanzaib et al., 2014). The positive thoughts concerning advertising can affect attitudes towards product or brand, and eventually influence the consumer's willingness to purchase that product or brand (Shimp, 1981, Lutz, 1985, Mackenzie et al., 1986, Batra and Ray, 1986, Mackenzie and Lutz, 1989, in Levy and Gendel-Guterman, 2012). Thereby, it is necessary to commence from the assumption that people do not respond directly to stimulus; their behaviour is rather mediated by feelings, beliefs, attitudes and estimations, so they respond accordingly (Levy and Gendel-Guterman, 2012). Moreover, attitudes towards advertising influence the effectiveness of the specific ads (Mehta and Purvis, 1995), respectively the advertising reactions (Mehta, 2000) and denote an important underlying determinant of attitude towards ad (Aad and Lutz, 1985 in Mehta and Purvis, 1995). Furthermore, attitudes towards ad subsequently impact the brand attribute beliefs, brand cognitions, brand recall and recognition, as well as purchase intentions (Myers et al., 2010).

Aforementioned confirms that attitudes towards advertising represent the significant determinant of the consumer behaviour, validating the importance of their exploration from the perspective of researching the relevant predictors of attitudes towards advertising. Justifying the main motive in addressing the research problem, it can be said that the prior studies, focused on attitudes problem area covering the previously mentioned reactions to the particular advertising, mostly dealt with the evaluation of attitudes towards advertising among the adult consumers and student samples within the national framework of the cross-cultural basis (Mehta and Purvis, 1995), as well as with research/identification of the key determinants of consumer attitudes towards advertising, such as, entertainment, information, irritation, credibility, interactivity etc. (Pollay and Mittal, 1993; Petrovici and Marinov, 2007; Ling et al, 2010) and were to a lesser extent focused on demographic variables (Shavitt et al., 1998; Wolin and Korgaonkar, 2003 in Okazaki, 2011). Therefore, the existence of numerous potential predictors, that might influence attitudes towards advertising, opens an additional space for new research insights.

The main research objectives are oriented toward the examination of the relationships between demographics and personal factors and attitudes towards advertising, as well as, the relationship between attitudes towards advertising and word-of-mouth sending information (consumer responses) in Croatia. In addition to this, it is important to stress that attitudes towards advertising represent a combination of different factors, such as, particular cognitive and emotional processes (Neal et al., 2004 in Wei, 2014). Therefore, besides capturing the demographic variables' influences, the research motive is to embrace the factors that represent so called "personal utility factors" as well. These factors comprise of affective (shopping enjoyment) and cognitive (price sensitivity and intellect) determinants of a consumer. The integration of affect and cognitions into one model offers a better explanation of attitudes towards advertising concept than focusing solely on cognitive or affective factors (Eisend, 2011).

Following the research motives and objectives, this study provides the answers to the three main problem questions: (1) Which of the analysed demographic variables affect attitudes towards advertising? (2) Which personal factors affect attitudes towards advertising? (3) What is the relationship between such attitudes and WOM sending information?

Moreover, this research contributes to the theory of attitudes towards advertising and consumer behaviour. The scientific contribution is especially reflected within the examination of the new relationships that have not been explored so far, such as the relationships between considered personal factors and attitudes towards advertising and relationship between these attitudes and WOM. Moreover, studies that have examined the relationship between demographic characteristics and attitude towards advertising are scarce; hence this research enriches the existing knowledge base with additional findings. Finally, this study was conducted in Croatia, while most studies were carried out in developed countries, like USA, UK, Austria, Canada, China, Italy etc. Koudelova and Whitelock (2001) also point out such gap in advertising literature with respect to post-communist economies. Similar to this, Petrovici and Marinov (2007) state that consumers' evaluations and reactions to advertising in the new member and EU accession states are mostly unknown. Thus, development and testing of the suggested model on the case of Croatia contributes to the existing scientific literature. When it comes to antecedents of attitudes towards advertising, the lack of clarity and scarcity of the past research results justify the additional examination of factors/relationships as presented in this research.

Considering the structure, this paper consists of five chapters. The next chapter deals with literature overview and development of research hypotheses. The third chapter describes the used research methodology including data collection process, sample and used measurement scales. Research results are assessed in the fourth chapter offering the insights into the used statistical analyses and methods, including the structural equation modeling (SEM). In the fifth chapter research findings are discussed, suggestions and conclusions are provided, as well as the research limitations and future research directions.

2. LITERATURE OVERVIEW AND HYPOTHESES DEVELOPMENT

This paper examines demographic and individual antecedents and outcome (word-of-mouth) related to attitudes towards advertising. Conceptual model is presented in Figure 1.

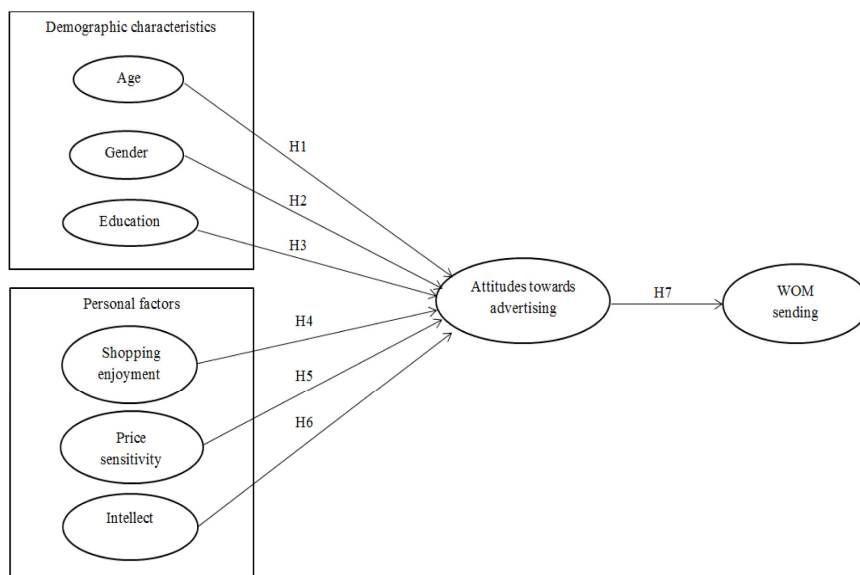


Figure 1. Conceptual model of predictors and outcome of attitudes towards advertising

Source: Authors

Relevant literature suggests and previous research shows that some demographic variables affect attitudes towards advertising (Shavitt et al., 1998; Wang et al., 2002), including the age. In general, the relationship between demographic variables and attitudes towards advertising has been addressed by Shavitt et al. (1998) whose findings indicate that younger consumers hold more favourable attitudes towards advertising, in comparison to other age groups. Furthermore, some research studies have demonstrated that young viewers tend to have more favourable attitudes towards television commercials (Rossiter, 1979, Austin et al., 2006 in D'Alessio et al., 2009). Inverse relationship between age and attitudes towards advertising can be found in Simpson and Licata's research (2007) showing that attitudes towards numerous marketing efforts continue to change over the adult's life span due to the variety of factors. This change is mostly apparent in advertising indicating that slightly more respondents develop negative attitudes than positive ones. On the other side, some researchers (Derevensky et al., 2010; McKay-Nesbitt et al., 2011) point out that older

respondent's exhibit more positive ad attitudes. Despite the contradictory research results, the major assumption denotes the negative relationship between age and attitudes towards advertising. Namely, based on the previous discussion and research findings, and since this research considers the attitudes towards advertising in general and not attitudes towards specific advertisement(s), it can be expected that younger consumers will hold more favourable attitudes towards advertising in general. Thus the following hypothesis is posited:

H1: There is a negative relationship between age and attitudes towards advertising. Younger consumers show more favourable attitudes towards advertising than older consumers.

Several studies have examined the relationship between gender characteristics and attitudes towards advertising. Most of the past research suggests that male consumers, unlike female ones, tend to have more positive beliefs and attitudes towards advertising (Shavitt et al., 1998; Wolin and Korgaonkar, 2003 in Okazaki, 2011), including specific types of advertising, such as web advertising (Wolin and Korgaonkar, 2003; Xu, 2006,) and positive reactions to advertisements (Derevensky et al., 2010) as well. Nevertheless, some studies, though scarce, indicate different results. Namely, Haghirian and Madlberger (2005) did not find significant differences between men and women in neither perceived value nor attitude towards advertising via mobile devices. The recent research from Westjohn et al. (2012) points out that women evaluate advertisements, which project local and global imagery, more favourably than men. Literature review shows that men might hold more positive attitudes towards advertising. Therefore, the hypothesis is formulated as follows:

H2: Gender has an influence on attitudes towards advertising. Male consumers have more favourable attitudes towards advertising than female consumers.

The research studies focused on exploring the relationship between the education and attitudes towards advertising are rare. The majority of such research dealt with relationship between the education and attitudes towards some/particular forms of advertising, such as mobile advertising (Haghirian and Madlberger, 2005; Xu, 2006)¹ and advertising by traditional Chinese medicine practitioners (Chan et al, 2015)². According to the research results of, to our knowledge, sole study that explored the relationship between the education and attitudes towards advertising in general (Shavitt et al., 1998), less-educated people generally report more favourable attitudes towards such advertising. Since well-educated person might be more prone to buy a product, when logically

¹ Some contradictory results were reported. Namely, while research conducted by Haghirian and Madlberger (2005) indicated that interviewees with higher education do not exhibit more positive attitudes towards advertising via mobile devices, the research of Xu (2006) showed that high educated respondents hold more favourable attitudes and intentions towards mobile advertising.

² These research results indicate that an educational level has no significant influence on attitudes towards advertising by TCM professionals.

justified regarding product's or service's characteristics (Sirvastava, 2010 in Azad et al., 2012.) and if more demanding in terms of the product's quality (Peters, 1993), it is more likely to anticipate that such person might be more critical towards advertising due to probable higher expectations. This leads to the formulation of the following hypothesis:

H3: Education has negative influence on attitudes towards advertising. Less-educated consumers show more positive attitudes towards advertising than well-educated consumers.

Shopping enjoyment can be defined as the pleasure one obtains from the shopping process (Beatty and Ferrell, 1998 in Mohan et al., 2013). While up to this point of time no direct relationship between shopping enjoyment and attitudes towards advertising was established, some similar research findings indicate a possible association between these two factors. Namely, the literature (Childers et al., 2001, Scarpi, 2006, in Kim et al. 2010) suggests that hedonic and utilitarian elements of shopping experience influence attitudes. According to Pollay and Mittal (1993) an individual's general attitudes towards advertising include beliefs that reflect social effects and personal factors containing hedonistic orientation, with hedonic motives being conceptually similar to shopping enjoyment motive (Jin and Kim, 2003 in Wong et al., 2012). Moreover, the market variables found to be associated with the shopping enjoyment are search (Smith, 1990), that is, information seeking (Bellenger and Korgaonkar 1980 in Shannon and Mandhachitara, 2008), as well as the exposure to mass media (Smith, 1990) that transmit the product information (Bellenger and Korgaonkar 1980 in Roehm et al. 2002). According to Spears (2015) the shopping enjoyment should be positively related to intentions to visit Web sites announced in advertisements, and it was also proved that enjoyment of shopping websites leads to more favourable consumer attitudes (Hassanein and Head, 2007). Based on the previous findings, it is reasonable to anticipate that consumers who enjoy shopping more will have more favourable attitudes towards advertising. Therefore, the following hypothesis is stated:

H4: There is a significant positive association between shopping enjoyment and favourable attitudes towards advertising.

Price sensitivity represents an important consumer dimension within the context of targeting and advertising measurement (Dunnhumby, 2013). It can be defined as level at which consumer tolerates the price increase while respecting the economic and psychological benefits (Anderson, 1996 in Zeng et al., 2011). To the best of our knowledge, no direct empirical support was found with respect to consumer's price sensitivity and general attitudes towards advertising relationship; however it can be assumed. Namely, some research results (Dunnhumby, 2013) indicate that level of a consumers' sensitivity to price has a significant impact on how they respond to advertising online and in traditional media (direct mail campaign, TV advertising and store promotions). Furthermore, the additional results show that one of the several determinants that consistently

indicate strong relationship with consumers' attitude towards advertising is the product information, entailing the information about the local sales (Pollay and Mittal, 1993; Bauer and Greysen, 1968, Ramaprasad and Thurwanger, 1998, Yang, 2000, Korgaonkar et al., 2001, Wang et al., 2002, Tsang et al., 2004, in Ling et al., 2010), sought by the price sensitive consumers before entering the store (Anić and Radas, 2008). In line with the previous notions, it can be expected that price sensitive consumers might be prone to advertising, thus showing the more favourable attitudes towards it. Therefore, the following hypothesis is proposed:

H5: There is a significant positive association between price sensitivity and favourable attitudes towards advertising.

Considering the relationship between intellect and advertising, there are some studies (Miller et al, 2009; Ting, 2012) that provide evidence for positive relationship between the intellect, that is the need for cognition (NFC), and attitude towards the advertisement. However, in general there is no empirical support for relationship between intellect and attitudes towards advertising. Intellect represents personality determinant that can be defined as a tendency of a person towards cognitive exploration, that is, a propensity towards pursuit, disclosure, understanding and usage of abstract information (DeYoung et al., 2012 in Križanić et al, 2015). According to McCrae and Costa (1987) intellectual people are more aware of their feelings³ and are characterised by the creativity, proneness to unconventional beliefs and abstract contemplation. A person with noticeable intellect might strive for a variety, novelty and intrinsic experience value achievement (Brajša-Žganec et al., 2014), while the advertising generally might help to stay informed about marketplace trends (Mehta and Purvis 1995). Considering the mentioned, it can be assumed that a person with higher intellect level could hold more favourable attitudes towards advertising. Thus, the following hypothesis is formulated:

H6: There is a significant positive association between intellect and favourable attitudes towards advertising.

Although no direct empirical support of the relationship between attitudes towards advertising and word-of-mouth communication (WOM) was found, the previous theoretical insights, as well as the similar research results, justify the assumption of such relationship. Namely, some research results (Tsang et al., 2004) indicate an existence of direct relationship between consumer attitudes and behaviour,⁴ whereby WOM⁵ represents one of the important

³ It is well documented that emotions, along with prior beliefs, can be used to induce the positive attitudes towards advertising (Mittal, 1994 in Petrovici and Marinov, 2007).

⁴ When consumers believe that advertising is trustworthy and credible, they are more likely to accept the advertised product's claims and are more likely to change their attitudes and buying behaviour (Azad et al., 2012).

⁵ Word-of-mouth communication can be defined as "face-to-face" communication between receiver and sender, who is perceived as a non-commercial source of information regarding the product, service or brand (Stokes and Lomax, 2001).

potential variables of such behaviour. According to Antonides and Van Raaij (1998.), one of the motives for sending information to others can be an interest in propaganda, since some consumers like to talk about promotional messages, especially when messages are unusual and interesting. Similar to this, Blackwell et al. (2001.) state that advertising can stimulate word-of-mouth communication among consumers and that advertised product or service can simply be a stimulus for information spreading (Chung, 2000; Schiffman and Kanuk, 2004). Previously mentioned results, the lack of research, as well as the importance of this outcome variable,⁶ justify the exploration of relationship between attitudes towards advertising and word-of-mouth communication (sending information). Thus, the hypothesis is suggested as follows:

H7: There is a significant positive association between attitudes towards advertising and WOM sending information.

3. METHODOLOGY

3.1. Data collection, sample and measurement scales

The empirical research encompassed the representative sample of 1000 respondents from Republic of Croatia. The research was conducted in cooperation with the social research agency. With a purpose of achieving the generalization of results, the research did not include particular products and/or services or brands. The personal telephone interviewing technique (CATI) was used. The representativeness of the sample was ensured with the probability sampling. Namely, the random stratified sample was used reflecting the characteristics of all counties and structure of the estates within the particular county (according to size). Therefore, two-stage proportional stratification was applied. When it comes to proportional random stratified sample, it is necessary to define the groups (proportions) according to the population characteristics and to select/extract the units from each group based on the random selection (Kukić and Markić, 2006). The random respondent selection was achieved by applying the "last birthday method" within the household. Telephone numbers were randomly generated. Random stratified sample is considered to be highly adequate sample, since it enables the representativeness, that is, the equal probability selection of each unit in the sample. Moreover, the relevant authors (e.g. Petz, 2007, Marušić, 1992) state that research results gained from the random stratified sample are more precise than results obtained from the simple random sample.

⁶ WOM plays a significant role in influencing and forming the consumer's attitudes and behavioural intentions (Bambauer-Sachse and Mangold, 2011.), in influencing the purchase decision making (Trusov, 2009, Wang, 2011, Lo, 2012, Dongsuk, 2007 in Sallam, 2014), and is important in terms of the consumer's choice, loyalty and product or service selection/switch (Wangenheim and Bayon 2004).

The survey was based on the evaluation of consumers' attitudes. For that purpose the highly structured questionnaire was used with Likert scale of 5 degrees (1 – strongly disagree, 2 – disagree, 3 – neither agree nor disagree, 4 – agree, 5 – strongly agree). The first part of the questionnaire included 21 statements covering the researched constructs and hypotheses,⁷ while the second part enclosed demographic data regarding consumers/respondents.⁸ The sample structure can be seen in Table 1.

Table 1

Sample structure

Characteristics	Absolute values (N=1000)	Relative values (%)
Gender		
Female	537	53,7
Male	463	46,3
Age		
18-19	53	5,3
20-29	211	21,1
30-39	153	15,3
40-49	166	16,6
50-59	171	17,1
60 or more	246	24,6
Education		
Unfinished primary school	4	0,4
Primary school	41	4,1
Skilled worker	14	1,4
Secondary school	626	62,6
Highly-skilled worker	22	2,2
College	139	13,9
University	136	13,6
Spec., M.Sc., Ph.D.	17	1,7
No answer	1	0,1

Source: Research

For the purpose of this research, the variety of corresponding measurements scales was used and the number of items/statements were reduced and/or modified to a certain degree. *"Shopping Enjoyment"* (Dawson et al., 1990)

⁷ The items/statements are visible in the Appendix 1.

⁸ The gender was coded as female (1) and male (2). The codes used for the age were: (1) 18-19, (2) 20-29, (3) 30-39, (4) 40-49, (5) 50-59 and (6) 60 or more. The education codes were: (1) unfinished primary school, (2) primary school, (3) skilled worker, (4) secondary school, (5) highly-skilled worker, (6) college, (7) university, (8) specialized study, master's degree and/or doctorate.

and *"Involvement in Shopping"* (Lumpkin, 1985) scales were used to assess the shopping enjoyment construct. Price sensitivity was measured with *"Price Perception Scale"* scale (Lichtenstein et al., 1993 in Bearden et al., 2011), and *"Shopping Styles: Consumer Styles Inventory: CSI"* (Sproles and Kendall, 1986, 1990 in Bearden, et al., 2011). *"Big-Five factor structure"* taxonomy (Goldberg, 1992, 1999) was used to measure the intellect construct. Consumers' attitudes towards advertising were explored with statements used from *"Public Opinion Toward Advertising"* (Pollay and Mittal, 1993 in Bearden et al., 2011) and *"Public Opinion Towards Advertising"* (Mehta and Purvis, 1995) scales. *"Send market information"* scale (Mowen et al., 2007) was used for WOM sending information measurement and was shortened for the purpose of this research.

The gathered empirical data were analysed with a variety of statistical techniques and methods using the Statistical2 software package, with a special emphasis on multivariate analysis and structural equation modeling (SEM). For that purpose the reliability, validity and unidimensionality of the measurement scales were tested. Exploratory and confirmatory factor analyses were applied, as well as the regression and correlation analyses as preconditions of SEM modeling. The research results can be seen in the next chapter.

4. RESEARCH RESULTS

4.1. Reliability of constructs

Cronbach alpha, alpha-if-deleted and item-total-correlation indicators were used to assess the measurement scale reliability. The analysis indicated that all measurement scales show the satisfactory reliability level since Cronbach alpha values are 0.7 or > 0.7 (Pallant, 2011., Gefen et al., 2000). The reliability values can be seen in Table 2.

Table 2

Reliability of constructs

Construct	Cronbach alpha
Shopping enjoyment	0.87
Price sensitivity	0.79
Intellect	0.70
Attitudes towards advertising	0.80
WOM sending information	0.86

Source: Research

4.2. Validity and unidimensionality

4.2.1. Exploratory factor analysis

In order to determine the existence of convergent and discriminant validity exploratory factor analysis was used. Principal component analysis and Varimax raw method of orthogonal rotation were applied. It was set that the Eigenvalue of each factor is greater than 1 and that factor loadings are greater than 0.4 (Gefen et al., 2000). Five factors were extracted with 62,5 % of explained variance. The extracted factors are visible in Table 3.

Table 3

Factor structure

Items	Factors				
	Shopping enjoyment	Intellect	Price sensitivity	Attitudes towards advertising	WOM sending
1.	0.777	0.064	0.062	0.173	0.174
2.	0.826	0.045	0.090	0.174	0.213
3.	0.803	0.001	0.143	0.119	0.168
4.	0.791	0.015	0.152	0.181	0.191
5.	0.223	-0.011	0.671	0.100	0.173
6.	0.185	-0.058	0.777	0.080	0.144
7.	0.109	0.013	0.786	0.117	0.166
8.	0.028	0.044	0.759	0.110	0.035
9.	-0.007	0.641	-0.028	0.068	0.182
10.	0.016	0.678	-0.084	0.060	0.098
11.	0.004	0.632	0.162	-0.031	0.096
12.	0.088	0.689	-0.071	0.033	0.104
13.	0.077	0.675	0.042	0.077	0.098
14.	0.154	0.101	0.167	0.776	0.063
15.	0.183	0.039	0.038	0.687	0.220
16.	0.127	-0.050	0.066	0.745	0.223
17.	0.282	0.056	0.120	0.779	0.157
18.	0.061	0.164	0.117	0.125	0.711
19.	0.218	0.113	0.119	0.138	0.815
20.	0.214	0.054	0.133	0.135	0.829
21.	0.243	0.067	0.091	0.157	0.806

Source: Research

Exploratory factor analysis shows that measurement scales exhibit the characteristics of convergent and discriminant validity. Namely, the items have high factor loadings on corresponding factors, and low factor loadings on other

factors, which indicates the existence of convergent validity. The absolute values of correlation coefficients among the factors are lower than 0.85 (Kline 2011) confirming that measurement scales exhibit discriminant validity.

4.2.2. Confirmatory factor analysis

Confirmatory factor analysis was used for the additional verification and confirmation of the convergent and discriminant validity and unidimensionality of the constructs. For this purpose the measurement/confirmatory model, containing all researched factors/variables presented in the conceptual model, was developed and tested. The manifest variables were the statements/items from the questionnaire and the latent variables were the constructs/factors. The measurement model assumed that each manifest variable loads on one factor (latent variable) and that factors are correlated. The demographic variables were standardised and uncorrelated. In order to test the unidimensionality of measurement scales, the independence of measurement errors was assumed, along with each statement (manifest variable) loading on only one factor. Considering the relevant literature in terms of the cut-off points for fit values, confirmatory factor analysis shows that measurement model fits data well (GFI = 0.927, AGFI = 0.911, NFI = 0.894, NNFI = 0.911, CFI = 0.921, RMSEA = 0.053).⁹ Namely, all fit indices are satisfactory. Furthermore, the corresponding factor loadings, as well as correlations among the factors are also acceptable.¹⁰ All necessary assumptions were achieved; therefore confirmatory factor analysis confirmed that measurement scales exhibit convergent and discriminant validity, as well as the unidimensionality.

4.3. SEM data preparation

Structural equation modeling requires certain preconditions to be met. For that purpose the additional tests were conducted in order to identify univariate and multivariate outliers, univariate and multivariate normality of distribution, bivariate and multivariate colinearity and homoscedasticity. Simultaneous multiple regression analyses pointed out the existence of 36 univariate outliers with range values outside the ± 3 standard deviations from the corresponding mean values. The multiple regression analysis based on the calculations of the Mahalanobis distance squares tests, thus considering the corresponding critical X^2 distribution value, degrees of freedom and strict significance level ($p < 0.001$)

⁹ Fit values have a range from 0 to 1; values closer to 1 show better model fitting (Hooper et al., 2008). Excellent model AGFI and GFI values should be 0.90 (Baumgartner and Homburg (1996). Jöreskog and Sörbom (1984 in Wang et al., 2009) suggest GFI value of > 0.80 . Gefen et al. (2000) suggest AGFI value of > 0.80 . Hu and Bentler (1999) prefer NFI, NNFI and CFI values of 0.95 (or higher) for an excellent model fit. Hooper et al. (2008) suggest the value of 0.95 for AGFI and GFI, and > 0.80 for NNFI. Some authors prefer RMSEA cut off value of 0.08 (Hair et al., 2006 in Leng et al., 2011) and others 0.06 (Hu and Bentler, 1999). According to Sugawara and MacCallum (1993) model fit is acceptable if RMSEA is < 0.10 , very good if < 0.05 and excellent if < 0.01 , which is rarely achievable.

¹⁰ The correlation among the factors should be < 0.85 , as suggested by Kline (2011).

showed the existence of 4 multivariate outliers. All outliers were removed from the further analysis (the final sample size was $N=960$). In order to test univariate normality of distribution the skewness and kurtosis indexes were considered and all values were adequate. Namely, all skewness index values should be < 3 and kurtosis index values < 10 in order to meet the precondition of establishing the univariate normality of distribution (Kline, 2011). The results analysis also confirmed that data exhibit acceptable level of multivariate normality, since the used indicators, Mardia based kappa showed value near 0 and Relative multivariate kurtosis indicator near 1 (StatSoft, 2012). These values confirm that the sample is characterised by the multivariate normality distribution.

Correlation analysis can be used to test the existence of the bivariate multicollinearity. The used correlation analysis indicated that absolute correlation coefficient values did not exceed 0.85; therefore it can be concluded that there is no bivariate multicollinearity among data. Furthermore, data should not exhibit multivariate multicollinearity among the manifest variables. This SEM precondition was tested using the multiple regression analysis in several iterations making sure that each manifest variable represents a dependent variable in particular iteration, while all other manifest variables serve as independent variables. The analyses revealed the non-existence of multivariate multicollinearity among the manifest variables, showing that determination coefficients (R^2) for each analysed manifest variable were < 0.90 (as suggested by Kline, 2011). Levene's test and correction tests were used for homoscedasticity of relations among the variables assessment. The analyses showed that relations among the variables are homoscedastic and that gathered empirical data fulfil the preconditions for the successful application of structural equation modeling method.

4.4. Structural equation modelling (SEM)

SEM modeling represents analytical method suitable for big samples and causal modeling of complex systems (Grace et al., 2012). SEM is used for examination of direct and indirect relationships between one or more independent and one or more dependent variables (Grace et al., 2012, Brumec, 2006). All mentioned assumptions enclose strong reasons for employing this method for this particular research.

Since it is necessary in SEM modeling that structural model can be identified, it is important to determine that the sample size corresponds to the ratio of sample units and parameters in the model, which is the case in this study. Moreover, each latent variable (factor) must have its own metric and each factor must have a corresponding number of manifest variables. For this purpose, the variances of latent variables were fixed to 1 and each factor had four manifest variables/indicators (according to Kline, 2011, the minimum is two). In addition, as needed, the number of parameters was lower than the number of unique fields in covariance matrix.

In order to test the hypotheses the structural parameters need to be estimated. The maximum likelihood method (ML) was used for the structural parameters' estimation. The ML estimation results (standardised structural coefficients) are visible in Table 4. Along with parameter estimation it was necessary to assess the fit of the model. The fit indices suggest that structural model fits empirical data well (GFI = 0.912, AGFI = 0.893, NFI = 0.862, NNFI = 0.875, CFI = 0.888, RMSEA = 0.059).

Table 4

Standardised structural coefficients

Relation/hypothesis	Coefficient	p-value	Status
H1: Age → Attitudes towards advertising	0.223	0.000	Rejected
H2: Gender → Attitudes towards advertising	0.119	0.005	Supported
H3: Education → Attitudes towards advertising	-0.149	0.014	Supported
H4: Shopping enjoyment → Attitudes towards advertising	0.492	0.000	Supported
H5: Price sensitivity → Attitudes towards advertising	0.208	0.000	Supported
H6: Intellect → Attitudes towards advertising	0.141	0.000	Supported
H7: Attitudes towards advertising → WOM sending	0.375	0.000	Supported

Source: Research

Based on the significance, the estimated standardised structural coefficients show which researched hypotheses/relationships are significant. Hypothesis is supported if the standardised structural coefficient is statistically significant and has the corresponding sign/direction (at <0.05 significance level).¹¹

The analysis of results indicates that demographic variables and personal factors influence attitudes towards advertising. Regarding demographic variables and corresponding standardised structural coefficients, it can be seen that age is the strongest predictor of attitudes towards advertising, followed by education and gender. The analysis revealed that older consumers (40-49, 50-59, somewhat more 60+) hold more positive attitudes towards advertising than younger ones. With respect to education variable, the analysis results indicate that less-educated consumers, mostly those with secondary school, have more positive attitudes

¹¹ In order to precisely detect existing differences of the corresponding categories within each variable, demographic variables were additionally assessed with multiple tests, such as descriptive statistics (crosstabulations, Chi-square), independent t-test, Mann-Whitney test, effect size calculations (eta squared, Cohen d) and ANOVA analyses.

towards advertising than well-educated ones. Regarding gender, the results show that male consumers have more positive attitudes towards advertising than female consumers.

Considering the personal factors, the results show that shopping enjoyment represents the most important predictor of attitudes towards advertising, followed by price sensitivity and consumer's intellect. Moreover, the analysis of results confirmed that favourable attitudes towards advertising have positive and strong impact on WOM sending information.

5. DISCUSSION AND CONCLUSIONS

The main purpose of this research was to determine the influence of demographic variables (age, gender, education) and personal factors (shopping enjoyment, price sensitivity, consumer's intellect) on attitudes towards advertising, as well as the impact of such attitudes on WOM sending information. The overall results show that demographics and personal factors influence attitudes towards advertising, thus exhibiting different significance and intensity.

Regarding the consumer's demographic characteristics, the results reveal that age, gender and education represent relevant predictors of consumers' attitudes towards advertising. According to the results, age exhibits a stronger influence on favourable attitudes' formation than education and gender. The results indicate that older consumers hold more positive attitudes towards advertising unlike younger ones, which led to hypothesis H1 rejection. Despite contradictory previous research results, this finding is in accordance with some previous notions (e.g. Derevensky et al., 2010, McKay-Nesbitt et al., 2011). With respect to intensity of influence, the impact of age is followed by the influence of education and gender.

In terms of gender, the results confirmed hypothesis H2 suggesting that male consumers hold more favourable attitudes towards advertising, which is in accordance with some previous theoretical postulations (e.g. Shavitt et al., 1998; Wolin and Korgaonkar, 2003; Xu, 2006; Derevensky et al., 2010). Furthermore, the results indicate that education impacts the formation of attitudes towards advertising, especially with regards to consumer's middle education level (secondary school), which led to hypothesis H3 acceptance. Although researches that studied this or similar relationships are rare, it can be said that this result is in accordance with one sole study of Shavitt et al. (1998), who found the connection between the less-educated people and favourable attitudes towards advertising. Due to the research scarcity and contradictions, these insights contribute to knowledge base enrichment.

With respect to consumers' personal factors, all three explored factors are positively related with favourable attitudes towards advertising. Namely, it has been established that consumer's shopping enjoyment, price sensitivity and consumer's intellect represent significant predictors of favourable attitudes

towards advertising formation. Consumer's shopping enjoyment has the strongest impact on attitudes towards advertising, followed by consumer's price sensitivity and intellect. Thus, hypotheses H4, H5 and H6 are supported. Moreover, consumers with favourable attitudes towards advertising have a high tendency to send WOM information, which led to hypothesis H7 acceptance. Considering these relationships and previous research notions it can be said that these results/relationships represent the novel findings, due to the fact that no direct relationships were found in the past research studies.

Along with scientific contributions, this research has several practical marketing implications. Specifically, these research findings offer the marketing experts a better understanding of consumers' factors that influence attitudes towards advertising formation, which holds a prominent place in consumer behaviour field and marketing communication strategy, particularly when dealing with appeal creation in advertising. The research results reveal that a consumer holding favourable attitudes towards advertising is an older, male consumer with a middle education level. Such consumer also enjoys shopping; is price sensitive; is cognitively engaged and is prone to spreading positive WOM communication. Based on the gained results, marketing experts should pay attention to the role of demographics when formulating communication messages. Namely, in order to stimulate and retain positive attitudes towards advertising and consequently advertised product/services, marketing communication should be aimed towards older population especially men, thus containing the appeals that embrace cognitive aspects (e.g. having excellent ideas, contemplating within variety and novelty), pleasure, fun and rational appealing to discounts, savings and in such way referring to "smart shoppers". The main goal of using the mentioned appeals is the creation of positive message(s) in order to encourage positive attitudes formation towards advertising/message with an outcome of spreading positive WOM communication.

With respect to research limitations, the economic framework of conducted research could be viewed as the major limitation. Namely, the research was done during the period of economic recession in Croatia, which might have stressed the connotation of price sensitivity.

Future research of attitudes towards advertising could include the in-depth exploration of the existing model with some additional personal factors. Besides one factor category inclusion, future research could also incorporate more factor categories; for instance personal and situational factors. Moreover, it might be stimulating to assess the model based on selected products, services or industry, as well as to convey cross-cultural research.

To sum it up, attitudes towards advertising hold an important place within consumer behaviour and marketing communication field exhibiting significant implications for the practice. All of the mentioned shows that this is a dynamic area deserving a further research attention.

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Appendix 1

Extract from the questionnaire

	STATEMENTS / ITEMS
1.	In general, I think buying is entertaining.
2.	For me, buying is a relaxation.
3.	I often visit shops even if I do not intend to buy.
4.	I like to visit shopping malls.
5.	When I have an opportunity I always shop at sales or discounts.
6.	I usually visit more shops to find the lower price products.
7.	I often check the prices in shop, even for cheaper products.
8.	While shopping, I pay a great attention to prices.
9.	I think I have great ideas.
10.	I think I comprehend fast.
11.	I often spend time thinking about different things.
12.	I can "handle" a lot of information.
13.	I like to invent some new ways of making something.
14.	I like to watch advertisements.
15.	The advertising is good/useful source of information about products and services.
16.	The ads offer a true picture about advertised products or services.
17.	Watching/listening to ads is a fun for me and represents a recreation.
18.	I like to help other people by giving them information about certain products.
19.	Other people usually ask me for information about products or sales.
20.	My friends think of me as of good information source regarding products or sales.
21.	I often inform others about new products or brands.

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PREDIKTORI I ISHOD STAVOVA PREMA OGLAŠAVANJU: DEMOGRAFSKE KARAKTERISTIKE, OSOBNI ČIMBENICI I WOM

Sažetak

Stavovi prema oglašavanju predstavljaju važan koncept u istraživanju ponašanja potrošača i marketinške komunikacije. Glavni cilj ovog rada jest istražiti značaj demografskih karakteristika (dob, spol, obrazovanje) i osobnih čimbenika (uživanje u kupovini, cjenovna osjetljivost, intelekt) za formiranje stavova prema oglašavanju, kao i utjecaj takvih stavova na usmenu komunikaciju (WOM). Istraživanje je provedeno u Hrvatskoj na reprezentativnom uzorku od tisuću ispitanika. Podaci su analizirani različitim statističkim metodama, uključujući metodu modeliranja strukturnih jednadžbi. Dobiveni rezultati ukazuju na to da svi čimbenici koji su bili predmet istraživanja predstavljaju značajne prediktore stavova prema oglašavanju koji utječu na slanje informacija usmenom komunikacijom (WOM). Osim novih znanstvenih spoznaja, ovi rezultati imaju i određene praktične marketinške implikacije. Naime, marketinški stručnjaci mogu bolje razumjeti čimbenike koji predviđaju pozitivne stavove potrošača prema oglašavanju, a koji utječu na slanje informacija usmenom komunikacijom, te tako oblikovati odgovarajuće apele i uvjerljivu marketinšku komunikaciju. Na kraju rada navedena su ograničenja ovog rada kao i smjernice za daljnja istraživanja.

Ključne riječi: *stavovi prema oglašavanju, demografske varijable, osobni čimbenici.*

JEL klasifikacija: *M37*