

Understanding the Attitude of Generation Z Consumers Towards Advertising Avoidance on the Internet

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Abstract

One of the biggest challenges faced by marketers today is to comprehend the reasons behind people's avoidance towards advertisements worldwide, and how that can be managed. Although many researchers have explored the subject in both traditional and contemporary marketing communication mediums, there is no evidence of studies conducted in the context of Bangladeshi market, with specific concentration on Generation Z consumers. This generation constitutes a significant portion of the entire population in the country, indicating that a major share of current and potential customers belong to this age group. Intriguingly, even though they are characterized as highly tech-savvy customers, they are also more likely to avoid online advertisements, making the marketing efforts of organizations ineffective. Therefore, this study investigates the determinants that cause the Generation Z consumers in Bangladesh to avoid advertisements on the Internet. The collected data from 280 respondents were analyzed through descriptive statistics using SPSS.24, followed by confirmatory factor analysis (CFA) and structure equation modeling (SEM), which were performed with the help of AMOS.17 to eventually test the hypotheses developed for this study. The findings indicate goal impediment, privacy concern, ad clutter, and negative experiences are positively related to advertising avoidance online.

Keywords: advertising avoidance, goal impediment, privacy concern, ad clutter, negative experience, and generation-z consumers

1. Introduction

Throughout time, marketers have tried to resolve the issues related to advertising avoidance across varying communication mediums, and thus, the subject has been the focus of much research in the domains of marketing. Previous researches have provided evidence of consumers' inclination towards questioning the credibility of advertisements, and the resultant behaviour of shunning ads (Abernethy, 1990; Speck & Elliot, 1997; Dutta-Bergman, 2006; Homer, 2006; Bellman et al., 2010). Advertising avoidance has been commonly documented in the context of traditional media, especially television (Moriarty & Everett, 1994; and Danaher, 1995).

However, with the emergence of the Internet and the growing use of modern communication media, the shift of research interest has moved towards exploring the room for avoiding online ads (Cho & Cheon, 2004; Ha & McCann, 2008; Kelly et al., 2010; Baek & Morimoto 2012). Conversely, according to Rust and Varki, 1996 (cited by Truong & Simmons, 2010), online advertising is more effective and less intrusive in comparison to television commercials. This is further supported by some of the earlier studies, which stated that online ads are relatively more effective in building stronger brand value (Sundar & Kin, 2005), as well as encouraging purchase intention among customers (Kimelfield & Watt, 2001). The advantages gained by organizations and marketers for using online platforms cannot be overlooked, which is perhaps why digital advertising expenditure has reached \$209 billion worldwide, i.e. 41% of the market, beating television commercials (i.e. 35%) in the year 2017 (Digital Marketing Philippines, 2018; Molla, 2018).

A reason for such increasing spending on digital ads could be the fact that 48% of the total media audience consists of Millennials and Generation Z consumers, where the single largest segment is Generation Z at 26%, according to the report published by Nielsen (Sterling, 2017). Generation Z, who are documented as post-Millennials and iGen elsewhere, are those born from 1996-2012 and thus, aged between 6-21 in 2018 (Fry & Parker, 2018; Twenge, 2017). This generation is characterized to possess greater computer and digital skills compared to any other prior generations, and it has been observed that by the age of four, more than 75% of them regularly use mobile devices (Jones, 2015). It is expected that this generation would make about 40% of the consumers across the world by 2020 (Perlstein, 2017), and what makes them very unique from the tech-savvy Millennials is that they have never been without unlimited digital access, whereas the latter learned their way into digitalization (Jones, 2015). Hence, marketers are even more motivated today to design personalized digital advertisements to reach out to this group of consumers who are highly dependent on smart devices and the Internet. In contrast, researchers have found out people do not always welcome online advertisements, because it may cause them irritation (Rezola et al., 2016). Many have revealed in their studies that online marketing efforts such as pop-up ads and banner ads are perceived as intrusive, interrupting and disturbing by consumers, especially when they are engaged in some form of online tasks (Li et al., 2002; Li & Stoller, 2007; Chatterjee, 2008). Several researchers have examined this imperative notion, to provide insights on the determinants of ad avoidance in the online environment, with the intention to suggest strategic solutions (Cho & Cheon, 2004; Jin & Villegas, 2007; Kelly et al., 2010; Hadija et al., 2012; Li & Huang, 2016; Kim & Seo, 2017).

Because the new generation of consumers is found to spend a significant portion of their time on the Internet, it has become important to explore why they are avoiding ads, so that marketers can take measures to reduce avoidance and make their marketing efforts more strategically effective. In the context of Bangladeshi market, no academic evidence could be found on this particular subject. The census indicates 27.76% of the total population in Bangladesh is aged between 0-14 years, and 19.36% aged from 15-24 years (Indexmundi.com, 2018). This implies that numerous consumers now, and in the future would be Generation Z consumers. Hence, this research may help marketers in Bangladesh to fine-tune their marketing communication strategies, so that the huge amount of digital marketing expenditure is targeted in an effective manner, and are able to provide a greater experience for the consumers, eventually reducing ad avoidance.

2. Literature Review

2.1. Avoiding online advertisements

Harker (2008, p.296) defined online advertising as “any form of commercial content available on the Internet, delivered by any channel, in any form, designed to inform customers about a product or service at any degree of depth.” Online advertising can be found in several forms, including banner ads, pop-up ads, interstitial banners, superstitials, target sites, video ads, sponsorships, affiliate marketing, and so forth (Cho and Cheon, 2004). Since, online ads are believed to encourage more interactivity, dissemination of information, and are considered as goal and task oriented mediums (Chen & Wells, 1999; Li et al., 2002), this has enabled the marketers to personalize the ad messages (Li & Huang, 2016). The positive characteristics of personalized ads have created opportunity for advertisers to reach out to a greater number of prospective customers, and enhance customer relationship with the help of direct marketing tactics (Kim et al., 2001). This targeted advertising is referred as online behavioural advertising (OBA) that is known to collect data on personal information and preferences of consumers, by tracking their online behaviour, and deliver ads accordingly (McDonald & Cranor, 2010; Jiang et al., 2015). However, the use of targeted advertising is a subject of debate today as many people are avoiding such ads. This is reflected in the increasing number of ad blockers installed worldwide. The Page Fair’s 2017 Ad Block Report, cited by Business Insider, confirmed that the global ad blocking increased by 30% in 2016, especially on mobile devices with Asia-Pacific being the biggest geographical user of mobile ad blockers (Elder, 2017).

One of the most critical, negative outcomes of online advertising is the people’s growing inclination to avoid ads. Speck and Elliot (1997, p.61) who researched on ad avoidance in traditional media defined the term advertising avoidance as “all actions by media users that differentially reduce their exposure to ad content.” Research on conventional media showed that people showed avoidance by ignoring the ads or diverting their attention elsewhere; and an expression of physical avoidance included switching off the ad or leaving the room (Abernethy, 1991; Krugram & Johnson, 1991; Clancey, 1994). Advertising avoidance can therefore be classified as cognitive avoidance, affective avoidance and behavioural avoidance (Seyedghorban et al., 2016). Cognitive avoidance includes intentionally overlooking an advertisement (Prendergast et al., 2014); affective avoidance is to grow negative emotions toward an ad (Phillips and Noble, 2007); and behavioural avoidance results in negative actions such as scrolling down the ad, installing and using ad blockers, and clicking away the page where the ad is displayed (Cho & Cheon, 2004; Kelly et al., 2010; Baek & Morimoto, 2012; Robinson & Toulititsis, 2012). In a study conducted by Pashkevich et al., 2012, the findings proposed that skippable video ads reduce negative experience among users on social media sites; thus, avoiding the chance of building negative perception in the minds of customers.

Cho and Choen (2004) revealed in their study that online ad avoidance is different from the traditional ones because people consider the former mainly as a task-oriented medium and thus, people avoid online ads more vigorously when they find their task being interrupted. Furthermore, they identified three main determinants of ad avoidance online: goal impediment, perceived ad clutter, and prior negative experience. Some other additional factors affecting ad avoidance include, perceived irritation (Baek and Morimoto, 2012), credibility and trust issues (Kelly et al., 2010; Obermiller et al., 2005), and perceived intrusiveness (Li et al., 2002).

2.2. Goal impediment and intrusiveness

Ferreira et al. (2017, p.186), referred goal impediment to “the perception that one’s goal while online (e.g. web browsing, searching for content) cannot be met as a result of online ads, hence leading to ad avoidance”. When a consumer uses the Internet with particular browsing goals, online ads divert consumer’s attention, causing irritation (Chatterjee, 2008), because attention is primarily focused towards achieving the navigation goals (Janiszewski, 1998). Interruptions as a result of online ads have become a major source of communication “noise” (Cho & Cheon, 2004). This act of intruding user’s effort and intention to browse and search the desired information online is also labelled as “intrusiveness”. Li et al., (2002, p.39) identified the term as “the degree to which advertisements in a media vehicle interrupt the flow of an editorial unit”, which indicates a situation where a user is seized away from their reason of visiting a website (Rejón-Guardia and Martínez-López, 2014).

Intrusiveness has been a major cause of ad avoidance in the traditional media (Kim & Seo, 2017), and now a source of avoidance in the online environment also (Li et al., 2002). Dreze and Hussher (2003) stated that people's minds subconsciously avoid banner ads, resulting in "banner blindness".

Although, Rust and Varki, 1996 (cited by Truong & Simmons, 2010), previously anticipated that online ads would cause less intrusion in the navigation goals of customers, due to its interactivity characteristics, researchers over time have proved otherwise (Reed, 1999; Li et al., 2002). Chatterjee (2008) in his study of banner and pop-up ad exposures revealed that consumers when interrupted with such ads, either feel compelled to click on the ad and get done with the information processing on the advertiser's site, or compulsively click close the ad to resume the original task online. This results in perceived irritation by the consumers, which is referred to the state of uncomfortable feeling and displeasure triggered by online ads (Hsin & Wang, 2011; Nettelhorst & Brannon, 2012).

A report published by the data provider, Adroit Digital, showed 18-24 year olds (i.e. 64%) are most likely to skip online video ads and of the total respondents, 56% skipped online video ads most of the time (Guesenhues, 2014), whereas a more recent report from IPG Mediabrand's Media Lab, stated the figure to be 65% (Handley, 2017). Another research revealed that people become frustrated when their videos are interrupted by unwanted online video ads, which are not relevant (Jones, 2017). As a result, consumers may grow a negative attitude towards advertisements as well as the advertised brand, which may in turn affect their purchase intention adversely. Hence, there is a greater possibility of consumers evading online ads to finish their planned tasks (Morimoto & Chang, 2009). Based on the above-discussed literature, the hypothesis established is as follows:
H₁: There is a positive relationship between goal impediment and advertising avoidance online.

2.3. Privacy Concern

Privacy is being free from other people's observations and scrutiny (Debatin et al., 2009). Adopting the definition by Westin, 1967 (cited by Baek & Morimoto, 2012, p.63), it is "the degree to which a consumer is worried about the potential invasion of the right to prevent the disclosure of personal information to others". A grim reality of the Internet is the risk of invasion of one's privacy. Perhaps that explains why many consider the online platform for advertisements as highly skeptical and lacking credibility (Kelly et al., 2010). For instance, consumers due to the fear of their personal information getting stolen, hesitate to surf ads online, or give out credit card details when shopping online, hence, purchasing from known sites mostly (Moore & Rodgers, 2005).

Now that marketers are providing more personalized messages through online behavioural advertising, consumers' fear of losing control of their freedom on the Internet and over the use of their private information, has amplified (Okazaki et al., 2009; Baek & Morimoto, 2012). In the Facebook scandal, where a data analytics company collected personal information of about 50 million people over harmless quiz app for the U.S presidential campaign, has turned the fear of many into reality (Newcomb, 2018; Confessore, 2018). Unfortunately, a privacy related scandal was witnessed by the social media giant in 2011 also, when they were accused of making private information public without a warning (Newcomb, 2018). A decline in the performance of banner and display ads has augmented the implementation of targeted ads. Conversely, this has raised greater concerns among users, dreading that their actions online are always tracked (Fishman, 2012). Researchers from the University of Illinois in an attempt to comprehend how people perceive online behavioural advertising (Renner, 2018), revealed that the perception of risk related to this form of advertising is greater than the perception of benefits among consumers (Chamberlain, 2017). Earlier studies indicated a negative relationship between privacy concerns and purchase behaviour of consumers (Milne & Boza, 1999; Sheehan & Hoy, 1999). Similarly, the strong indication of privacy concerns online like misuse of personal information therefore is compelling people to avoid ads. Accordingly, the proposed hypothesis is as follows:

H₂: There is a positive relationship between privacy concern and advertising avoidance online.

2.4. Advertising Clutter

Ha and McCann (2008, p.570) defined advertising clutter as the "presence of a large amount of non-editorial content in an editorial medium." Speck and Elliot (1997) referred ad clutter to the excessive display of advertisements in a particular medium. Since, consumers are believed to have limited capacity to process a lot of information at a time (Fennis & Bakker, 2001), unwarranted exposure to a wide array of ads can instigate negative responses, reduce the efficiency of the ads, and consequently lead to ad avoidance (Seyedghorban et al., 2016). The problem of ad clutter across different medias has reached alarming heights in many countries. Some of the documented consequences of a cluttered environment include, reduction in the viewing of ads, evasion of ads, weakening the consumer's capability of brand recall and recognition, and the establishment of negative attitude towards ad in general (Hammer et al., 2009). Consumers' irritation due to ad clutter online and their perception of Internet as solely an advertising medium, contributes to the ad avoidance attitude (Cho & Cheon, 2004). The survey findings from a survey conducted by Burst Media, an online media company, indicated that 30% of the respondents claimed to leave the website when they perceive it to be cluttered with ads, and more

than 75% who remain on the site, completely ignore the ads Printinthemix.com, 2008). A cluttered communication medium raises question on the quality of the ads, ultimately lowering the value and efficacy of the ads featured (Ha & Litman, 1997; Rodgers & Thorson, 2017). A behavioural effect of overwhelming advertisements is that the consumers are less likely to follow the actions suggested by the advertiser, like clicking on the ad. Instead, Schumann, von Wangenheim and Geone (2014) found that the consumers with the lowest click-through rates were the ones who reported experiences of higher ad clutters. In accordance with the literature discussed, the hypothesis is as follows:

H₃: There is a positive relationship between ad clutter and advertising avoidance online.

2.5. Negative Experience

Academicians suggest that consumers' previous experiences shape their attitudes and future behaviour (Hong & Sternthal, 2010; Rosengren & Dahlen, 2014). Therefore, previously experienced consumer dissatisfaction, and the perception of lack of usefulness of the online ads can cause ad avoidance (Cho & Cheon, 2004; Obermiller et al., 2005). A survey from the CMO Council titled as "How brands annoy fans", represented that 88.4% of the consumers feel their perception of the brand change due to negative ad experiences (Gesenhues, 2017; Shayon, 2017). The findings also indicated that the determinants of negative experiences online include obnoxious and intrusive ads (19.2%), hateful and discriminatory ads (18.4%), irritating and annoying ads (11.7%), and so forth (Gesenhues, 2017). According to global internet users in 2016, the most common negative online experiences were due to the intrusiveness of ads (50%), unwanted contact (43%), and sexual content (30%) (Statista, 2018). Any factor that causes obstacles for consumers to get the desired content is considered as "noise" (Prendergast et al., 2014). In such case, negative experiences are transformed into the noise that consumers want to overcome (Song & Jiang, 2017), hence leading to consumers avoiding the source of the negative experience, i.e. online ads (Cho & Cheon, 2004). Therefore, the hypothesis proposed is as follows:

H₄: There is a positive relationship between negative experience and advertising avoidance online.

3. Research Methodology

A five-point likert-scale questionnaire ranging from 'Strongly Agree' (i.e. 5) to 'Strongly Disagree' (i.e. 1) was developed to analyze the attitude of Generation Z consumers towards advertising avoidance, which is the dependent variable in this case. The four determining factors, or independent variables include goal impediment, privacy concern, ad clutter, and negative experience. All the variables identified are latent variables adapted from previous literature, with the dependent one being endogenous and the rest, exogenous (Schreiber et al, 2006). The items in the survey instrument denoting goal impediment, ad clutter, negative experience and advertising avoidance, were taken from the research conducted by Cho and Cheon, 2004, who constructed theirs, using the validated measures of other researchers (Speck & Elliot, 1997; Davis, Bagozzi & Warshaw, 1989). Only the indicators of privacy concern were taken from Malhotra and Tracey (2003) and Okazaki et al. (2012).

Data were collected from students who could be categorized as Generation Z or post-Millennials. With the help of convenience sampling, self-administered survey was carried out among known students, and further data were randomly collected as volunteering students reached out to different universities. Out of the 316 collected questionnaires, 280 were retained. According to Boomsma, 1985 (cited by Wolf et al., 2013), in case of Structure Equation Modeling (SEM), which is the primary research method for this study, the minimum size should be 100 or 200. Bentler & Chou, 1987, and Nunnally, 1967 (cited by Wolf et al., 2013), suggested 5-10, and a standard of 10 observations per parameter respectively. Since, there were mainly 28 factors in the survey instrument, 10 observations for each were thus considered.

With the use of the following software: SPSS.24 and AMOS.17, the data were analysed in order to examine the hypotheses developed. The former software was mainly used to extract the mean and standard deviation values of the variables, along with cronbach's alpha. The latter software concentrated on performing confirmatory factor analysis (CFA) followed by structure equation modeling (SEM) to prove the causal model, where the endogenous variable (i.e. advertising avoidance) is caused by the four exogenous variables (i.e. goal impediment, privacy concern, ad clutter, and negative experience).

4. Data Analysis

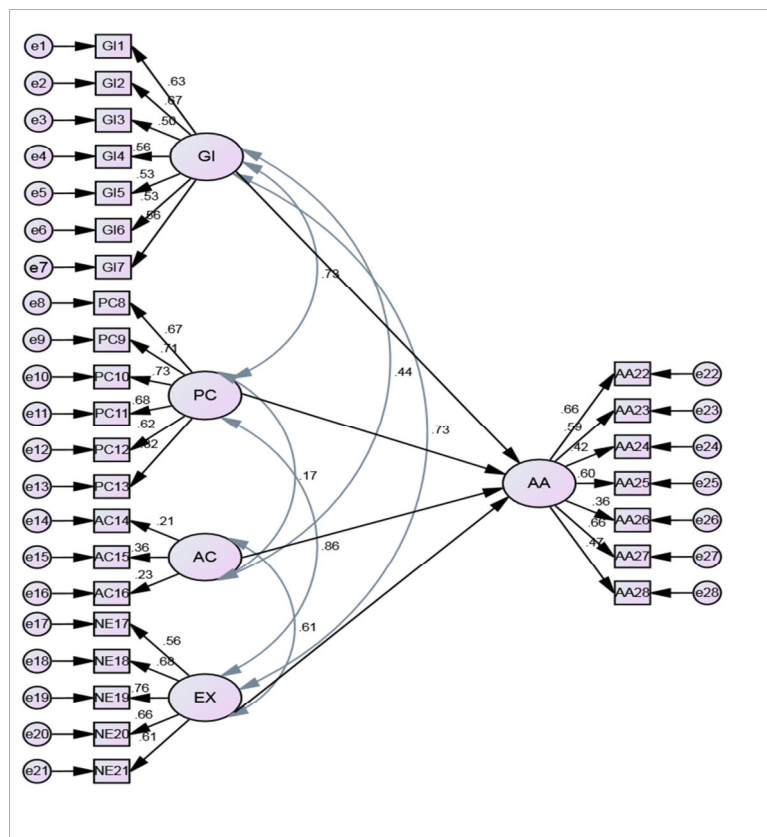


Figure 1: Hypothesized Model

Figure 1 above represents the hypothesized model for this study, where the exogenous variables are represented by GI=goal impediment; PC=privacy concern; AC=ad clutter; and EX/NE=negative experience. Due to some technical error, the variable name for negative experience in the diagram could not be labelled as “NE”, although the indicators were; thus, “EX” was used instead. The diagram indicates the causal relationship between the aforementioned factors with the endogenous latent variable, AA=advertising avoidance. In addition, prior to testing the causal model, factor loadings of all the parameters have been extracted, which are summarized in Table 1.

Table 1: Key Statistics

Latent Variable	Observed Variables/Items	Mean	Standard Deviation	Confirmatory Factor Loadings
Goal Impediment	GI1	4.50	.629	.632
	GI2	4.42	.647	.670
	GI3	4.29	.685	.496
	GI4	4.25	.724	.561
	GI5	4.42	.624	.528
	GI6	4.26	.661	.533
	GI7	4.26	.608	.560
Privacy Concern	PC8	4.27	.732	.669
	PC9	4.26	.786	.709
	PC10	4.42	.647	.727
	PC11	4.21	.755	.685
	PC12	4.27	.686	.625
	PC13	4.24	.736	.321
Ad Clutter	AC14	4.54	.580	.210
	AC15	4.40	.695	.360
	AC16	4.48	.652	.228
Negative Experience	NE17	4.11	.744	.559
	NE18	4.25	.631	.682
	NE19	4.43	.656	.759
	NE20	4.30	.679	.658
	NE21	4.12	.645	.608
Advertising Avoidance	AA22	4.50	.622	.656
	AA23	4.44	.611	.592
	AA24	4.37	.623	.416
	AA25	4.40	.589	.598
	AA26	4.26	.583	.357
	AA27	4.56	.626	.656
	AA28	4.65	.508	.470

Since, the likert-scale ranged from 5 to 1 (i.e. Strongly Agree to Strongly Disagree), the mean values of all the items represented in Table 1 signifies majority of the respondents agreeing to the statements provided. As for the confirmatory factor loadings, there is an argument regarding the standard range. Hair et al., (2006, p.779) suggested the factor loadings in CFA to be accepted when more than 0.5, which was further supported by Tabachnick and Fidell (2007), who claimed a loading below 0.45 to be considered poor, and better if it moves above 0.55. The primary logic behind the argument for a larger scoring is that the factor loading represents the correlation between the items and the latent variable. Hence, a larger value would imply a more impactful correlation. However, to a great extent the significance of factor loadings depends on the sample size (Wolf et al., 2013). Field (2009, p.644) stated that a sample size of 200 requires a loading of 0.364 to be significant, whereas, Hair et al. (2006, p.128) suggested factor loading of 0.35 for 250 samples, and 0.30 for 350. Based on these arguments, the cut-off point for this study is set at 0.35. Although, all the factor loadings are significant at $p < 0.001$, due to the low coefficients from CFA, some of the items with loadings below 0.35 (including PC13, AC14, and AC16) were omitted from subsequent analysis.

Table 2: Reliability Testing

Latent Variables	No. of Items	Cronbach's Alpha
Goal Impediment	7	.725
Privacy Concern	5	.748
Ad Clutter	1	.628
Negative Experience	5	.627
Advertising Avoidance	7	.768

Besides, CFA, a validity testing was done for the grouped items using Cronbach's Alpha, which is regarded as an indicator to measure the internal consistency of the set of items in a group. According to Malhotra (2007), the standard alpha value is 0.6 and above, where a higher score infers richer consistency. Table 2 shows that alpha values for the latent variables range from 0.627-0.768. Therefore, it can be deduced that the retained items in the questionnaire are valid to be considered reliable for this research.

The illustration of the SEM in Figure 1 also indicates the correlation between the variables, including that

with the dependent one. However, the correlation lines between the independent variables and the dependent variable were removed later, in order to draw the direct effect of the exogenous variables on endogenous variable. The correlation between the latent variables has been summarized in Table 3.

Table 3: Estimates of Correlations among the latent variables

	GI	PC	AC	EX	AA
Goal Impediment	-				
Privacy Concern	.726	-			
Ad Clutter	.435	.168	-		
Negative Experience	.729	.864	.614	-	
Advertising Avoidance	.252	.208	.192	.448	-

All correlation coefficients are significant at the level 0.001.

It can be observed from Table 3 that goal impediment is highly correlated with privacy concern and negative experience having coefficients of 0.726 and 0.729 respectively. With a value of 0.864, the correlation between negative experience and privacy concern is also noteworthy. Comparatively, negative experience has a stronger correlation with advertising avoidance (i.e. 0.448), followed by goal impediment (i.e. 0.252). All the coefficients extracted are positively correlated and are significant at the level of $p < 0.001$.

Table 4: Indices for Goodness-of-Fit

Indices	Value	Indices	Value	Indices	Value
df	41	CFI	.935	RMSEA	0.053
Chi-square (χ^2)	137.688	GFI	.912	TLI	0.890
χ^2/df	3.34	NFI	.904	RMR	0.028

An imperative part of testing the statistical model is to verify how well the estimated model fits the observed data, which is represented by the indices for goodness-of-fit in Table 4. A very important measure of model fit is the chi-square value (χ^2), which in this case is denoted by a larger value, implying that the data does not fit well. However, this index is criticized due to its sensitivity to sample size, often rejecting models with large samples (Jöreskog and Sörbom, 1993). Therefore, researchers suggest looking into the value of relative chi-square (χ^2/df), which ideally should be within the range of 0.5 (Wheaton et al., 1977; cited by Hooper et al., 2008) to the lowest at 0.2 (Kline, 2005; Tabachnick and Fidell, 2007). The relative/normed chi-square found in this study, i.e. 3.34, is consequently within the recommended range. According to Hair et al. (2006) and Schreiber et al. (2006), the goodness-of-fit indices, including CFI, GFI, NFI and TLI ideally should be ≥ 0.95 . However, many recommended a cut-off point at ≥ 0.90 , or a value closer to 1 (Hooper et al., 2008). Correspondingly, the indices show a satisfactory fit, except for TLI, which is slightly lesser than the recommended benchmark, but not low enough to be counted as insignificant. In addition, RMR is meant to be a better fit when closer to 0, and $RMSEA < 0.06$ (Hair et al., 2006), which indicates that the value presented in the table can be marked satisfactory. Hence, the model is consistent with the hypotheses.

Table 5: Hypothesis test results

	Estimate	P	Result
H1: Goal Impediment \rightarrow Advertising Avoidance	.781	***	Accepted
H2: Privacy Concern \rightarrow Advertising Avoidance	.559	***	Accepted
H3: Ad Clutter \rightarrow Advertising Avoidance	.241	***	Accepted
H4: Negative Experience \rightarrow Advertising Avoidance	.870	***	Accepted

All path coefficients are significant at the level 0.001.

As part of testing the hypotheses, path coefficients derived from the SEM are summarized in Table 5. The table signifies that all the path coefficients (or regression estimates) are at agreeable levels with p values < 0.001 , entailing that all the proposed hypotheses that went into the causal model is accepted.

For the first hypothesis, the test result shows there is a positive relationship between goal impediments and advertising avoidance with the second highest estimate value (0.781) following negative experience (0.870). The findings also indicate a positive relationship between privacy concern and generation Z consumers' willingness to avoid online advertisements with an estimate value of 0.559. In addition, the lowest estimate value, i.e. 0.241 is shown to denote the positive relationship between ad clutter and advertising avoidance.

5. Conclusion and Future Scope of Research

Advertising avoidance on the Internet is an issue that is growing in Bangladesh, and thus, cannot be overlooked by organizations and marketers, who are continually increasing their efforts on digital marketing. On the basis of previous literature, this study identified four main factors that cause advertising avoidance online. The findings reveal that all the determinants are positively related to advertising avoidance, meaning goal impediment, privacy concern, ad clutter and negative experience cause Generation Z consumers in Bangladesh to have a negative attitude towards advertisements displayed online. However, it further reveals that negative experience

has the strongest impact on ad avoidance, followed by goal impediment. Privacy concern and ad clutter have relatively low impact on consumer's attitude towards online ads. The results highlight the need for organizations to be aware of how to find a balance in delivering the right amount of online ads, and strategize effective online promotional tactics that are relevant to the target audience. The research is not free of limitations though. In-depth examination is required to find out if there are other unnoticed factors causing ad avoidance. Moreover, a further scope of research can also be conducted to not only look into other possible factors, but also explore the potential solutions to deal with the issue.

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