







The Influence of Adtrust (Trust in Advertising) on Current and Future Purchases of Consumers: A Study of Hair Products in Pakistan

Received: 11-Apr-2019 | Accepted: 10-Jul-2020

Aisha Yusuf Mesiya^{1*}  | Muhammad Adnan Bashir²  | Muhammad Azeem Qureshi³  |
Mukhtar Ahmed Khan⁴ 

Abstract

With a vast range of choices available for products from low to high involvement, one of the factors to initiate a purchase is the product's advertising technique, which can even go wasted if the potential consumers of the product lack trust in the information conveyed through its advertisement. This paper attempts to investigate the impact of consumer trust in advertising on purchase behavior of hair products (shampoos) in Pakistan, and aims to look at their relationship through the moderators of gender and age. The target population for the study is consumers of various shampoo brands available for use and being advertised in Pakistan. The sample comprises of 200 respondents belonging to different demographic categories from Karachi, where all the various forms of advertisement media are in function at large. Data was gathered through a structured questionnaire filled by the respondents, bearing 23 items related to the independent variable of Trust in Advertising and the dependent variable of Consumer Purchase Behavior (current and future purchase). After the analysis of data, the results showed that trust in advertising and purchase behavior have significant relationship with each other, but only the sub-variable of Affect bears significant impact on purchase behavior. With a vast range of product choices available from low to high involvement, product brands and advertising companies should take into account the trust factor at large, otherwise potential consumers of the product might become disloyal if they lack trust in the information conveyed through its advertisement.

Keywords: Adtrust, Consumer Actual Purchase, Consumer Purchase Intention, Current Purchases, Future Purchases, Hair Products, Pakistan, Trust in Advertising

JEL Classification: B17, B27, F13, F16, F17, G12, O24

Author's Affiliation:


Institution: Institute of Business Management^{1,2,3,4}

Country: Pakistan

Corresponding Author's Email: *aisha.yousuf@iobm.edu.pk

The material presented by the author(s) does not necessarily portray the view point of the editors and the management of the ILMA University, Pakistan.

2409-6520 (Online) 2414-8393 (Print), published by the ILMA University, Pakistan.

This is open access article under the  license. <https://creativecommons.org/licenses/by/4.0/>

1) INTRODUCTION

In the vast field of Marketing, a very crucial topic is that of consumer purchasing behavior. This behavior inculcates buying or purchasing activities taking place currently in real time as well as the ones to take place at some future time subject to a consumer's intention. A buying activity can only occur if the customer realizes existence of favorable outlook or positivity directed towards the product or brand in consideration. According to Kotler and Keller (2009), there are several determinants that signify the necessity of examining purchasing behavior of consumers as a foundation of the marketing domain. One such factor is drawing an effective marketing plan. Other reasons are globalization (Nargundkar, 2008), fierce competition, technological advancements, etc, for which companies need to analyse purchase behavior of consumers (Lancaster, Massingham, & Ashford, 2002) in order to devise effective marketing strategies, to forecast future consumer behavior and hence assess the impact of those strategies.

In today's world, advertisement is one of the biggest tools of many brands for the promotion of their product. Pakistan Advertising Association (PAA) was established in the year 1973 to help improve professional and creative standards of the advertising industry, and to ensure the legality, decency, honesty and truthfulness of all advertising content. Consumer trust is an important factor in advertising (Mcknight, Cummings, & Chervany, 1998), which strengthens the relationship between consumers and the advertised brands and is likely to stimulate actual and intended purchases by them. Therefore, it is very crucial for advertising companies/brands to build on the trust factor and invest in loyal consumers.

2) LITERATURE REVIEW

2.1) CONSUMER TRUST

For local as well as international brands or products, trust of consumers is a factor which cannot be disregarded, and contributes highly to their purchase (Sirdeshmukh, Singh, & Sabol, 2002). According to Morgan and Hunt (1994), trust is "confidence in the reliability and integrity of an exchange partner". This Trust variable depends on and strengthens the relationship between the two parties, that are the brand and the customers, and takes time to be developed (Ganesan, 1994). If a customer has trust in a brand, he feels emotionally attached to it and has the willingness to believe that he can remain loyal to the brand. Looking at it from a psychological viewpoint, trust relates to acknowledging that jeopardy does exist, but it can be accepted due to confidence in the partner that it will deliver only positive experiences (Rousseau, Sitkin, Burt, & Camerer, 1998).

2.2) PURCHASE BEHAVIOR

Purchase intention is defined as an "individual's readiness and willingness to purchase a certain product or service" (Ajzen & Fishbein, 1980). On the other hand, actual purchase means the actual buying or real purchasing of a product or service. Findings from many previous studies regarding purchase intention as forerunner

of actual purchase reveal significant positive relationships (Rawwas, Rajendran, & Wuehrer, 1996; De Canniere, De Pelsmacker, & Geuens, 2009; Chen, & Corkindale, 2008; McEachern, Schröder, Willock, Whitelock, & Mason, 2007). According to Online Business Dictionary, purchasing or buying behavior means “the process by which individuals search for, select, purchase, use, and dispose of goods and services, in satisfaction of their needs and wants” (“Buying Behavior,” n.d.). A consumer passes through all the steps of the purchase process in order to reflect his actual purchase behavior (Kotler & Armstrong, 2008).

2.3) ADVERTISING AS A FLAG BEARER OF CONSUMER TRUST

The functions of advertising are to create awareness, provide information about the product and to provide sufficient evidences to the customer in order to gauge the quality and trustworthiness of the product being advertised. With all these factors, the purchase behavior of the customers is greatly influenced (Kotler & Armstrong, 2008). For instance, one component of trust in advertising is affection or emotional value, which is proposed to have significantly positive impact on consumer attitude (Haq & Ghouri, 2017), and it ultimately affects behavioral intentions of consumers towards a product. In a study on consumer products by Esch, Langner, Schmitt, and Geus (2006), it was found that brand image of a product directly affects its current purchases, while brand awareness affects it indirectly. As for future purchases, brand knowledge has an indirect impact involving the factors of satisfaction, trust and attachment. If a firm aims to achieve a strong position in today’s competitive environment, it will have to lay great emphasis on brand image of its products and satisfaction of its customers, inclusively targeting development and maintenance of long lasting and profitable customer relationship (Javed & Khan, 2014). In another study, two experiments were conducted along the speed of advertisement disclaimer and consumer trust on brand, which concluded that fast disclaimers weakened purchase intention of brands for which trust was unknown or non-existent, while there was no effect of disclaimer speed on purchase intention for trusted brands, without regard to positive or negative messages conveyed in the disclaimer (Herbst, Finkel, Allan, & Fitzsimons, 2011). The empirical research done by Al-Ekam et al. (2012) investigated the influence of trust, advertising, family and purchase intention on actual purchase and concluded that these have direct impact on actual purchase, and the local and foreign brands should focus on the first three factors to make their products appealing to their customers.

It is a pivotal task for marketers to develop a relationship of lasting trust with customers. For this reason, they need to look for the most feasible approaches which can yield them ensured customer confidence. One of the biggest sources for them to nurture this trust of consumers is through Advertisement (Bachnik, & Nowacki, 2018). According to Li and Miniard (2006), in order to improve perceptions of customers regarding trust in a product or brand, advertising serves the utmost potential. However, going too far in making claims via advertising and then not being able to fulfill them, or in other words breaking consumer trust would ultimately lead towards harming the relationship between customers and the company in question.

2.4) THEORETICAL BASIS

The theory which this study bases on is the Theory of Reasoned Action which states that “a person’s behavior is determined by its behavioral intention to perform it. This intention is itself determined by the person’s attitudes and his subjective norms towards the behavior” (Fishbein & Ajzen, 1975). This theory, carried out in marketing arena at a vast level, suggests that there is strong association between what a person believes and how he behaves. This assumption has been linked to trust in various studies, where it is claimed that only having trust developed in an agency (belief) would result in making use of its services (behavior).

2.5) EMPIRICAL STUDIES

Several studies in the past have concluded for a direct positive association between trust and consumer intentions to purchase a product, while few suggest for a significantly negative relationship (Lee & Lin, 2005), and others found an insignificant relationship (Wu & Liu, 2007). The study of Fatima and Lodhi (2015) concludes for no effect of advertisements on buying behavior of consumers, due to the reason that merely advertising a product does not build a perception in a customer’s mind strong enough to cause the purchase. In a study by Minton (2019), the concept that was examined was the opposite of trust called “advertising skepticism” which represents doubtfulness or disbelief of customers in advertised content. This skepticism was found to negatively affect customers’ perception of the product in question and even the overall image and trust in the company selling it (Wilson & Darke, 2012). As a result, customers’ assessment of the product goes downward and purchasing intentions vanish. Additionally, in the era of technology driven world, online advertisements occupy a major chunk of marketing techniques, which bring in the advantages of interactivity and effectiveness (Jayaprakash & Joseph, 2018). The credibility of such online ads was examined by Tobi, Ayodele, & Akindele (2020) in their study, which concluded that out of all components of credibility, trust of consumers in advertisements proved to impact their purchase decisions with the most significant and highest magnitude.

In a nutshell, there was resultant disparity among various studies while carrying out the review of past literature, which served as a foundation for the conduct of this study aimed at providing definitive results and clearing ambiguities.

In order to determine the effect of consumer trust in advertisement of hair products (shampoo) on purchase behavior, this study will retain or reject the following proposed hypotheses:

H1: Reliability of information conveyed in advertising of consumers’ preferred shampoo brand significantly impacts consumer purchase behavior

H2: Usefulness of information conveyed in advertising of consumers’ preferred shampoo brand significantly impacts consumer purchase behavior

H3: Affection of information conveyed in advertising of consumers’ preferred shampoo brand significantly impacts consumer purchase behavior

H4: Willingness to rely on information conveyed in advertising of consumers’ preferred shampoo brand significantly impacts consumer purchase behavior

H5: Gender serves as a moderator for the impact of trust in advertising on consumer purchase behavior

H6: Age serves as a moderator for the impact of trust in advertising on consumer purchase behavior

2.6) FRAMEWORK/MODEL

The conceptual model designed for conducting the study is shown in Figure 1.

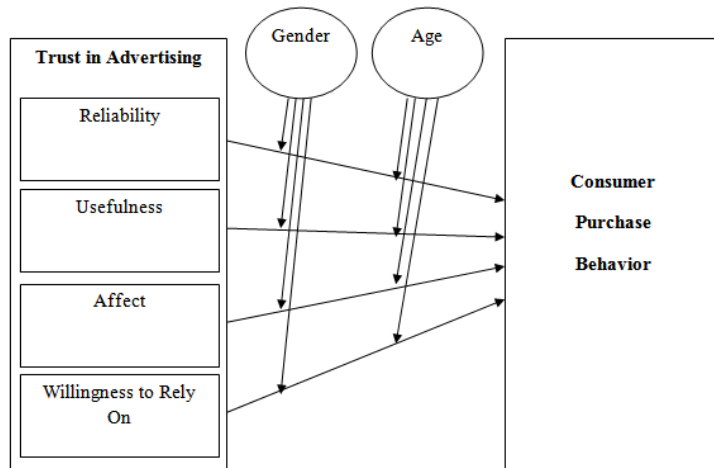


Figure 1. Model for the Study

3) METHODOLOGY

This study targets consumers in Karachi, which is the metropolitan city of Pakistan and has characteristics of urban through rural lifestyles. The product chosen for the study is hair product, shampoo, which is a Fast-Moving Consumer Good, and is equally popular among various categories of population. The sample comprises of 200 respondents (their profile shown in Table 1) from a renowned university in Karachi, selected through convenience sampling. This non-probability sampling technique is used as the total population of the study (consumers of shampoo products in the country) is neither known nor all is accessible, and this method of collecting samples proves to be cost efficient in terms of time and money. The participants of the study belonged to varied demographics, geographics and psychographics accumulated in the heart of the multicultural city of Karachi.

The research instrument used is a structured questionnaire with 27 items, comprising of sub-variables to measure Trust in Advertising of consumers' preferred shampoo brand (Reliability, Usefulness, Affect, and Willingness to Rely On), Purchase Behavior of the brand (Current and Future Purchases), and Demographics of Gender, Age, Educational Qualification and Profession. The 20 items for the Independent

variable, that is Trust in Advertising have been adopted from The Adtrust Scale (Soh, Reid, & King, 2009), while the 3 items for Current and Future purchases, which is the dependent variable, are adopted from (Esch, Langner, Schmitt, & Geus, 2006). The responses were taken through distribution of questionnaires online and in person. The theoretical framework takes its foundation from the proposed research model by Balarabe (2016) which showed the relationship between the four components of ad-trust in advertising and consumer purchase intention. Various statistical tools such as Reliability check through Cronbach's alpha, Sampling Adequacy, Correlation, Regression, and Moderation have been applied for the analysis of the data.

4) FINDINGS AND RESULTS

4.1) PROFILE OF THE RESPONDENTS:

It can be seen from Table 1 that the 200 respondents as part of the study sample are divided through four demographics. Majority of the respondents are males, accounting for 54.5% of the total sample, while the remaining 45.5% are females. As regards the age of the respondents, the major number of them are 18 to 24 years old (48% of 200), while the least number of respondents were part of the age group of 40 and above years, that is 2%.

Educational qualification for most of the respondents (41%) is Postgraduate. 75% of the respondents belong to the student category, which is the highest contributing group to the sample.

Table 1. Respondent Profile

S. No.	Demographic	No. of Respondents	Percent	Total
1	<u>Gender</u>			
	Male	109	54.5%	200
	Female	91	45.5%	
2	<u>Age</u>			
	18-24 years	96	48%	200
	25-29 years	54	27%	
	30-34 years	36	18%	
	35-39 years	10	5%	
	40 and above years	4	2%	
3	<u>Educational Qualification</u>			
	Undergraduate	51	25.5%	200
	Graduate	67	33.5%	
	Postgraduate	82	41%	
4	<u>Profession</u>			
	Student	150	75%	200
	Administration	10	5%	
	Faculty	14	7%	
	Management	26	13%	

4.2) DESCRIPTIVE STATISTICS:

As shown in Table 2, on a scale of 1 to 7, the mean value obtained for Reliability is 4.56, which means that consumers generally consider the information conveyed through advertisements of their preferred shampoo brands to be reliable. Similarly, the information is considered to be useful (mean=5) and affectionate (mean=4.91) by the respondents, while they were neutral to be willing to rely on it (mean=4). As for purchase behavior, the mean value obtained is 4.15, on a scale of 1 to 5, which shows consumers frequently make purchase of the product and they are likely to buy the brand in future.

Table 2. Descriptive Statistics

Construct	Mean	Standard Deviation	Skewness	Kurtosis
Reliability	4.56	1.24	-0.223	-0.171
Usefulness	5.02	1.20	-0.531	0.153
Affect	4.91	1.24	-0.335	-0.146
Willingness to Rely On	4.06	1.35	-0.192	-0.529
Purchase Behavior	4.15	0.81	-0.994	0.899

4.3) DATA ANALYSIS AND INTERPRETATION:

As the first step of the analysis, the reliability check for each variable was carried out. The reliability statistics in terms of Cronbach's Alpha were computed as shown in Table 3 below. All the values represent that the variables are reliable and there is correlation inter-item for each sub-variable, as an absolute value of 0.7 (or sometimes 0.8 or 0.6) is normally taken as the criterion of acceptability of cronbach alpha (Loewenthal & Lewis, 2001).

Table 3. Reliability Statistics

Construct	No. of Items	Cronbach's Alpha
Reliability	9	.932
Usefulness	4	.876
Affect	3	.834
Willingness to Rely On	4	.857
Purchase Behavior	3	.798

Sample size Adequacy Analysis was performed (as shown in Table 4) for all the 23 items of the scale using K-M-O and Bartlett's Test. The result of the test proved that the observed variables and their underlying or founding latent constructs were significantly related. This is because the value obtained was 0.873 at 5% significance level, while the general consensus is that K-M-O test values in the range of 0.8 and 1 account for adequate sampling (Cerny, & Kaiser, 1977).

Table 4. Sampling Adequacy

KMO and Bartlett's Test			
Kaiser-Meyer-Olkin Adequacy.	Measure of Sampling		0.873
Bartlett's Sphericity	Test of	Approx. Chi-Square	3530.118
		Df	253
		Sig.	0

Correlations (shown in Table 5) were computed among the sub-variables of Reliability, Usefulness, Affect, Willingness to Rely On, and Purchase Behavior. It shows that the four independent variables are significantly correlated to the dependent variable. Additionally, all the five variables are associated with each other (one to one) significantly at 5% level of significance and positively, which means that increase in one construct or factor leads to increase in another and vice versa. These variables improve or deteriorate collectively, which implies that greater trust (with greater reliability, usefulness, affect, and willingness to rely on ad information) is associated with greater purchase, while decline in ad trust as a consequence of its underlying constructs, associates with reduced purchase by consumers. The magnitude or strength of the association between the four variables of trust and purchase behavior ranges from weak to moderate ($r=0.237$ till 0.404).

Table 5. Correlations

Constructs	(1)	(2)	(3)	(4)	(5)
Reliability (1)	1				
Usefulness (2)	0. 653	1			
Affect (3)	0. 587	0. 709	1		
Willingness to Rely On (4)	0. 311	0. 386	0. 240	1	
Purchase Behavior (5)	0. 367	0. 363	0. 404	0. 237	1

Multiple Regression Analysis was carried out for the data, which yielded the results represented in Table 6. The analysis shows the values of unstandardized coefficients, which indicate how much the dependent variable (purchase behavior) varies with each independent sub-variable (Reliability, Usefulness, Affect and Willingness to Rely) when all other independent sub-variables are held constant. Out of all four independent sub-variables, the coefficient for Affect is statistically significant at 5% level of significance. The coefficient for affect is equal to 0.172. The regression results also depicted that the overall model applied is significantly fit

and all predictors collectively explain 20.2% of the variance in purchase behavior (dependent variable).

Table 6. Multiple Regression Analysis

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	2.456	0.252		9.737	0.000
Reliability	0.103	0.057	0.159	1.817	0.071
Usefulness	0.020	0.070	0.029	0.281	0.779
Affect	0.172	0.061	0.263	2.816	0.005
Willingness to Rely On	0.068	0.042	0.114	1.629	0.105

(R² = 0.202, Adjusted R² = 0.186, P<0.05)

Moderation Analysis of Gender and Age on the impact of the four sub-variables of Trust in Advertising on Purchase Behavior were carried out. This was done by multiplying each independent sub-variable by Gender and Age categories respectively. The linear regression results obtained are shown in Table 7. Only the computed variables of REL_x_GEN (Impact of Gender on Reliability of ad-information) and WILL_x_AGE (Impact of Age on Willingness to rely on ad-information) are significant at 5% significance level. This means that gender affects the responses of consumers as to how much reliable they consider the advertisement to be, while age affects the responses as to how much they are willing to rely on the advertisement. The impact of the two demographics (moderators) of gender and age is non-significant on the other variables of Trust in Advertising.

Table 7. Moderation Analysis

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	1.187	.928		1.279	.203
Gender	.511	.487	.313	1.049	.296
Age	.297	.251	.370	1.184	.238
REL_AVG	-.194	.231	-.299	-.843	.400
USE_AVG	.012	.305	.017	.039	.969
AFF_AVG	.671	.222	1.025	3.021	.003
WILL_AVG	-.042	.138	-.070	-.306	.760
1 REL_x_GEN	.239	.114	.903	2.103	.037
USE_x_GEN	.011	.142	.043	.078	.938
AFF_x_GEN	-.201	.122	-.787	-1.645	.102
WILL_x_GEN	-.083	.082	-.295	-1.020	.309
REL_x_AGE	-.043	.074	-.256	-.576	.565
USE_x_AGE	.006	.093	.037	.062	.951
AFF_x_AGE	-.103	.065	-.701	-1.591	.113
WILL_x_AGE	.120	.036	.645	3.316	.001

Note. Dependent Variable: BEHAV_AVG

5) CONCLUSION

Marketing and advertising are important tools for promoting a product and subsequently inclining a positive purchase behavior of consumers towards that product. Developing trust of consumers in the product or brand through the messages conveyed in its promotion is crucial for attracting and sustaining loyal customers. Therefore, the purpose of this study was to look at how consumer trust in advertising affects their purchase behavior for hair products, and what is the role of age and gender in moderating this effect.

The outcome variable for carrying out the study is Consumer Purchase Behavior (current and future purchase). The independent variable Trust in Advertising includes sub-variables of Reliability, Usefulness, Affect, and Willingness to Rely On the ad-conveyed information. Demographic variables of gender, age, educational qualification and profession have been used to differentiate among the respondents. Structured questionnaire was used for collecting data from the respondents, virtually as well as physically.

The four sub-variables of the independent construct (Trust in Advertising) have positive correlation with Consumer Purchase Behavior, which means that the greater trust a consumer has in the ad conveyed information, the more he is likely to purchase the hair product. On the other hand, only the sub-variable of Affect, that is affectionate or emotional aspect of the advertisement has significant impact on the purchase behavior of consumers.

As regards the moderator variables, Gender moderates the effect of Reliability of information conveyed in shampoo advertisements on Purchase Behavior, while the demographic of Age moderates the effect of the willingness to rely on the ad-conveyed information of the brands on consumers' purchase behavior. The impact of other dimensions of Trust in Advertising on Purchase Behavior remain unaffected by gender and/or age.

6) DISCUSSION

While comparing our analysis with that of previous literature, the result of our study is contrary to one of the latest studies by Fatima and Lodhi (2015), which showed that there is no contribution of advertisements in building buying behavior since they are unrelated to strong consumer perception, however, according to our results, advertisements as a matter of consumer trust are found as a significant variable which can shape the buying behavior of consumers. Additionally, the conclusions of our study are opposed to the findings of Wu and Liu (2007), according to which the link between trust and behavioral intention is insignificant, while trust is shown to bear considerable relationship with consumer attitude and has an important role in predicting attitude.

On the other hand, our study's results are consistent with Lee and Lin (2005)'s conclusions, where trust is found to be a strong determinant of customer purchase intentions, and also with the study by Kotler and Armstrong (2008), according to which purchase behavior of consumers is significantly influenced by awareness, information and evidence functions of advertisements.

Our results corroborate the findings of the recent study by Minton (2019) partly. This is due to the reason that their study established significant impact of ad-trust (gauged through opposing dimension of ad-skepticism) on purchasing behaviors but controlling for gender proved to be unaffacting the results, while our analysis accounted for moderation by gender affiliation on the adtrust-purchase behavior relationship. One of the latest studies by Tobi, Ayodele, & Akindele (2020) also proved to be in line with our results, where trust in advertisements established as a significant predictor of consumer purchase.

7) RECOMMENDATIONS

Product brands and advertising companies should take into account the trust factor at large, by making sure to convey reliable, useful and appealing information through their advertisements. This will have a substantial effect on sale of their products and will increase their customer loyalty towards the brand. Deceptive or misleading messages may bring down their profitability in the long run.

Information conveyed through advertisement should focus more on gender and age-specific messages, by making it more reliable and persuading consumers to be willing to depend on it themselves and recommending the product to others, in order to attract the right group of consumers according to the product requirement.

8) LIMITATIONS AND FUTURE STUDIES

Although the study reached its aim, there were a few limitations. Due to time constraint data was gathered through questionnaires from only one university in Karachi, hence results cannot be generalized. Therefore, future studies may include larger sample size in terms of number of respondents as well as number of cities in Pakistan.

Additionally, other methods can be used to gather and interpret data, for example qualitative approach can be used to receive deeper insights about the preferable advertisement media, reasons for trusting or not trusting advertisements and other mediating factors.

REFERENCES

- Ajzen, I., & Fishbein, M. (1980). Understanding attitudes and predicting social behavior. Englewood Cliffs, NJ: Prentice-Hall.
- Al-Ekam, J. M. E., Mat, N. K. N., Salleh, S. M., Baharom, N., Teh, T. R. T., Noh, N. A., & Hussain, N. E. (2012). The influence of trust, advertising, family on intention and actual purchase of local brand in Yemen. *American Journal of Economics*, 2(4), 64-68.
- Bachnik, K., & Nowacki, R. (2018). How to build consumer trust: Socially responsible or controversial advertising. *Sustainability*, 10(7), 2173.
- Balarabe, F., Bambale, A. J., (2016). Trust in Advertising and Consumer Purchase Intentions: A Conceptual Model. *International Journal of Management and Commerce Innovations*, 4(1), 109-117.
- Buying Behavior. (n.d.). In *BusinessDictionary.com*. Retrieved from <http://www.businessdictionary.com/definition/buying-behavior.html>.
- Cerny, B. A., & Kaiser, H. F. (1977). A study of a measure of sampling adequacy for factor-analytic correlation matrices. *Multivariate behavioral research*, 12(1), 43-47.
- Chen, Y.H., & Corkindale, D. (2008). Towards an understanding of the behavioral intention to use online news services: An exploratory study. *Internet Research*, 18(3), 286-312.
- De Canniere, M. H., De Pelsmacker, P., & Geuens, M. (2009). Relationship quality and the theory of planned behavior models of behavioral intentions and purchase behavior. *Journal of Business Research*, 62(1), 82-92.
- Esch, F. R., Langner, T., Schmitt, B. H., & Geus, P. (2006). Are brands forever? How brand knowledge and relationships affect current and future purchases. *Journal of Product & Brand Management*, 15(2), 98-105.

- Fatima, S., & Lodhi, S. (2015). Impact of Advertisement on Buying Behaviours of the Consumers: Study of Cosmetic Industry in Karachi City. *International Journal of Management Sciences and Business Research*, 4(10), 125-137.
- Fishbein, M., & Ajzen, I. (1975). *Belief, attitude, intention, and behavior: An introduction to theory and research*. Reading, MA: Addison-Wesley.
- Ganesan, S. (1994). Determinants of long-term orientation in buyer-seller relationships. *Journal of Marketing*, 58(2), 1-19.
- Haq, M. A., & Ghouri, A. M. (2017). Distinctive characteristics of mobile advertising in measuring consumers' attitude: An empirical study. *Journal of Management Sciences*, 4(2), 199-216.
- Herbst, K. C., Finkel, E. J., Allan, D., & Fitzsimons, G. M. (2011). On the dangers of pulling a fast one: Advertisement disclaimer speed, brand trust, and purchase intention. *Journal of Consumer Research*, 38(5), 909-919.
- Javed, A., & Khan, S. (2014). Consumer perception of brand trust online of clothing in Karachi: A case study of Gul Ahmed. *Journal of Management Sciences*, 1(1), 61-72.
- Jayaprakash, A., & Joseph, M. A. (2018). A study on the effectiveness of Internet Advertising on Consumer Buying Behaviour towards Mobile Phones. *Indian Journal of Applied Research*, 8(3), 34-35.
- Kotler P. & Armstrong G. (2008). *Principles of Marketing*. Upper Saddle River, NJ: Pearson Prentice Hall.
- Kotler, P., & Keller, K. L. (2009). *Marketing Management*. Upper Saddle River, NJ: Pearson Prentice Hall.
- Lancaster, G., Massingham, L., & Ashford, R. (2002). *Essentials of Marketing* (4th edition). London, UK: Mc Graw-Hill Education.
- Lee, G. G., & Lin, H. F. (2005). Customer perceptions of e-service quality in online shopping. *International Journal of Retail & Distribution Management*, 33(2), 161-176.
- Li, F., & Miniard, P. W. (2006). On the potential for advertising to facilitate trust in the advertised brand. *Journal of Advertising*, 35(4), 101-112.
- Loewenthal, K. M., & Lewis, C. A. (2001). *An introduction to psychological tests and scales*. London, UK: Psychology Press.
- McEachern, M. G., Schröder, M. J., Willock, J., Whitelock, J., & Mason, R. (2007). Exploring ethical brand extensions and consumer buying behavior: The RSPCA and the "Freedom Food" brand. *Journal of Product & Brand*

Management, 16(3), 168-177.

- McKnight, D. H., Cummings, L. L., & Chervany, N. L. (1998). Initial trust formation in new organizational relationships. *Academy of Management review*, 23(3), 473-490.
- Minton, E. A. (2019). Believing is buying: religiosity, advertising skepticism, and corporate trust. *Journal of Management, Spirituality & Religion*, 16(1), 54-75.
- Morgan, R. M., & Hunt, S. D. (1994). The commitment-trust theory of relationship marketing. *Journal of marketing*, 58(3), 20-38.
- Nargundkar, R. (2008). *Marketing research: Text and Cases* (3rd Edition). New Delhi, India: Tata McGraw-Hill Education.
- Rawwas, M. Y., Rajendran, K. N., & Wuehrer, G. A. (1996). The influence of worldmindedness and nationalism on consumer evaluation of domestic and foreign products. *International Marketing Review*, 13(2), 20-38.
- Rousseau, D. M., Sitkin, S. B., Burt, R. S., & Camerer, C. (1998). Not so different after all: A cross-discipline view of trust. *Academy of management review*, 23(3), 393-404.
- Sirdeshmukh, D., Singh, J., & Sabol, B. (2002). Consumer trust, value, and loyalty in relational exchanges. *Journal of marketing*, 66(1), 15-37.
- Soh, H., Reid, L. N., & King, K. W. (2009). Measuring trust in advertising. *Journal of Advertising*, 38(2), 83-104.
- Tobi, O. T., Ayodele, M. D., & Akindele, A. A. (2020). EFFECT OF ONLINE ADVERTISING ON CONSUMER BUYING BEHAVIOUR OF INTERNET USERS IN LAGOS STATE. *Ilorin Journal of Human Resource Management*, 4(1), 171-181.
- Wilson, A. E., & Darke, P. R. (2012). The optimistic trust effect: Use of belief in a just world to cope with decision-generated threat. *Journal of Consumer Research*, 39(3), 615-628.
- Wu, J., & Liu, D. (2007). The effects of trust and enjoyment on intention to play online games. *Journal of electronic commerce research*, 8(2), 128-140.