

## RESEARCH ARTICLE

# Antecedents of Social Media Advertising Avoidance: An Empirical Study in Pawnbroking Industry

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### ABSTRACT

**Purpose** - This paper aims to explore antecedents of ad avoidance with the context in the Vietnam pawnbroking industry. Furthermore, the differences in ad avoidance under personal characteristics will firstly appear in this study.

**Methodology** - A qualitative method from 412 social media users was used to test the proposed model. All data were assessed reliability and validity on SPSS version 26 before conducting into CFA and CB-SEM in AMOS software.

**Findings** - The findings indicate that while ad skepticism and perceptions ad as controversial partially mediates the relationship between ad avoidance and its three determinants (Advertising invasiveness, Perceived Value value and Expectation of Negative), perceived space invasiveness has the most potent effect on pawn ad avoidance. Skeptical customers are more likely to avoid pawnbroking advertisements than those who perceive such ads as controversial. The results also show that ethical judgement moderates both the relationship of perceived controversial ads and ad avoidance and the relationship between ad skepticism and ad avoidance.

**Implications** - Social media platform owners were suggested to reinforce their censoring system and advertising placements. Marketers in this study were convinced to generate advertisements with emotional and informative appeals. Besides, appropriate marketing activities, channels, and ad formats with campaigns should be considered strictly.

**Originality/value** - The mediating role of attitude in the relationship between perception and ad avoidance has been firstly affirmed by qualitative data in this study. Interestingly, researchers explored a new variable - Negative eWOM with a medium impact of ad skepticism. Ethical judgement was demonstrated as a drastically important factor in pawnbroking research.

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### Introduction

Digital advertising spending was revealed to surge at 12.2% under the Corona pandemic in 2020 (Graham, 2021). While budgets and revenues for social media advertising have been increasing, the proliferation of ads has caused consumers to get irritated, intrusive, and avoid ads. Especially when perceived - irrelevant and controversial content ads appear, audiences tend to grow skeptical regarding the ads, and they question advertisers intentions (Taylor, 2017).

Furthermore, Jung et al. (2016) find that it may cause concerns for the public despite ad value and relevance for some reasons. For example, people may expect to receive adverse effects when seeing social media advertising (e.g. privacy risks); or they are influenced by prior negative experience and electronic word-of-mouth (eWOM), making them timid with their online activation. Hence, online ad avoidance is now considered a significant obstacle for advertisers (Baek and Morimoto, 2012). Although avoidance of online advertising is a well-researched topic (Cho and Choen, 2004), there is no research done in the pawning industry. And Dinh Tran Ngoc Huy, Nguyen Thi Thuy Hanh,

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Nguyen Thi Hang et al (2021) stated joining EVFTA will open more opportunities and challenges for industries.

A pawnbroker is an individual or enterprise that offers secured loans by the pledge of an item of value to consumers (Edwards and Lomax, 2017). In the report of World Bank (2019), only 30% of adult Vietnamese used banking services, unprofessional financial services are the choices of the others. FiiGroup (2021) said that 48% of Vietnamese population with low income are the potential customers of pawnbrokers. Under a quick loan procedure, pawnbroking has become a developing industry in the corona pandemic (Thanh Xuan and Mai Phuong, 2021). Pawnbroking industry, this year, became one of the hottest industries on online advertising platforms. The high price from the top bid of Google Search and the dense appearance of pawnbroking firms on mass communication are the evidence for the outbreak of pawn services advertising.

Noticeably, people may avoid pawning ads for many reasons. First, they may perceive such ads as controversial due to the negative business's image and create skepticisms about pawning ads. For instance, pawnshop owners are seen as 'dodgy dealers' (Prestige Pawnbrokers, 2012). Even the words "pawnbroking" and "pawnshop" are frequently linked to such "fenced property," "sleaziness," "shylocking," and "usury" concepts (Oeltjen, 1996). In addition, the image of the pawnbroking industry has been adversely influenced by unregulated pawn stores or "black credit". In Vietnam, pawning activities have joined hands in the criminal rate (such as robbery, gambling and illegal debt recovery) and violations of social security. Consequently, consumers have a negative stigma on pawnbroking. Additionally, skepticism towards advertising claims is another reason for consumers' avoidance since enterprises often show off exaggerating the information of their services (Cleland et al., 2002).

Based on the above mentioned points, pawnbroking companies have met several difficulties in advertising due to customers' inherent belief. Besides, the amount of pawnbroking research is limited; therefore, the authors found it interesting to explore antecedents of consumers' avoidance of online pawnbroking ads to have suggestions for pawnbroking corporations. While previous ad avoidance research examined the relationship between perception and behaviour, this study examined the mediating effect of attitude in this relationship. Another contribution of the study is to explore the differences in ad avoidance behaviour based on different ages, types of advertising and social platforms which have not been done in any previous papers before (Seyedghorban et al., 2015). Besides understanding the effects of social norms on pawnbroking, the study will examine the moderating role of ethical judgement in the context.

## Literature Review

### Advertising Avoidance

Ad avoidance refers to "all actions by media users that differentially reduce their exposure to ad content" (Speck and Elliott, 1997). For advertisers, avoidance on the Internet is a crucial issue nowadays because people believe online advertising reduces data access and hinders the completion

of tasks (Edward et al., 2002). In addition, since the online platforms have shifted power from marketers to consumers, end-users can either welcome or avoid advertisements easily (McMillan and Hwang, 2002).

According to Cho and Choen (2004), online advertising avoidance comprises cognitive, affective and behavioural components. Cognitive ad avoidance is related to people's belief about ads, leading to their intentional ignorance of an ad or their inattention despite attractive advertising. In contrast, the affective element refers to a consumer's emotional reactions toward an advertisement; for example, they feel negative towards social media advertising. Finally, the behavioural component is "consumer avoidance actions other than lack of attendance" (Cho and Choen, 2004, p.91). In this state of social media advertising, when forced to see ads on the Internet, users may avoid them by mechanical means (e.g. Ad Blocker) to skip or delete ads (Kelly et al., 2010).

### Perceptions of Ads as Controversial

Chan et al. (2007) argued that people's perception on advertisements could be positive or negative. However, perceptions of ads as controversial sometimes hardly determine the exact emotion of an audience due to the nature of the advertising or advertising appeals and execution-style (Waller, 2004). The perception of controversial ads might be shame, irritation, and resentment (Waller, 2006), which lead to subsequent ads avoidance. Whilst previous studies listed the advantages of controversial advertising perception, for instance, gaining consumer attention and brand awareness, free media coverage (Waller 2006), the adverse outcomes of controversial advert perception is undeniable, including consumers' complaints and avoidance and even decreased brand equity value (Millan and Elliott 2004)

Because of the business's image in social norms, pawnbroking advertising is perceived as controversial. People still have a hot controversy about whether pawnbroking can be advertised under either unspoken permission or an unwritten contract. Although pawnshops are operated legally under the regulation (Vo and Vo, 2019), they have long suffered from the negative perception from the public. A range of identity crises about pawnbroking has been listed by Oeltjen (1996), such as "nuisance businesses", pawn shops offer assistance in disposing of stolen property or even they affect negatively on the public health, safety and welfare. Furthermore, the negative image of pawnshops is also contributed by the media and movies. As a result, consumers have negative perceptions about pawnbroking, and they may feel irritated and annoyed when watching related ads.

According to Chan et al. (2007), social media is generally a controversial medium for advertising to shape the destructive perceptions of such ads. As Ferreira (2017) indicated, users may recognise ads on interactive platforms as controversial because they are intrusive and interfere with their online experience. Sometimes, not because of the advertising content, controversial perceptions are generally formed due to social media platforms (Ferreira, 2017). And

Huy, D.T.N (2015) emphasize roles of corporate governance and sustainability.

### **Ad Skepticism**

Obermiller and Spangenberg (1998) defined advertisement skepticism as a lack of trust in advertising claims. The authors also argued that skepticism is a stable personality trait of consumers that plays a part in negative advertising responses. Similarly, Obermiller, Spangenberg, and MacLachlan (2005) stated people with high skepticism do not like and believe in advertising much, and hence, they tend to avoid advertisements. Compared to traditional advertisements, Millward Brown (2017) demonstrated that digital ones are more skeptical because businesses have developed specific tactics to persuade consumers and sell products/services. Therefore, people are socialized to be skeptical of online advertising.

Ad skepticism may come from the message itself or the medium. In terms of ad messages, a sense of doubt develops in consumers' minds if the contents are unrealistic. Businesses claim something in their ads (do Paço and Reis, 2012) or only mention the positive side of products/services. Regarding advertising mediums, many scholars have indicated that consumers have the highest skepticism in online advertising because they see the Internet as the least credible channel (Johnson and Kaye 1998; Kioussis 2001). Research by Moore and Rodgers (2005) figured that although consumers were addicted to online shopping, they found Internet ads untrustworthy. They only purchased items from sites they were familiar with and trusted because they were afraid to leak their personal information once clicking on such ads (Moore and Rodgers, 2005).

### **Advertising Invasiveness**

In an early study of U.S. consumers, Bauer and Greyser (1968) recognized invasiveness as a significant cause of advertising annoyance. There are two types of invasiveness: attention invasiveness and space invasiveness (Niu et al., 2021). Previous literature on advertising invasiveness has focused primarily on attention invasiveness, which refers to interruptions in individuals' ongoing cognitive processing (Li et al., 2002) or goal-directed behaviours (Taylor et al., 2011). For example, individuals can be interrupted by advertising when they play games, watch movies or read an online newspaper. Therefore, individuals have negative attitudes toward advertising in general (Baek and Morimoto, 2012). Also, advertising invasiveness appears in different kinds of online advertising, such as unsolicited commercial e-mails (Morimoto and Macias, 2009), online behavioural advertising (Ham, 2016), and unsolicited mobile location-based advertisements (Gutierrez et al., 2019). Morimoto and Chang (2006) found that consumers feel violated when they see strange advertisements or do not expect to see ads. Individuals engage in social media mainly to support their social interactions with others, but the appearance of social media advertising interrupts those goal-directed behaviours (Niu et al., 2021).

### **Perceived Ad Value**

The value of advertising is defined as the subjective assessment of the specific value or utility that advertising brings to the user (Ducoffe, 1995). According to Ducoffe (1996), users will evaluate advertising value on two aspects: informative value and entertainment value. The informative value reflects the legitimate role of advertising (Rotzoll et al., 1989), and informative value is a fundamental factor explaining user acceptance of advertising (Bauer & Greyser, 1968). An advertisement should match the consumer's expectations of the information available on a particular website. This will increase advertising information, thereby increasing the value of advertising in the eyes of consumers and reducing their discomfort with advertising (Phillips & Noble 2007). Information that encourages consumers to take immediate action and advice on how to do so are identified as critical attributes of native advertising. Such information engages consumers for its proper purpose since it provides benefits to them. Besides, influencing customers' emotions is a prerequisite to determine whether advertising is valuable or not, and entertainment value is a great tool for awakening human emotions. Advancement in ad creation technology has led to many original entertainment formats and content such as promotional video clips or images, interactive ads (Wang and Li, 2017). According to Chung et al. (2020), ads appear according to pre-edited content and provide information based on consumers' preferences (ads appear based on consumers searching for any product).

### **Expectations of Negative**

Expectations of negative were first found in the qualitative research by Kelly, Kerr and Drennan (2010). The authors suggested that negative expectations on social media advertising result from human prior negative experiences and negative eWOM (electronic Word of Mouth) that they received while using social media platforms. Learning from experience theory (Kolb, 1984) argued that people's previous experience results in their decision in a particular situation. Hence, prior negative experience is one of the essential components explaining human pessimistic attitude and their negative behaviour towards advertising (Homer, 2006). Cho and Choen (2004) stated that prior negative experiences consist of receiving deceptive advertisements, advertising that exaggerates utility, and inappropriate lead-approached advertising. In addition, these advertisements have instituted customer perception of reliability skepticism (Grant, 2005).

The remaining factor that affects Expectations of negative is negative eWOM which was defined "as any positive or negative statement made by potential, actual, or former customers about a product or company, which is made available to a multitude of people and institutions via the Internet" (Hennig-Thurau et al., 2004, p.39). There are no geographic or time constraints for eWOM to exchange between social media users (Chen et al., 2011). Generated-product-evaluations not only exist for a long time but they are also passed from one person to another on digital platforms. Gradually, eWOM has increased drastically under the reviewer's anonymity (Pan and Zhang, 2011).

## **Hypothesis Development**

### **• Effect of Perceptions of Ads as Controversial on Advertising Avoidance**

Speck and Elliott (1997) argued audiences could perceive ads as generally controversial (e.g. irritating, offensive, annoying) in one media channel but not another. Therefore, there are varying levels of ad avoidance among different mediums, regardless of the ads' ad appeals or execution styles. Consumers recognise social media advertising as generally controversial, leading to their avoidance of such online ads (Dens et al., 2008).

**H1: Perceptions of advertising as generally controversial (PAC) will positively impact advertising avoidance (AA).**

### **• Effect of Ad Skepticism on Advertising Avoidance**

Obermiller et al. (2005) asserted that high skeptics would avoid ads in the virtual environment since audiences believe less in advertising and have greater attention to non-advertising sources of information. This may prompt customers to take coping measures such as acquiring information from other sources or avoiding the advertising message entirely. As Prendergast et al. (2009), skeptical consumers are more capable of advertising avoidance because their advertising preference has decreased, which means they rely less on and attend to advertising. The relationship between ad skepticism and ad avoidance was kept investigating in 2017 with the studies of Loureiro and Khuhro et al.; however, there is a conflict in this research. Khuhro et al. (2017) compared the influence of traditional advertising skepticism and online advertising skepticism on customer disengagement. While traditional advertising skepticism had a medium impact on customer avoidance, online advertising skepticism had a giant impact on customer advertising avoidance. On the digital platform, people are more proactive in avoiding advertisements than traditional marketing platforms.

On the contrary, there was no relationship between advertising skepticism and advertising avoidance on both traditional and digital platforms in the study of Loureiro (2017). Comparing this relationship in two particular platforms: TV represented traditional media, and Youtube deputized for modern platforms. Interestingly, people's skepticism about ad information didn't determine their decision in advertising avoidance in this research. Therefore, authors in this study reexamine the relationship between advertising skepticism and advertising avoidance:

**H2: Ad skepticism (AS) will positively impact advertising avoidance (AA).**

### **• Effect of Advertising Invasiveness on Perceptions of Ads as Controversial on Advertising Avoidance**

Previous works of literature have shown that advertising invasiveness, especially attention invasiveness, can lead to negative attitudes toward advertising (Morimoto and Chang, 2006; Taylor et al., 2011). When advertising appears,

individuals' attention can be disrupted (Huang, 2019), and they can also perceive attention invasiveness, which will be further aggravated when the advertising is forcefully exposed (Youn and Kim, 2019). Niu et al. (2021) also recognized that individuals' attention is diverted from social interactions with their friends to social media advertising when it appears. In that way, audiences feel uncomfortable, irritated, offensive, and impolite - the emotions have been clarified above in perceptions of advertising as generally controversial.

**H3: Attention invasiveness (AI) will positively impact perceptions of advertising as generally controversial (PAC).**

The other type of advertising invasiveness is space invasiveness. Niu et al. (2021) stated that space invasiveness is an individual's perception that their personal space on social media is being invaded by advertising. Moreover, social media differs from traditional media. For example, individuals can create content with social media, and their social interactions with their friends can be stored and accessed later (Niu et al., 2021). Thus, when individuals put a great effort into social media, they are likely to feel that those social media are their own private spaces (Kelly et al., 2010), uncomfortable and irritated feelings are inevitable. Hence, the researchers examine the relationship between space invasiveness and advertising avoidance:

**H4: Space invasiveness (SI) will positively impact perceptions of advertising as generally controversial (PAC).**

### **• Effect of Perceived Ad Value on Perceptions of Ads as Controversial on Advertising Avoidance**

Much previous research on advertising avoidance focused on the factors that promote ad avoidance, thereby helping brands avoid or mitigate those factors. However, from another angle, research on ad avoidance lacks due attention to the factors that limit ad avoidance. Meanwhile, when promoting these factors, businesses determine ad avoidance and make the audience have a better sympathy for product ads and increase the Call-to-action feature of advertising, which shortens AIDA procedure (Awareness-Interest-Desire-Action) in marketing. Hence, this research considers ad value as a core ancestor of ad avoidance.

When consumers find the information provided by advertising useful, they are less likely to feel uncomfortable about the advertisement and less likely to avoid it (Edwards et al., 2002). According to Goh, Chu, and Wu (2015), the information provided by advertising has a positive impact on consumer attitudes towards mobile advertising campaigns. Furthermore, Flanagin and Metzger (2000) stated that it is more difficult for consumers to evaluate information on the Internet because the ever-evolving nature of the Internet leads to the similarity of many media, so information quality is not guaranteed. On the other hand, traditional media with clear editorial policies and a wide range of information available is always an official source of information. As a result, it becomes more difficult for consumers to identify online content sources and gauge their authority.

Furthermore, when there are too many different sources of information, which limits the ability of consumers to evaluate information, it is easy to argue about the accuracy of information sources. Moreover, consumers are well aware that advertising contributes to the cost of purchased products and believe that not advertised products have better value (Shavitt, Lowrey and Haefner, 1998). In addition, they found that the products did not perform as well as described in the advertisement and that most advertising was enticing rather than informative (Mehta 2000).

**H5: Perceived informative value (PIV) will negatively impact perceptions of advertising as generally controversial (PAC).**

Furthermore, the perceived entertainment value induces positive responses in consumers by enhancing their experience with advertising (Alwitt & Prabhaker, 1992) and satisfying their aesthetic or emotional needs (McQuail, 1983). Therefore, advertising that is claimed to provide entertainment value is perceived as less intrusive (Edwards et al., 2002) and more likely to be accepted by consumers (Phillips & Noble, 2007), helping to elevate the effectiveness of advertising (Ducoffe, 1996). Consumers constantly immerse in entertaining-content advertisements that engage them (Haida & Rahim, 2015). Advertisers tend to provide entertaining advertising because they believe it increases the effectiveness of their message. Specifically, they believe that entertainment advertising creates positive brand attitudes (Shavitt et al., 1998).

**H6: Perceived entertainment value (PEV) will negatively impact perceptions of advertising as generally controversial (PAC).**

#### **• Effect of Perceived Ad Value on Ad Skepticism**

Shavitt et al. (1998) also found that consumers view information as a positive aspect of advertising when they know about new products, specific product benefits, and comparative product information. Advertising skepticism reflects a distrust of the advertisement's informational content; consumers with a high degree of skepticism are less likely to respond to information-based appeals than consumers with a low level of skepticism (Obermiller et al., 2005). Furthermore, Lewandowsky, Ecker, Seifert, Schwarz and Cook (2012) have shown that people are more inclined to accept new information than skepticism, which can be detrimental if the latest information is false or misleading.

**H7: Perceived informative value (PIV) will negatively impact advertising skepticism (AS).**

Moreover, in advertising, to reach large general markets, entertainment is used to satisfy the typical tastes of people. Considering many different cultural preferences, entertainment and art in advertising messages are often at odds (Holbrook, 1999). Plus, the more entertaining an advertisement is, the more consumers spend on it (Argo, Zhu, & Dahl, 2008).

**H8: Perceived entertainment value (PEV) will negatively impact advertising skepticism (AS).**

#### **• Effect of Expectations of Negative on Ad Skepticism**

Cho and Choen (2004) explored that prior negative experiences contribute to advertising avoidance. With the premise from Cho and Choen's study, later authors extended the study beyond Korea with the study of Seyedghorban, Tahernejad and Matanda (2015) in Australia, the study of Li and Huang (2016) in China and research by Vi and Nhan (2017) in Vietnam. All investigations have the same results that prior negative experiences are the most negligible influential factor in user ad avoidance behaviour.

Prior negative experiences may create perceptions of irritation, annoyance. Especially for unmeaningful or false information advertisements, customers would form and avoid behaviour (Cho and Choen, 2004). Furthermore, Kelly et al. (2010) discovered that people with a prior negative experience would become more skeptical about unreliable advertisements; thus, they avoid such ads.

**H9: Prior negative experience (PNE) will positively impact advertising skepticism (AS).**

Ward (1974) revealed in customer socialization theory that users in social media dedicated significantly to people psychology and behaviour related to the brand, consist of accepting and sharing advertising. Feich and Price (1987) said that people are more inclined to the information shared by other social media's users than what the firm said. People are usually influenced by their social relationships (friends or followers) in the consideration and purchase decision. Hence, investigating how commercial information disguised organic comments play a crucial role in reinforcing and enhancing positive customer attitudes.

Negative comments and conversations about brands increase the likelihood of users avoiding social media ads. It was explained by Chung and Kim (2020) that peer communication would cause negative attitudes for social network sites, thereby leading to their behaviour of avoiding advertising. Researchers argued that eWOM affects customers' attitude, then influences their behaviour. Nevertheless, the authors examined the direct relationship between negative eWOM and advertising avoidance without attitude consideration. While conducting in-depth interviews with 23 teenagers, Kelly et al. (2010) indicated that most interviewees had heard about other people's past negative experiences, such as an advertisement that brought a virus to their laptop or delivered untrue information. That is the reason why they often feel hesitant and skeptical about the reliability of that advertisement. Researchers fill that gap by examining the relationship between eWOM and users' attitude based on the points mentioned above.

**H10: Negative eWOM (NE) will positively impact advertising skepticism (AS).**

#### **The Moderating Effect of Ethical Judgement**

When conducting qualitative research in Vietnam, the authors recognized that some Vietnamese respondents are not just affected by the mentioned factors based on a different context. Although they felt positive or unskeptical about controversial advertisements, they might ignore pawnbroking advertisements. According to the results in

qualitative research, the authors proposed a new factor - Ethical judgement, which refers to a personal cognitive process to evaluate ethics in events in our life (Trevino, 1992). In the study of "Social media advertising", Ferreira, Michaelidou, Moraes and McGrath (2017) demonstrated that customer ethical judgement influences the relationship between perception and behaviour. The perception might be controversial as offensive, irritated, gusting, and annoyed, leading to users' advertising avoidance behaviour. In some cases, ethical judgement affects the relationship between perceptions of ads as controversial and advertising avoidance. Even if a person perceives an ad as controversial, he decides not to ignore it due to online advertising inevitability. To summarize, perceptions of advertising as generally controversial usually lead to advertising avoidance. Users would accept online advertising once they have ethical acceptance with online advertising.

**H11: Consumers' ethical judgement (EJ) will moderate the relationship between perceptions of ads as generally controversial (PAC) and ad avoidance (AA).**

During the interview, the authors also found three other factors that contribute to pawnbroking ads avoidance. First is the social prejudice derived from negative images associated with pawnbroking on mass communication. On the national television channel, reporters or broadcasters are used to mention pawnbrokers with terms like 'dodgy dealers', 'sleaziness', 'shylocking', 'usury', and 'black credit'. Secondly, pawnbroking is asserted to contribute to increasing the crime rate. Therefore, the public has a negative expectation of pawn services and considers it as an illegal service. Although pawnbroking enterprises are being professionalized, consumers might still be skeptical about their brand and avoid their advertisements. Additionally, as MacKenzie and Lutz (1989) stated, unethical advertising perception evokes negative attitudes. Therefore, ethical judgment affects the relationship between skepticism and advertising avoidance behaviour.

**H12: Consumers' ethical judgement (EJ) will moderate the relationship between ad skepticism (AS) and ad avoidance (AA).**

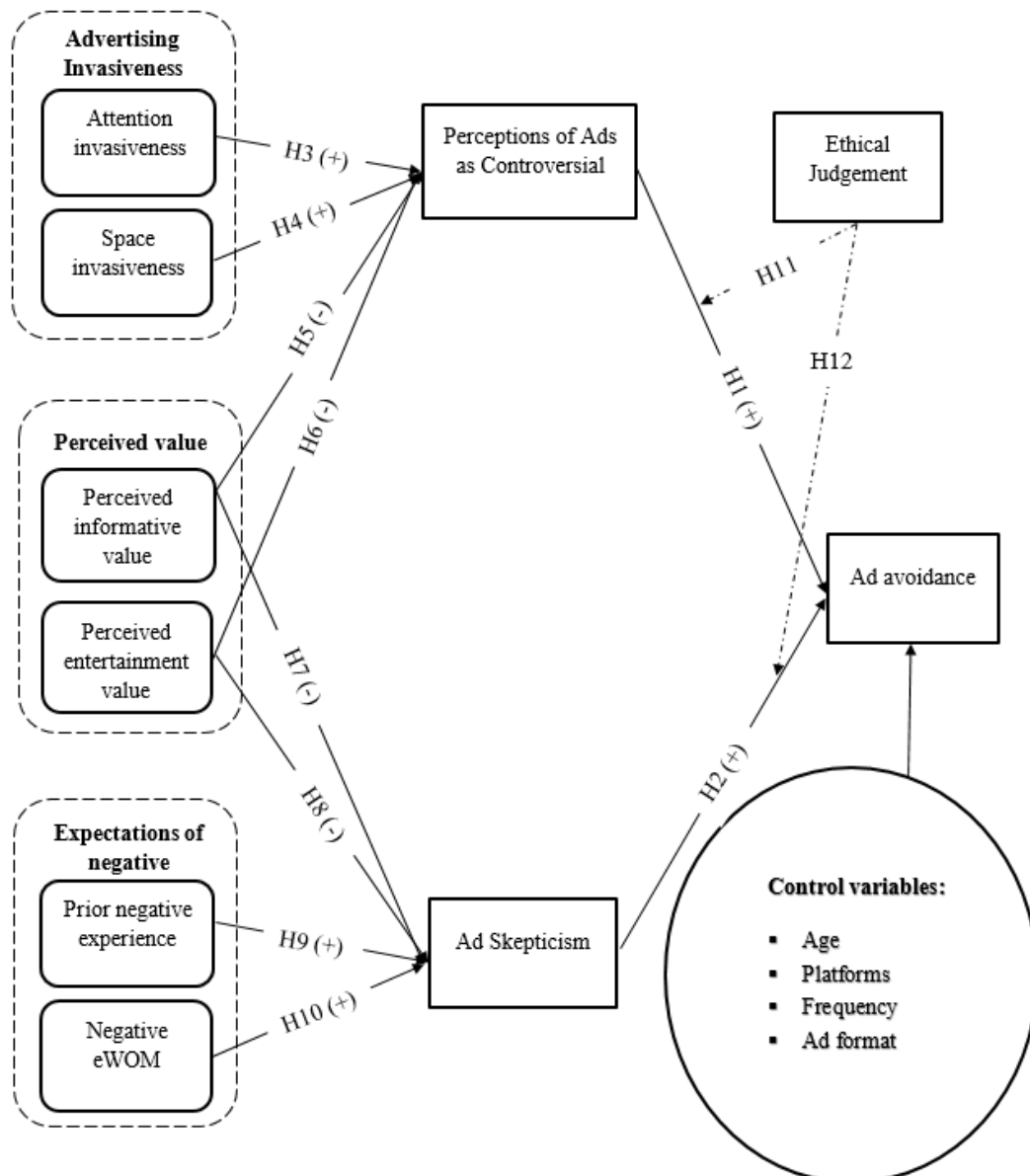


Figure 1: Conceptual framework

While previous research just concentrated on antecedents of advertising avoidance, there are exiting limitations in exploring advertising avoidance differentiation between platforms and ad formats (Seyedghorban, Tahernejad and Matanda, 2015). The researchers will fill the gap by setting digital platforms and ad formats as control variables in this study. In terms of advertising medium, the authors chose the top four most used online platforms in Vietnam, including Facebook, Instagram, Youtube and Zalo (We are social, 2020). Regarding ad formats, the author currently studied six popular online advertising types: image, carousel, mutex, GIF, video in-stream, and non-skippable video. Furthermore, the researchers explored the differences between age groups based on the previous reports about the differentiation in different generation's online behaviours. As the authors concerned that the online platform familiarity would lead to the user's acceptance of advertising, they put the frequency of using social media as the final control variable in the model. Overall, the conceptual framework was proposed below based on an overview of previous research about advertising avoidance and the current context of pawnbroking in Vietnam.

## Methodology

### *Samples and Data Collection*

After having the final conceptual framework, this study uses a quantitative method, in which questionnaires were used as instruments to collect data from online users. The data collection was implemented from April to May 2021. A purposive sampling technique was applied due to the special feature of the research context. Researchers collected questionnaires from respondents that are fond of finance, credit, online loans, football betting, gambling, or seahorses. To approach these respondents, the researchers designed the questionnaire and affiliated with these contents with the YouTube channels and websites. Besides, pawnbroking firms' customers (T99, F88, Happy Money and so on) were also requested to engage in the questionnaire. Under Comrey's (1973) formula, the research sample size was required to be at least five times the number of observed variables. With 45 observed variables, this research must collect at least  $5 \times 45 = 225$  respondents.

As a consequence, there are 412 valid questionnaires, excluding the non-standard questionnaires, and the effective rate is 80.9%. The number of people below 26 is overwhelming the other age group, with 65%. The number of people from 27-41 who completed the survey is 82 people (19.9%), while the number of respondents above 42 is 62 people (15.1%). Zalo is the most used platform (36.9%), while Instagram is the least (10.2%). The number of people who chose Facebook as the platform they used the most is lower than Zalo by 33%. Most respondents in the survey used social media above three years, with 42.5% used from 3-5 years and 52.4% used over five years. The majority of respondents used social media over 5h/day, with 75%. The final question asked people to rate six ad formats from the least irritating advertisement to the most annoying ad. The results can conclude that people tend to be interested in

motion advertisements. Evidence of carousel figures revealed that most respondents were fond of this ad format, with 192 people rated it as the lowest irritating advertising, 178 people rated it as the second-lowest annoying advertising, and none ranked it the highest one. Video InStream is the second most favourable advertisement that 178 people rated as the lowest irritating ad. Mutex clip and image ads were mainly voted at the central place, with 130 people and 136 respondents. Non-skippable video and GIF remarkably were rated from 4 to 6, perceived as the highest irritating advertisements. The non-skippable video was ranked as the third-highest annoying ad by 45.1% of respondents, compared with 25.7% of other respondents choosing it as the highest irritating advertisement because they have to watch it fully when doing online tasks.

### *Measures*

Ten latent variables are examined in this study: Attention invasiveness, Space invasiveness, Perceived informative value, Perceived entertainment value, Prior negative experience, Negative eWOM, Perceptions of ads as generally controversial, Ad skepticism, and Ad avoidance. Composite indicators represent all with multiple items under a 5-point Likert scale ranging from strongly disagree to agree strongly.

Due to the limitation in the scale of online advertising research, researchers had to conduct in-depth interviews to build a questionnaire. An adaptable item measured AI from Li and Hwang (2016) and two self-developed things. SI was measured by four established items from Avey, Avolio, Crossley and Luthans (2009) and Niu et al. (2021). PIV, PEV, and PNE were measured by the constructs from Cho and Choen (2004) and Jung, Shim, Jin and Khang (2015). All items used in PAC indicators were adapted from Chan, Li, Diehl and Terlutter (2007). From Kelly, Kerr and Drennan (2010) qualitative research, we build constructs for NE and AS with 4 items in each indicator. EJ was measured via eight adaptable items from the analysis of Nguyen and Biderman (2008). Finally, the observed variables of AA modified by Vi and Nhan (2017) were used in this study.

### *Data Analysis*

The impact of independent variables and advertising avoidance was examined under covariance-based structural equation modelling (CB-SEM). CB-SEM assesses the relationships between the model's constructs systematically and holistically (Hair et al., 2006). It takes an affirmative rather than an exploratory approach to data analysis. Finally, CB-SEM considers model fit while it takes into account explicit estimates of measurement error. Before the data was put into SEM, Cronbach's alpha assessment, exploratory factor analysis (EFA) and confirmatory factor analysis (CFA) were conducted to guarantee the reliability, validity and the goodness of fit criteria. The testing standard is Cronbach Alpha  $\geq 0.7$  and the Corrected item-total Correlation  $\geq 0.3$  (Hair et al., 2006). The result was shown that AI was rejected ( $\alpha = 0.565$ ) and EJ7, EJ8, AA5, and AA6 were also eliminated with the Corrected Item-Total

Correlation lower than 0.3. With the Principal Axis Factoring and Promax rotation in EFA, SI was rejected due to cross-collinearity. Hence, the adjusted model finally only has 37 observed variables and 8 latent variables, then put into CFA and CB-SEM. Finally, ANOVA testing was used to examine the differences in ad avoidance under control variables.

### Findings & Discussion

After preliminary testing of measurement scales, we continued to use AMOS software version 20.0 to conduct CFA (Confirmatory Factor Analysis) for measurement scales, testing the suitability of the research model and research hypotheses. Testing criteria used include CMIN/df; Goodness of Fit Index; Tucker & Lewis Index; Comparative Fit Index; Root Mean Square Error Approximation. The confirmatory factor analysis (CFA) of our measures indicates that the overall model fit of the measurement model was satisfactory: CMIN/df=1.178<3; CFI=0.988; GFI=0.932; TLI=0.986; RMSEA=0.021; PCLOSE=1.00. Furthermore, all factor loadings were statistically significant within an acceptable range.

CB-SEM model analysis under AMOS software showed that the value of the test: Chi-square/df = 1.18; GFI = 0.93; TLI = 0.986; CFI = 0.987; RMSEA = 0.021; PCLOSE=1.00. From the above results, the research model is completely satisfied and suitable with market data.

**Table 1.** Standardized Regression Weights

Hypothesis	Estimate	S.E.	P-value	Results
H1 PAC -> AA	0.240	0.055	***	Accepted
H2 AS -> AA	0.386	0.058	***	Accepted
H3 AI -> PAC	Rejected due to unreliability			
H4 SI -> PAC	0.403	0.073	***	Accepted
H5 PIV -> PAC	-0.279	0.054	***	Accepted
H6 PEV -> PAC	-0.262	0.056	***	Accepted
H7 PIV -> AS	-0.258	0.049	***	Accepted
H8 PEV -> AS	-0.319	0.064	***	Accepted
H9 PNE -> AS	0.191	0.068	0.05	Unaccepted
H10 NE -> AS	0.235	0.064	***	Accepted

Note: \*\*\* - Statistical significance at 99.9%

Ad avoidance was affected by perceived ad controversy ( $B=0.24$ ,  $p<.001$ ) and by ad skepticism ( $B=0.386$ ,  $p<.001$ ), so H1 and H2 were supported. The findings are consistent with Obermiller et al. (2005); Dens et al. (2008). Skeptical customers are more likely to avoid advertising than users perceived as controversial. Under the value of  $R^2$ , the independent variables explained 33% of the variation of Ad avoidance. This finding is considered appropriate in the current context of Vietnam, where many people usually tend to view products/services that they previously recognised as controversial. Despite perceived pawning ads as controversial, they might not apply extreme methods (such as Adblock) to avoid them. Nonetheless, the abuse of exaggerated advertising in information and the rampant

appearance of pawn ads on social networks significantly influence the psychology of Internet users. They might be skeptical if such ads appeal to them in betting and gambling. As a consequence, users might use tools to skip or delete pawning ads.

Hypotheses 3 to 6 examined the relationship between advertising intrusiveness and perceived value; however, hypothesis 3 was rejected due to an unmet Cronbach's alpha requirement. This result shows that space invasiveness strongly impacts perceived ad controversy ( $B=0.403$ ,  $p<.001$ ), supporting H4. This result is similar to Niu et al. (2021); while people perceive their online space as being invaded by advertisements, irritated, disgusting, and offended feelings appear in a human's emotion. Further, both perceived informative and entertainment value harm perceived ad controversy, thus supporting H5 and H6. The more people perceive the value they could gain from the advertisement, the lower the perception of negative feelings. These findings are consistent with Shavitt, Lowrey and Haefner (1998) statement that products without advertising are asserted to have better quality under human's deep-seated belief. Therefore, pawnbroking firms ought to provide tangible and intangible values to users in their advertisements; in that way, advertised perception would be reduced in the human's mindset. All latent variables of advertising intrusiveness and perceived ad values - except attention invasiveness - explained 49.7% of the variation of perceptions of advertising as generally controversial. With hypothesis 1 demonstrated in the last paragraph and hypotheses 4, 5, 6 illustrated in this paragraph provide evidence for the mediating role of perceptions of advertising as generally controversial in the relationship of space invasiveness, perceived informative value, and perceived entertainment value with ad avoidance.

Following that, ad skepticism variation was explained by perceived ad value and expectations of negative drastically, at 52.1%. The results are consistent with the opinion of Ngo and Mai (2017) when the essential and mandatory requirement of Vietnamese advertising is its ability to provide information and entertain viewers. People only feel less skeptical and create a positive attitude towards pawnbroking ads once they perceive both values. Additionally, perceived entertainment value ( $B=-0.319$ ,  $p<.001$ ) has a more significant impact on ad skepticism than perceived informative value ( $B=-0.258$ ,  $p<.001$ ). Vietnamese advertisers tend to exaggerate their information regarding pawning ads, taking T99 - a pawn brand - advertises itself as the number 1 system in Vietnam as an example, which causes irritating inconvenience to consumers. Hence, more entertainment elements in advertising might be expected to be seen in such ads. Similarly, the findings revealed that respondents are fond of entertaining advertisements, and they are more likely to be attracted to emotional aspects than rational characteristics.

While the relationship between prior negative experience and advertising skepticism was not statistically significant, negative eWOM negatively impacted advertising skepticism ( $B=0.235$ ,  $p<.001$ ). Therefore, hypothesis 9 is unsupported, and hypothesis 10 is supported. In the research of Vi and



Nhan (2017) in the Vietnamese context, prior negative experience nearly did not affect ad avoidance, with  $\beta=0.094$ ,  $p<0.05$ . Hence, pawnbroking ads avoidance behaviour is not affected by their prior negative experience. Ad skepticism was derived from negative online comments, which might come from their online connection or social media users who had previous product experience. Together with hypotheses 3, 5, 8, 10, perceived informational value, perceived entertainment value, and negative eWOM affect ad avoidance through the mediating role of ad skepticism. Society and media said pawn service as illegal service and usury had affected human psychology while considering this service. Overall, negative peer communication on online platforms and biased information on mass communication channels drastically influences pawnbroking ads avoidance instead of people's prior experience.

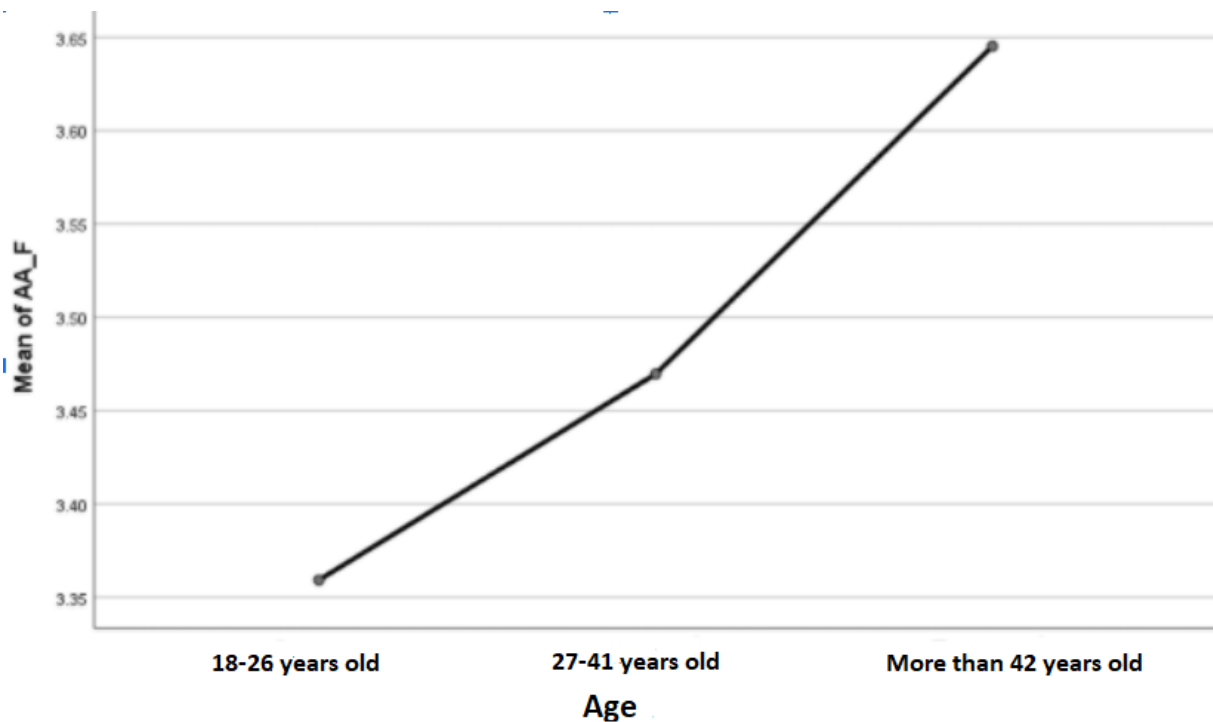
**Table 2.** Moderate regression weights result

Hypothesis	Estimate	P-value	R-square	Results
H11 PAC -> AA moderated by EJ	-0.139	**	0.74	Accepted
H12 AS -> AA moderated by EJ	-0.142	***	0.797	Accepted

Note: \*\* - Statistical significance at 99%  
 \*\*\* - Statistical significance at 99.9%

With the appearance of ethical judgement, the R-square value of the model ad avoidance increased from 0.33 to 0.74 with ethical judgement moderates the relationship of perceptions of ads as controversial and advertising avoidance, continuously peaked up to 0.797 with ethical judgement moderates the relationship of ad skepticism and ad avoidance. Hence, ethical judgement plays a crucial role in explaining the variation of ad avoidance. The strength of the positive relationship between perceptions of ads as controversial and advertising avoidance was reduced by high ethical judgement. When ethical judgement increases, the impact from ad skepticism on ad avoidance and vice versa will be reduced.

To examine the ad avoidance behaviours' differences under age, platforms, and time using social media, researchers used SPSS version 26 to conduct data through Levene's Test then the ANOVA test. All control variables had Sig Levene's Test above 0.05 and Sig F's test in ANOVA below 5. The results in the age group showed that the older people are, the more people avoid advertising. Figure 2 revealed that Gen X's ad avoidance soared drastically (above 42 years old), higher than the other generations considerably.



**Figure 2.** The difference in ad avoidance through groups of ages

Among the most used platforms, Zalo has the lowest ad avoidance. In contrast, Facebook and Youtube have a high ad for avoidance behaviour. Therefore, Zalo is an effective platform to advertise due to a potential customer approach. Figure 4 illustrates that people who use social media more

than 3 hours a day have a more positive attitude towards ad avoidance. Because of the short time spent on social media, people using social media for less than 3 hours do not want to be invaded by advertisements.

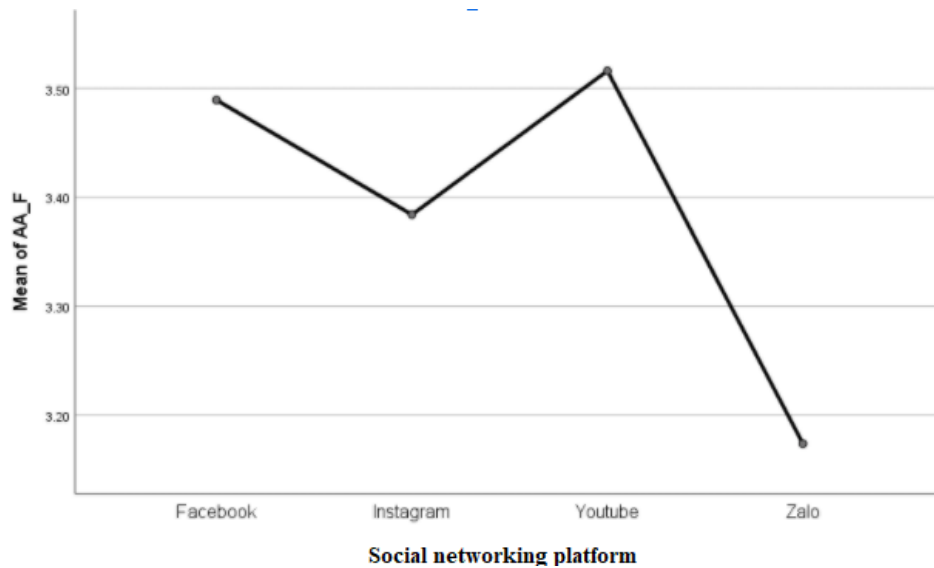


Figure 3. The difference in ad avoidance through platforms

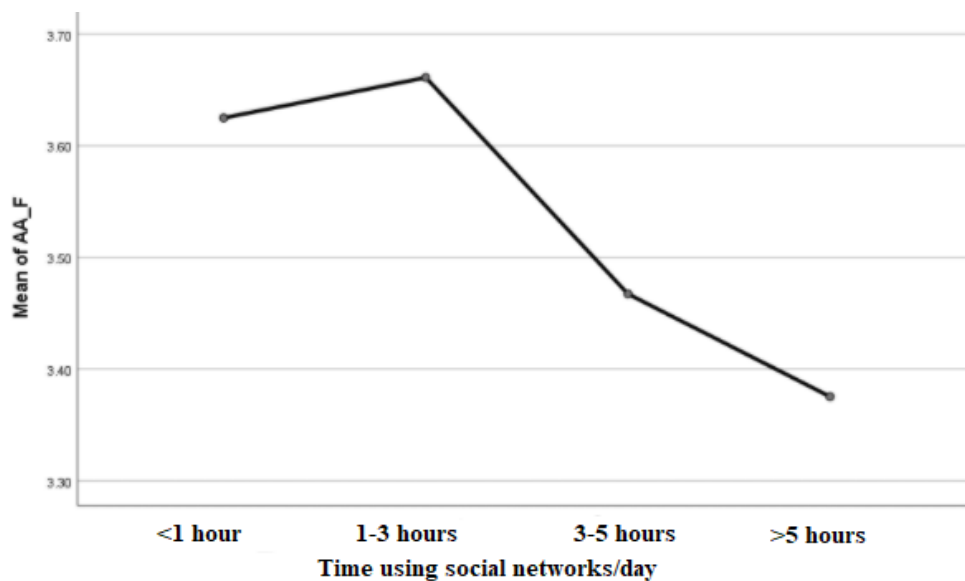


Figure 4. The difference in ad avoidance through time using social media

### Implications

The study has reached the mentioned objectives, contributing significantly to advertising knowledge, specifically to the online ad avoidance research stream. First, the study demonstrates that the mediating effect of attitude plays an essential role in the relationship between customers' perceptions and behaviours. Secondly, the paper explores the differences in ad avoidance behaviours based on different ages, types of advertising and social media platforms. The study has significant implications for both advertisers and social media platform owners (Facebook, Zalo, Tiktok, and so on).

Regarding social media service providers, they need to re-arrange the place for pop-up ads to reduce users' negative perception based on the findings that space invasiveness is the most potent factor affecting users' perception of controversial ads. Also, they enhance the censor system to reject advertising that goes against social norms or limits the approaching capabilities of exciting advertisements. Therefore, marketers ought to invest more

efforts to generate emotional and informative appeals in ads.

Regarding advertising in the pawning industry, advertisers should first concentrate on creating value and be cognizant of the long-term negativity that might build up among customers due to exaggerated claims (Chung and Kim, 2021). Specifically, entertainment value in such ads (funny and trendy factors) should be invested significantly to alleviate the ethical judgments of customers with the brand. Another way to reduce the skepticism of pawning businesses' images is to consider seeding, referral marketing, affiliate marketing, and User-generated-content (UGC) in their marketing activities based on the importance of positive eWOM in the findings. Furthermore, being aware of the differences in ad avoidance behaviours based on specific categories can support advertisers in finding ways to make their ads more user-friendly to boost their customers' acceptance (Seyedghorban et al., 2016). Findings revealed that advertising on social networking sites would be appropriate for Millennials and Gen Z because they are more

open-minded than older. Besides, the advertisers should be cautious in selecting the advertising mediums because they might lead to avoidance behaviours. According to the findings, Zalo is the most effective advertising channel for Vietnamese because it is one of the most popular social platforms and people seem to avoid ads on that medium least. Another recommendation for the advertisers is to invest in motion ads, specifically in carousel and skippable video types, because they are easier to grab users' attention and drive more engagement than images.

### Limitations & Future Research Direction

This research also has several limitations. First, the study examined the empirical research in the pawnbroking industry; thus, it cannot represent the general online audience behaviour. Besides, purposive sampling techniques applied would have subjective and biased results. Furthermore, the assessment of native ad avoidance relied on participants' self-reported responses rather than actual observations of ad avoidance behaviours. In addition, the research has not examined the different situations in which consumers are exposed to advertisements yet, so the assessment of ad avoidance behaviour still needs to be interpreted cautiously.

Future studies may develop further from the current research. First, the development of social media leads to an increased risk of ads being avoided; therefore, the topic still has many interesting aspects to explore in the future. For instance, researchers can re-measure and re-evaluate the pawning ad avoidance factors in different research times, spaces or sampling methods. Moreover, since the pawnshop image is still being taken with many prejudices from society, ad avoidance behaviours in this industry might differ from those in other sectors. Thus, future papers may explore the differences/ similarities in ad avoidance factors between pawnbroking and another profession.

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