

# The Relationship Between Perceived Ad Morality and Behavioral Intentions Exploring the Mediation Effect : Indian Women's Perspective Using Structural Equation Modeling

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## Abstract

**Purpose :** Writings on advertising ethics are huge. This paper analyzed that women are dehumanized, as beauty industries misrepresent their images and their portrayal. The fundamental purpose of this study was to confirm the relationships between 'perceived morality in ads' and 'behavioral intentions'. Further, it also aimed to confirm mediation effect of 'feelings' and 'advertiser belief' between 'perceived morality in ad' and 'behavioral intentions'.

**Methodology :** This paper considered a female perspective in evaluating morality in Indian ads, which was empirically tested using structural equation modeling. The study was conducted in Pune city of India by employing cross - sectional design. An integrative conceptual model was developed and tested by employing SEM using AMOS 21 (analysis of moment structures).

**Findings :** The results suggested that the relationship between 'perceived morality in ads' and 'behavioral intentions' was mediated by 'feelings' and 'advertiser beliefs'. Further, 'feelings' and 'advertiser beliefs' were antecedents to 'behavioral intentions'. No significant relationship was found between 'feelings' and 'advertiser beliefs'.

**Originality/Value :** This paper contributed to the existing literature by proposing a framework of the interrelationships of 'feelings' and 'advertiser beliefs'. An integrative conceptual model was developed and tested for the first time to understand the female perspective in evaluating morality in Indian ads.

**Keywords :** female perception, ethical advertisements, structural equation modelling

**JEL Classification :** M370, M310, M300

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Etics related to advertising are helpful to build up a positive attitude and confidence of consumers. However, companies to build up the brand image, to survive in the market, and to win the confidence of the consumers should practice ethics in their advertising. While introducing a new product in the market, the

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manufacturer can launch the product promoted through a strong brand (Singh & Rao, 2017) and not unethical advertising. As rightly said by Moustafa (2016), advertisers should be made aware that ethically questionable advertisements can produce negative effects, opposite to what they would expect, which may damage the reputation of their brand or products. As noted by Trehan and Gupta (2015), television ads are used for collectivistic appeals to create moments in life driven by the need to love and belong. Das (2014) concluded that there existed an indirect relation between business ethics and perception level related to values.

In another study, Chan, Li, Diehl, and Terlutter (2007) examined how Chinese and German consumers reacted to print advertisements that were offensive. Their results indicated that the more negative were the perceived ads, the higher was the likelihood of rejecting the product and the brand. Faseur and Geuens (2006) studied the relationship between different positive feelings and different ad evaluations. In this study, the authors considered 'attitude toward the ad' and 'attitude toward the brand' as dependent measures. Brown, Homer, and Inman (1998) conducted a meta - analysis of relationships between 'ad-evoked feelings' and 'advertising responses'. This analysis indicated that positive and negative feelings had contingent asymmetrical effects on advertising responses. In another study, Putrevu (2008) examined impact of sexual ads on gender of respondents and found that women and men responded differently to sexual appeals in ads.

Moreover, the ethicality of advertising is not just a moral issue, it may well impact corporate revenue and profits (Dean, 2005). Thus, measuring the effectiveness of advertisements from the point of view of consumers is paramount, considering the fact that ad campaign triumph depends considerably on the consumer emotions spawned by the ad.

Stimulation is an important ad objective, and an effective advertisement implies that the ad will induce cognitive, affective, and conative responses. According to Mukherjee (2002), every advertisement evokes a cognitive and an affective attitudinal response. The term 'affect' is used to refer to emotional responses and feelings engendered by an attitude object ; whereas, 'cognition' represents thoughts, beliefs, and judgments about an attitude object (Breckler & Wiggins, 1989).

Building on these studies, four constructs are identified for model development for the present study. They are : perceived morality in ads, feelings, advertiser beliefs, and behavioral intentions. Existing structural models miss on advertiser beliefs (perceived trustworthiness) and besides, there are limited studies that have examined the relationship between perceived morality in ads, feelings, and behavioral intentions. As a result, there is a need to examine structural relationships between perceived ad morality, feelings, advertiser beliefs, and behavioral intentions. The current study fills a need in moving from simple association between these constructs to structural linkages between them. It is important to note that this paper does not aim to find out whether the actions of advertisers are in line with the laws and regulations and how do ad copies used as stimuli stand in comparison.

As rightly proposed by Keller and Richey (2006), regardless of how it is constituted, a corporate image will depend on a number of factors, such as the products a company makes, the actions it takes, and the manner in which it communicates to consumers. This study will help academicians and practitioners understand women's response to offending print ads, further enabling them to develop and implement ad campaigns that will appeal to this segment, thereby shielding brand image and brand equity, and building consumer trust. A better understanding of consumer perception of ads and its impact on consumer feelings, trust, and behavioral intentions will definitely help practitioners in maximizing their ad effectiveness (Hyman, 1990).

## **Ethical Issues in Advertising**

It is well-known that an advertisement is expected to perform a dual role : benefit the seller and the buyer, more so the society. In doing so, it is required to follow a certain code of conduct, which is in the interest of all. However, advertisements are criticized for offensiveness (Belch & Belch, 2004). Many believe that advertisements are

immoral and deceitful (Gupta & Srivastava, 2002). It is also true stating that advertisements are profit centered and aim to benefit the seller. With the number of competitors increasing and competition becoming very fierce, ethics in advertising has maybe become a virtue of a bygone era. When advertisers create aspirations which are not realistic and are misleading, it is both immoral and illegal (Vashishtha, 2010).

The government of every country has framed laws to decide what constitutes ethical and unethical advertising. But when it comes to individual judgment, ethical and unethical evaluation becomes a subjective matter. A particular action may be within the law and still not be ethical (Belch & Belch, 2004). Thus, this study does not aim to find whether five ad copies used as stimuli in the study obey the rules, rather it is an attempt to examine women's perceptions of these ads and its impact on behavior. Nevertheless, a brief description has been presented in this part of the study on what is bad advertising.

## **Individual Understanding of Ethical Ads**

Ethical standards vary among cultural, religious, racial, age, and other groups (Gupta & Srivastava, 2002). Hence, what is ethical/unethical advertising becomes a subjective evaluation when individuals perceive an advertisement. Ethical perception of two persons might thus differ considerably. Some scholars consider that people use both idealistic and pragmatic perspectives in ethical evaluation (Hunt & Vitell, 1986); whereas, some believe that people take more often the idealistic approach (Vitell, Singhapakdi, & Thomas, 2001). Thus, this study is not based upon the rules and principles of ethical advertising as specified by organizations, but ad ethics as understood by the individual consumer.

## **Common Unethical Stuff in Advertisements**

Ad offensiveness comes in a large classification. However, the ethical focus of this study includes nudity, tall, and false claims. Nudity refers to the amount and style of clothing worn by the models in the ads (Putrevu, 2008). Sexual appeal is popular amongst the Indian advertisers; whereas, it has a long history in ads worldwide. LaTour and Henthorne (1994) pointed out that one step toward understanding the impact of the use of erotic stimuli in print advertising is to examine the ethical dilemmas emanating from such use. Several studies show that sexual appeals increase attention and make the message stand out in a cluttered media environment (Dudley, 1999; Reichert, Heckler, & Jackson, 2001), but they are considered to be somewhat unethical and offensive (La Tour & Henthorne, 1994). In a study conducted in USA, the analysis indicated that the form of information delivery in print media affected the perceived credibility of information, the perceived selling intention of the information, and the purchase intention produced by the information (Attaran, Notarantonio, & Quigley, 2015).

A study conducted by Putrevu (2008) found that women are not likely to respond favorably to sexual appeal when there is no strong fit between the ad and the brand. In contrast, men are more likely to respond favorably to sexual appeal irrespective of the level of fit (Cohan, 2001). It is rather difficult to find a print media, which contains ads that do not show women in revealing clothes. A common understanding is that such female nudity will not be acceptable to the female buyers. This routine use of erotic stimuli in print advertising has resulted in mixed consumer responses (Henthorne & LaTour, 1995). Negatively perceived ads can harm ad effectiveness. Researchers have found that consumers are less likely to buy the product from a company using offensive advertising if a similar alternative was available from a non-offending company.

## **Rationalization of Model Constructs**

**(i) Perceived Morality in Ads :** This is the first of the exogenous constructs of the proposed research model.

Perceived ad morality refers to consumers' judgments of ethical or unethical ads. It is a mental process by which a consumer could distinguish between good and bad advertising. Offensiveness is judged by common sense (Wilson & West, 1981). Earlier research indicated that ad perception affects ad effectiveness. For example, Burke and Edell (1989) found that negative feelings generated by an advertisement would lead to low-purchase intentions. Offensive advertisements can be harmful for both the product and the brand (Chan et al., 2007) to the extent that consumers in Hong Kong were likely to boycott a company using offensive advertising (Prendergast, Ho, & Phau, 2002).

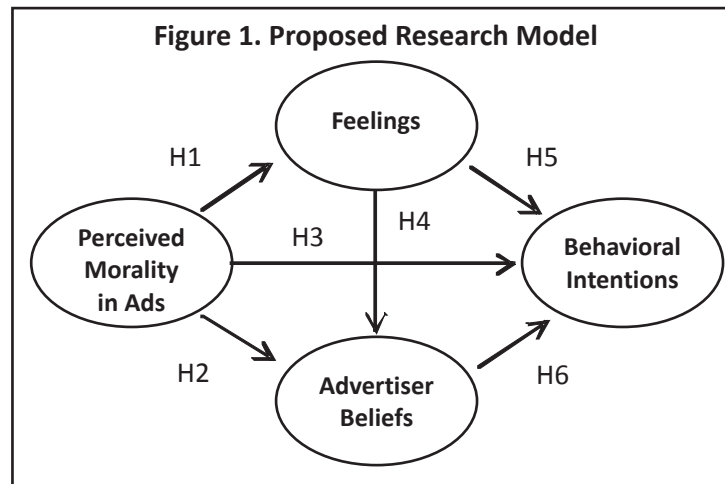
**(ii) Feelings :** From previous research, it is evident that feelings have a positive effect on behavior and attitude (Brown et al., 1998 ; Burke & Edell, 1989 ; Dabbs Jr. & Leventhal, 1966 ; Ray & Wilkie, 1970). Recent analyses of the impact of affective responses on ads suggested that feelings elicited by an ad could influence subsequent processing in several ways (Burke & Edell, 1989). Thus, a model is substantiated in reexamination of these findings. As a result, the study examines the effect of ad-induced negative feelings on behavior intentions and advertiser beliefs (perceived trustworthiness). Another study showed that advertising aimed at teenagers included a greater presence of transgression and pragmatic values. On the other hand, other more desirable normative message guidelines such as ethical behavior, preparing for the future, health care, personal effort, overcoming obstacles, harmony, and good relationships have a very limited presence (De Frutos Torres, Sánchez Valle, & Vazquez Barrio, 2012). Studies have highlighted the importance of government's role in curtailing unethical practices (Filion et al., 2016).

**(iii) Advertiser Beliefs (Perceived Trustworthiness) :** Advertiser beliefs is the second mediating variable in the model. It is proposed that advertiser beliefs mediates the link between perceived ad morality and behavioral intentions and directly impacts feelings (Homer, 2006). A belief is an opinion or a conviction about the truth of something that may not be readily obvious or subject to systematic verification (Armenakis, Bernerth, Pitts, & Walker, 2007). Besides, the link between cognition and affect in an advertising setting has been demonstrated in several studies (Burke & Edell, 1989 ; Morris, Woo, Geason, & Kim, 2002 ; Park & Young, 1986) . This calls for additional research on links between advertiser beliefs and feelings/perceived morality in ads. The soul of all meaningful advertisements lies in the respect shown to the person for whom that advertisement is designed. If advertisers follow this basic rule while creating advertisements, there would be place (Biehal, Stephens, & Curio, 1992) only for truth and no place for fraud or cynical manipulation (Cook, 2008).

**(iv) Behavioral Intentions :** Behavioral intentions is the only variable in the model that is endogenous in all relationships. This study presupposes behavioral intentions to be the likely actions ensuing from perceived morality in ads or via mediators : feelings and advertiser beliefs. The reason behind consumer doing word-of-mouth communications are because they want to ease a tension that a positive or negative experience produced, to gain support from others who share their opinions, to gain attention, or to share the benefits of things enjoyed (Wirtz & Chew, 2002). Perceived morality in ads, feelings, and advertiser beliefs might be antecedents to behavioral intentions. This has been explored in the study.

Hence, this research proposes the following hypotheses:

- ✍ **H1:** Perceived morality in ads is a predictor of feelings.
- ✍ **H2:** Perceived morality in ads is a predictor of advertiser beliefs (perceived trustworthiness).
- ✍ **H3:** Perceived morality in ads is a predictor of behavior intentions.
- ✍ **H4:** Feelings are a predictor of advertiser beliefs (perceived trustworthiness).



✎ **H5:** Feelings are a predictor of behavior intentions.

✎ **H6:** Advertiser beliefs (perceived trustworthiness) is a predictor of behavior intentions.

The model has six hypothesized paths (Figure 1). It consists of one exogenous variable (perceived morality in ads) and three endogenous variables (feelings, advertiser beliefs, and behavioral intentions). Feelings and advertiser beliefs later become exogenous variables in subsequent relationships. To summarize, feelings can influence advertiser beliefs and behavior intentions. Similarly, advertiser beliefs can impact feelings and behavioral intentions. Thus, this study explores the relationship between perceived morality in ads and behavior intentions. Feelings and advertiser beliefs are presumed to be mediating variables in these relationships.

## Research Methodology

The methodology includes two parts. In Part one, the stimulus material was prepared. A focus group consisting of 20 working literate women were presented with eight bimonthly magazines (*Cosmopolitan*, *New Woman*, *Women's Era*, *Good Housekeeping*, *Grehlakshmi*, *Graha Shobha*, *Femina*, and *Hello*) to spot advertisements with ethical violations. Participants of the focus group selected five advertisements as offensive. They were then requested to write a few lines of description for each ad that best described the offensiveness of the ad. The following is the summary description of offensive material as perceived by the focus group: (a) Ad copy 1 : Respondents described this ad as an obscene advertisement. The reason given was that it showed the model semi-nude, (b) Ad copy 2 : Respondents said that this ad included a nude image and was immoral. Thus, they reported it as obscene, (c) Ad copy 3 : Respondents said that the claim made by this ad that the use of the product can convert dark skin into fair skin in just 15 days is an exaggeration. This ad was described as deceptive advertisement, (d) Ad copy 4 was also called deceptive. Respondents explained that the announcement made by this ad – an employment opportunity for housewives, employed, unemployed, retired, and students for a compensation of ₹ 45,000/- per month seems untrue, because fulfilment of such claims come with strings attached, (e) Ad copy 5 : Respondents did not trust this ad and labelled it as a misleading and misguiding advertisement. They said that the message constituted unfair and unethical manipulation. In the second part, a group of postgraduate women students who agreed to participate in a cross-sectional study were interviewed using a structured questionnaire to seek their responses on the five ad copies.



**(1) Subjects and Design :** A person - administered survey was conducted in a classroom setting, using a cross-sectional research design. Time period for the study was two years (2014 - 2016). A group of 165 postgraduate female students enrolled in management courses at an affiliated college of University of Pune in Pune, Maharashtra, agreed to participate in the study. This group was interviewed five times session-wise. Participants were told that the purpose of the study was to evaluate advertisements. Once gathered in the room, the participants were shown the ad stimuli on an LCD screen. One of the five offensive ad copies (refer Table 2) spotted by the focused group was displayed at a time, and the participants were given sufficient time to go through it. Forty randomly selected women participants were then requested to respond to a structured questionnaire referring to the projected offensive ad stimulus. For each session, 40 women were selected using sampling with replacement technique for ad evaluation. Malhotra (2004) has defined sample with replacement as a sampling technique in which an element can be included in the sample more than once. Thus, the sample initially comprised of 200 respondent evaluations of five ad copies in five product categories, out of which 165 were usable. Subjects ranged in the age from 21 to 27 years. The students were selected as the sample elements for homogeneity. Calder, Philips, and Tybout (1981) recommended homogenous convenience sample in theory research for more precise predictions, enhancing statistical conclusion validity, and increasing rigour of the theory test. Besides, postgraduate students represented a realistic market for the products and services promoted in the ad stimuli.

**(2) Construct Measurement :** All the constructs are measured using a 5 - point semantic scale. Wherever possible, existing forms of measurement of the constructs are used. Perceived morality in ads includes three items with bipolar labels : ethical (5) / unethical (1), unobjectionable (5) / objectionable (1), and not morally harmful (5) / morally harmful (1). This scale was developed based on the moral and objectionable scale of Widing, Hoverstad, Coulter, and Brown (1991). Feelings are measured using three items with end points : happy (5) / unhappy (1), cheerful (5) / irritated (1), and excited (5) / bored (1). The measurement of feelings construct is developed based on the feelings scale suggested by Edell and Burke (1987).

Advertiser beliefs (perceived trustworthiness) is measured using a 5 - point semantic scale. The scale includes four items with bipolar labels : honest (5) / dishonest (1), reliable (5) / unreliable (1), sincere (5) / non - sincere (1), and trustworthy (5) / untrustworthy (1). The advertiser beliefs construct is taken from trustworthiness scale developed by Ohanian (1990).

Behavioral intentions are measured using a 5 - point semantic scale. The scale includes three items : such as, refer the advertised product to others (positive word of mouth), visit/call the shop/service provider and enquire about the product (assuming you need the product), and buy the advertised product (assuming you need the product). Refer the advertised product to others has bipolar labels : definitely will refer (5) / definitely will not refer (1), visit/call the shop/service provider and enquire about the product has bipolar labels, definitely will enquire (5) / definitely will not enquire (1), and buy the advertised product has end points, definitely will buy (5) / definitely will not buy (1). A confirmatory factor analysis was conducted to assess the validity and reliability of the scales.

## **Data Analysis and Results**

The Table 1 provides information on descriptive statistics. All mean values are close to 3, indicating moderate approval to all variables. The study applies structural equation modeling as the tool of analysis for maximum likelihood estimation in examining the proposed hypotheses. SEM has a two - step approach (Anderson & Gerbing, 1988 ; Medsker, Williams, & Holahan, 1994). In the first step, the measurement model is tested through CFA. In this step, the construct validity and reliability has been assessed. Measurement model allows all latent constructs to correlate freely. Once the measurement model is validated, the structural model is tested, estimating the structural relationship (regression or path analysis) between latent variables.

**Table 1. Descriptive Statistics of Measurement Items**

| Measures                                       | Item  |     | Mean | S.D. | N   |
|--|---|-----|------|------|-----|
| Perceived Morality in Ads                      | Ethical/unethical                                   | X1  | 2.49 | 1.27 | 165 |
|  | Unobjectionable/objectionable                       | X2  | 2.85 | 1.36 | 165 |
|  | Not morally harmful/morally harmful                 | X3  | 3.10 | 1.45 | 165 |
| Feelings                                       | Happy/unhappy                                       | X4  | 2.80 | 1.21 | 165 |
|  | Cheerful/irritated                                  | X5  | 2.62 | 1.15 | 165 |
|  | Excited/bored                                       | X6  | 2.61 | 1.26 | 165 |
| Advertiser Beliefs (Perceived Trustworthiness) | Honest/dishonest                                    | X7  | 2.38 | 1.18 | 165 |
|  | Reliable/unreliable                                 | X8  | 2.24 | 1.08 | 165 |
|  | Sincere/insincere                                   | X9  | 2.38 | 1.12 | 165 |
|  | Trustworthy/untrustworthy                           | X10 | 2.19 | 1.11 | 165 |
| Behavioral Intentions                          | Definitely will refer/definitely will not refer     | X11 | 2.58 | 1.31 | 165 |
|  | Definitely will enquire/definitely will not enquire | X12 | 3.12 | 1.47 | 165 |
|  | Definitely will buy/definitely will not buy         | X13 | 2.36 | 1.29 | 165 |

**Table 2. Stimulus Materials**

| Stimuli   | Business    | Ethical Violation |
|-----------|-------------|-------------------|
| Ad Copy 1 | Health care | Obscene           |
| Ad Copy 2 | Cosmetics   | Tall claim        |
| Ad Copy 3 | Service     | False claim       |
| Ad Copy 4 | Apparels    | Obscene           |
| Ad Copy 5 | Service     | False claim       |

**(1) Reliability and Validity of Measures :** Measures of construct reliability used are Cronbach's alpha, composite reliability, average variance extracted, and squared multiple correlations ( $R^2$ ). Cronbach's alpha tests internal consistency for all dimensions extracted from exploratory analysis, and the minimum acceptable score is above 0.70 (Gerbing & Anderson, 1988). As a rule of thumb, the measurement variables are reliable when the square multiple correlations  $R^2$  of each one is greater than 0.5 (Byrne, 2001). Subsequently, confirmatory factor analysis was performed using AMOS 21 to test the relationship between items and latent variables and between variables. To confirm fitness of the measurement model, the discriminant and convergent validity are examined. Convergent validity is assessed using two criteria : individual lambda coefficient greater than 0.70 and a significant  $t$  - value for each path (Gefen, 2000). Discriminant validity among the latent variables is seen if the inter-correlation is less than 0.60 (Carlson, Kacmar, & Williams, 2000).

Results depicted in Table 3 indicate strength of relationship between items of each construct under study. The highlighted/bold portions highlight the correlations within indicators of the same construct; they show a high correlation. The results of Table 4 show that the Cronbach's alpha is above the minimum value of 0.7. This reveals the reliability of each construct. It implies good internal consistency. The squared multiple correlation for most items is greater than 0.5. Only squared multiple correlation of X3 (0.47) is slightly smaller than 0.5. The  $t$  - value reaches the significant level ( $p < 0.001$ ). These results indicate that the scales used in this study are highly reliable. All the lambda paths are significant with a critical ratio above 2 (Njite & Parsa, 2005).

The results of Table 5 show that most of the latent variables pass the discriminant test, with intercorrelation less than 0.6, except correlation between perceived morality in ads and feelings, which have a correlation of 0.66,

**Table 3. Intercorrelations Among Indicators\* (N = 165)**

| Indicators  | <i>PMA1</i> | <i>PMA2</i> | <i>PMA3</i> | <i>FL1</i>  | <i>FL2</i>  | <i>FL3</i>  | <i>AB1</i>  | <i>AB2</i>  | <i>AB3</i>  | <i>AB4</i>  | <i>BI1</i>  | <i>BI2</i>  | <i>BI3</i>  |
|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|
| <i>PMA1</i> | <b>1.00</b> |             |             |             |             |             |             |             |             |             |             |             |             |
| <i>PMA2</i> | <b>0.66</b> | <b>1.00</b> |             |             |             |             |             |             |             |             |             |             |             |
| <i>PMA3</i> | <b>0.51</b> | <b>0.59</b> | <b>1.00</b> |             |             |             |             |             |             |             |             |             |             |
| <i>FL1</i>  | 0.42        | 0.45        | 0.47        | <b>1.00</b> |             |             |             |             |             |             |             |             |             |
| <i>FL2</i>  | 0.46        | 0.45        | 0.47        | <b>0.74</b> | <b>1.00</b> |             |             |             |             |             |             |             |             |
| <i>FL3</i>  | 0.38        | 0.33        | 0.36        | <b>0.61</b> | <b>0.61</b> | <b>1.00</b> |             |             |             |             |             |             |             |
| <i>AB1</i>  | 0.26        | 0.25        | 0.02        | 0.14        | 0.16        | 0.18        | <b>1.00</b> |             |             |             |             |             |             |
| <i>AB2</i>  | 0.33        | 0.33        | 0.11        | 0.20        | 0.26        | 0.18        | <b>0.71</b> | <b>1.00</b> |             |             |             |             |             |
| <i>AB3</i>  | 0.38        | 0.32        | 0.13        | 0.27        | 0.22        | 0.20        | <b>0.69</b> | <b>0.69</b> | <b>1.00</b> |             |             |             |             |
| <i>AB4</i>  | 0.30        | 0.25        | -0.02       | 0.07        | 0.13        | 0.13        | <b>0.67</b> | <b>0.66</b> | <b>0.66</b> | <b>1.00</b> |             |             |             |
| <i>BI1</i>  | 0.47        | 0.38        | 0.33        | 0.44        | 0.47        | 0.43        | 0.40        | 0.50        | 0.46        | 0.47        | <b>1.00</b> |             |             |
| <i>BI2</i>  | 0.25        | 0.20        | 0.17        | 0.36        | 0.41        | 0.37        | 0.18        | 0.31        | 0.24        | 0.27        | <b>0.56</b> | <b>1.00</b> |             |
| <i>BI3</i>  | 0.36        | 0.26        | 0.14        | 0.33        | 0.37        | 0.37        | 0.32        | 0.46        | 0.36        | 0.45        | <b>0.67</b> | <b>0.70</b> | <b>1.00</b> |

\* *PMA1*, *PMA2*, & *PMA3* = Perceived morality in ads, Measures 1 - 3

*FL1*, *FL2*, & *FL3* = Feelings, Measures 1 - 3

*AB1*, *AB2*, *AB3*, & *AB4* = Advertiser beliefs, Measures 1 - 4

*BI1*, *BI2*, & *BI3* = Behavioral intentions, Measures 1 - 3

Note: Figures in bold font highlight correlations within indicators of the same construct ; they show a high correlation.

**Table 4. Reliability and Validity**

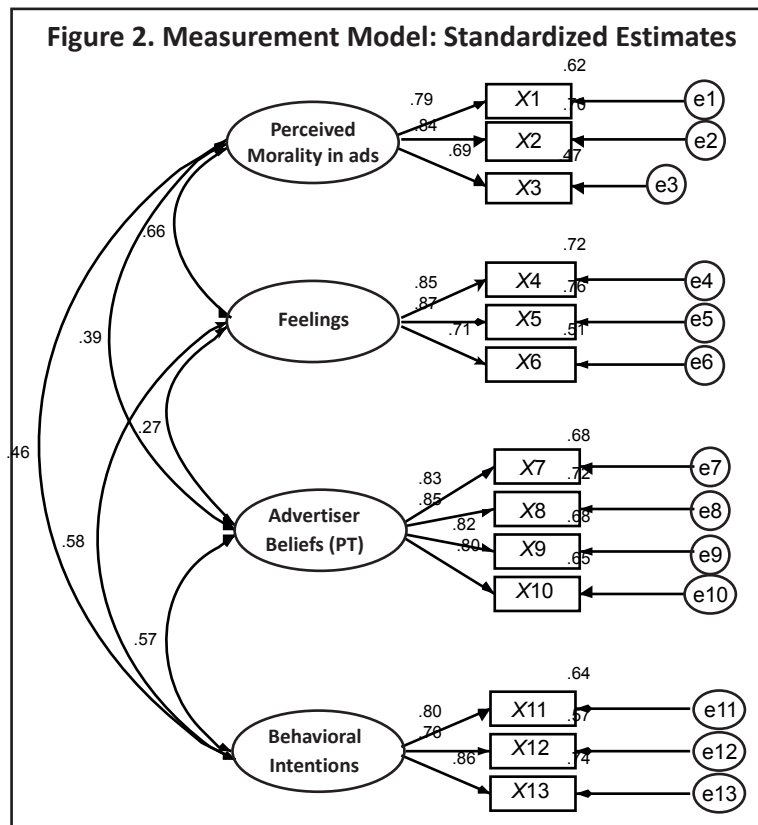
| Measures   | Mean        | S.D.        | Lambda coefficient | Critical Ratio | t-value | Alpha       | AVE         | CR          | R <sup>2</sup> |
|--|-------------|-------------|--------------------|----------------|---------|-------------|-------------|-------------|----------------|
| <b>Perceived Morality in Ads</b>                             | <b>2.81</b> | <b>1.36</b> |                    |                |         | <b>0.80</b> | <b>0.60</b> | <b>0.81</b> | <b>0.59</b>    |
| X1: Ethical/Unethical  | 2.49        | 1.27        | 0.79               | --             |         |             |             |             | 0.62           |
| X2: Unobjectionable/Objectionable                            | 2.85        | 1.36        | 0.84               | 9.96***        |         |             |             |             | 0.70           |
| X3: Not morally harmful/morally harmful                      | 3.10        | 1.45        | 0.69               | 8.49***        |         |             |             |             | 0.47           |
| <b>Feelings</b>  | <b>2.67</b> | <b>1.20</b> |                    |                |         | <b>0.84</b> | <b>0.62</b> | <b>0.68</b> | <b>0.65</b>    |
| X4: Happy/unhappy  | 2.80        | 1.21        | 0.85               | --             |         |             |             |             | 0.72           |
| X5: Cheerful/irritated                                       | 2.62        | 1.15        | 0.81               | 12.36***       |         |             |             |             | 0.75           |
| X6: Excited/bored  | 2.61        | 1.26        | 0.71               | 9.89           |         |             |             |             | 0.50           |
| <b>Advertiser Beliefs (Perceived Trustworthiness)</b>        | <b>2.29</b> | <b>1.12</b> |                    |                |         | <b>0.89</b> | <b>0.67</b> | <b>.71</b>  | <b>0.65</b>    |
| X7: Honest/dishonest   | 2.38        | 1.18        | 0.83               | --             |         |             |             |             | 0.68           |
| X8: Reliable/unreliable                                      | 2.24        | 1.08        | 0.85               | 12.4***        |         |             |             |             | 0.71           |
| X9: Sincere/insincere  | 2.38        | 1.12        | 0.82               | 12***          |         |             |             |             | 0.67           |
| X10: Trustworthy/Untrustworthy                               | 2.19        | 1.11        | 0.80               | 11.62***       |         |             |             |             | 0.64           |
| <b>Behavioral Intentions</b>                                 | <b>2.68</b> | <b>1.35</b> |                    |                |         | <b>0.84</b> | <b>0.64</b> | <b>.70</b>  | <b>0.64</b>    |
| X11: Definitely will refer/definitely will not refer         | 2.58        | 1.31        | 0.80               | --             |         |             |             |             | 0.64           |
| X12: Definitely will enquire/<br>definitely will not enquire | 3.12        | 1.47        | 0.76               | 9.95***        |         |             |             |             | 0.57           |
| X13: Definitely will buy/definitely will not buy             | 2.36        | 1.29        | 0.86               | 11.17***       |         |             |             |             | 0.73           |

Note: CR = Composite Reliability and AVE = Average Variance Extracted, which are calculated as suggested by Fornell and Larcker (1981); R<sup>2</sup> = Squared Multiple Correlations ; N = 165; '\*'  $p < 0.05$ ; '\*\*'  $p < 0.01$ ; '\*\*\*'  $p < 0.001$



**Table 5. Correlations Between Latent Constructs**

|  |   |  |      |
|--|---|--|------|
| Perceived morality in ads                      | ↔ | behavioral intentions                          | 0.46 |
| Perceived morality in ads                      | ↔ | feelings                                       | 0.66 |
| Perceived morality in ads                      | ↔ | advertiser beliefs (perceived trustworthiness) | 0.39 |
| Feelings                                       | ↔ | advertiser beliefs (perceived trustworthiness) | 0.27 |
| Feelings                                       | ↔ | behavioral intentions                          | 0.58 |
| Advertiser beliefs (perceived trustworthiness) | ↔ | behavior intentions                            | 0.57 |



which is somewhat greater than 0.6. Assessment of the model fit is based on  $X^2/df$  ratio, root mean square error of approximation (*RMSEA*), the comparative fit index (*CFI*), Tucker - Lewis index (*TLI*), normal fit index (*NFI*), and the relative fit index (*RFI*).

The Figure 2 highlights the dependence relationship between measured indicators and constructs and interdependence relationship between constructs themselves. The following fit indices were examined to assess the measurement model fit : A ratio of the chi-square to degree of freedom ( $X^2/df$ ) less than 3, root mean square error of approximation (*RMSEA*) less than 0.08 for a good fit and less than 0.05 for an excellent fit, comparative fit index (*CFI*) greater than 0.9, Tucker Lewis index (*TLI*) greater than 0.9, normal fit index (*NFI*) greater than 0.9, goodness-of-fit index (*GFI*) greater than 0.9, and adjusted goodness - of - fit index (*AGFI*) greater than 0.8/0.9.

The results depicted in Table 6 show that all the indices fall within the generally accepted guidelines for indicating congruence between the model and data. The model fit can be termed as good. Thus, after specifying appropriate measurement models, the structural model is tested.

**Table 6. Fit Indices for Measurement Model**

| Fit Indices |  | Fit Criteria   | Model  |
|-------------|--|--|--------|
| $\chi^2$    | Chi-square   |  | 110.86 |
| $df$        | Degree of freedom  |  | 59     |
| $\chi^2/df$ | A ratio of the chi-square to degree of freedom                     | Less than 3  | 1.87   |
| $RMSEA$     | Root Mean Square Error of Approximation (measures goodness of fit) | Less than 0.08 for good fit and less than 0.05 for excellent fit | 0.073  |
| $CFI$       | Comparative Fit Index  | More than 0.9, Close to 1 is better                              | 0.95   |
| $TLI$       | Tucker Lewis Index   | More than 0.9, Close to 1 is better                              | 0.94   |
| $NFI$       | Normal Fit Index   | More than 0.9, Close to 1 is better                              | 0.91   |
| $GFI$       | Goodness-of-fit index  | $GFI \in (0,1)$ More than 0.9, Close to 1 is better              | 0.90   |
| $AGFI$      | Adjusted Goodness-of-fit index                                     | $AGFI \in (0,1)$ More than 0.8/0.9, Close to 1 is better         | 0.85   |

Adapted from Hair Jr., Black, Babin, Anderson, & Tatham (2008) and Lin & Wu (2004)

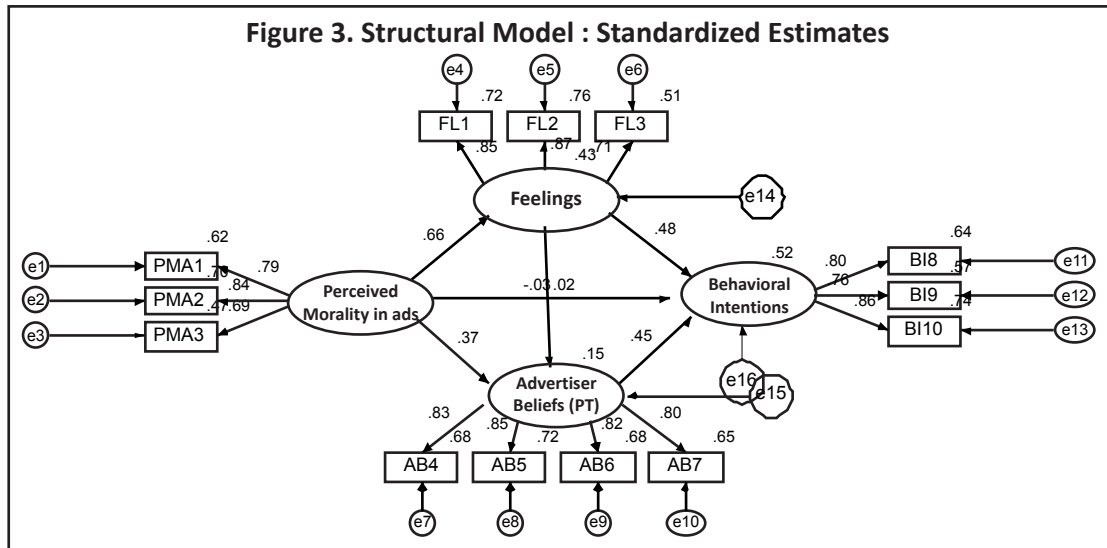
**(2) Structural Model :** The structural model validates the relationship between constructs themselves (Bentler & Yuan, 1999). The structural model adequately reproduces the covariance matrix as indicated by  $RMSEA$ ,  $CFI$ ,  $TLI$ ,  $NFI$ ,  $GFI$ ,  $AGFI$ ,  $IFI$ , and  $RFI$ . The results for testing the hypotheses using structural equation modeling are presented in Figure 3, Table 7, and Table 8.

The model analysis results shows a good fit between the proposed model and sample data. All the fit indices are within the acceptable range. The results of SEM reveal a  $\chi^2/df$  of 1.87, root mean square error of approximation of 0.07, comparative fit index ( $CFI$ ) of 0.95, Tucker Lewis index ( $TLI$ ) of 0.94, normal fit index ( $NFI$ ) of 0.91, goodness of fit index ( $GFI$ ) of 0.90, adjusted goodness of fit index of 0.85, incremental fit index ( $IFI$ ) of 0.95, and relative fit index of ( $RFI$ ) of 0.88. Generally, fit statistics greater than or equal to 0.90 for  $CFI$ ,  $TLI$ ,  $NFI$ ,  $GFI$ ,  $IFI$ ,  $RFI$ , fit statistics greater than or equal to 0.9/0.8 for  $AGFI$  indicate a good model fit. The root mean square error of approximation ( $RMSEA$ ) values less than 0.08 are also acceptable (see Table 7).

**Table 7. Fit Indices for Structural Model**

| Fit Indices |   | Fit Criteria   | Model |
|-------------|---|--|-------|
| $\chi^2$    | Chi-square  |  | 110   |
| $df$        | Degree of freedom   |  | 59    |
| $\chi^2/df$ | A ratio of the chi-square to degree of freedom                    | Less than 3  | 1.87  |
| $RMSEA$     | Root Mean Square Error of Approximation (measures badness of fit) | Less than 0.08 for good fit and less than 0.05 for excellent fit | 0.073 |
| $CFI$       | Comparative Fit Index   | More than 0.9, Close to 1 is better                              | 0.95  |
| $TLI$       | Tucker Lewis Index  | More than 0.9, Close to 1 is better                              | 0.94  |
| $NFI$       | Normal Fit Index  | More than 0.9, Close to 1 is better                              | 0.91  |
| $GFI$       | Goodness-of-fit index   | $GFI \in (0,1)$ More than 0.9, Close to 1 is better              | 0.90  |
| $AGFI$      | Adjusted Goodness-of-fit index                                    | $AGFI \in (0,1)$ More than 0.9/0.8, Close to 1 is better         | 0.85  |
| $IFI$       | Incremental Fit Index   | $IFI \in (0,1)$ Close to 1 is better                             | 0.95  |
| $RFI$       | Relative Fit Index  | More than 0.9, Close to 1 is better                              | 0.88  |

Adapted from Hair Jr., Black, Babin, Anderson, & Tatham (2008) and Lin & Wu (2004)

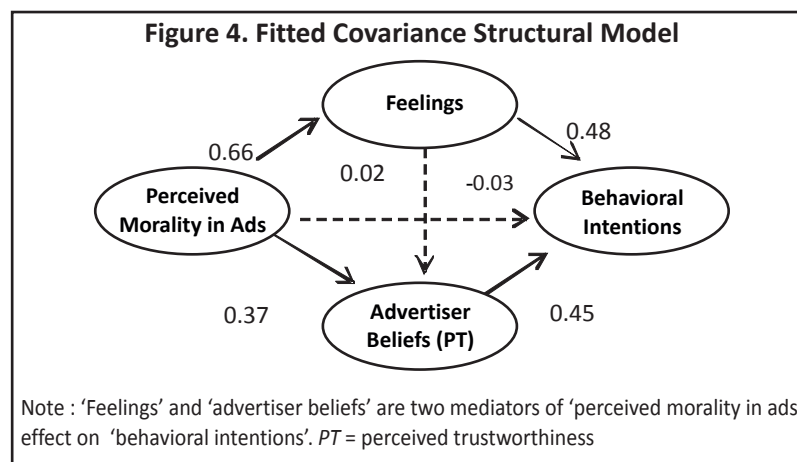


**Table 8. Results of Hypothesis Testing**

| Hypothesis | Path   | Std Coefficient | SE   | t-value | Results       |
|------------|--|-----------------|------|---------|---------------|
| H1         | Perceived morality in ads → feelings                                       | 0.66            | 0.10 | 6.57*** | Supported     |
| H2         | Perceived morality in ads → advertiser beliefs (perceived trustworthiness) | 0.37            | 0.11 | 2.82*   | Supported     |
| H3         | Perceived morality in ads → behavioral intentions                          | -0.03           | 0.12 | -0.25   | Not supported |
| H4         | Feelings → advertiser beliefs (perceived trustworthiness)                  | 0.02            | 0.10 | 0.15    | Not supported |
| H5         | Feelings → behavioral Intentions   | 0.48            | 0.11 | 4.30*** | Supported     |
| H6         | Advertiser beliefs (perceived trustworthiness) → behavioral Intentions     | 0.45            | 0.10 | 5.29*** | Supported     |

Note:  $N = 165$ ; \* $p < 0.05$ ; \*\* $p < 0.01$ ; \*\*\* $p < 0.001$ .

The Table 8 shows that perceived morality in ads is a good predictor of feelings ( $\gamma = 0.66$ ,  $p < 0.001$ ) and advertiser beliefs ( $\gamma = 0.37$ ,  $p < 0.05$ ). However, its impact on behavioral intentions did not reach the significance level ( $\gamma = -0.03$ ,  $p > 0.05$ ). Further, feelings is a good predictor of behavioral intentions ( $\gamma = 0.48$ ,  $p < 0.001$ ). Advertiser beliefs is a good predictor of behavioral intentions ( $\gamma = 0.45$ ,  $p < 0.001$ ). Feelings have no impact on



advertiser beliefs ( $\gamma = 0.02, p > 0.05$ ). Therefore, H1, H2, H5, and H6 are supported and H3 and H4 are not supported. The Figure 4 shows fitted covariance structural model. Solid lines represent 'supported' hypotheses, while the dotted lines symbolize the 'not supported' hypotheses.

## Discussion

Perceived morality in ads has a mean score of 2.81 (below midpoint on a 5 - point scale) and  $SD = 1.36$ . This indicates that the print ad stimuli are perceived as somewhat unethical. Feelings has a mean score of 2.67 (below midpoint) and  $SD = 1.20$ . This shows that these advertisements evoked negative feelings in the respondents. Advertiser beliefs (perceived trustworthiness) has a mean score of 2.29 (below midpoint) and  $SD = 0.85$ , which is an indication of distrust towards the advertiser resulting from perception of ads as offensive. Behavioral intentions has a mean score of 2.68 (below midpoint) and  $SD = 1.35$ . This is an indication that respondents are less likely to refer the advertised product to others, enquire about it, or buy it. The study has demonstrated that perceived morality in ads has a significant impact on feelings and advertiser beliefs (perceived trustworthiness).

This research uses a framework to validate six hypotheses related to ethics in advertisements and consumer reaction. Although four paths (H1, H2, H5, and H6) are supported, two paths (H3 and H4) are not significant. The current study has found that behavioral intentions is a consequence of feelings and advertiser beliefs. These results are in line with the findings of Morris et al. (2002), who found that 'cognitive attitude' and 'affective attitude' were antecedents to 'conative attitude'.

➤ **Mediation Effect :** It is interesting to note that the direct path between perceived morality in ads and behavioral intentions is insignificant (Direct  $b = -0.25, p > 0.05$ ) and the indirect paths via feelings and advertiser beliefs are significant (Indirect  $b = 0.518, p < 0.05$ ) ; hence, the mediation effect is supported and it is inferred that feelings and advertiser beliefs mediate the relationship between perceived morality in ad and behavioral intentions.

The purpose of the study is to capture the Indian women's response to advertisements that appear in the magazines that are typically read by women. The study shows that Indian women are insightful about advertisements they read and see. The results of SEM have confirmed that perceived morality in ads affects behavior intentions via feelings and advertiser beliefs (perceived trustworthiness). In essence, this finding offers empirical evidence that customers who perceive advertisements as unethical are likely to develop negative feelings, distrust regarding the advertiser, and will ultimately reject the product. Furthermore, they are also less likely to spread positive word-of-mouth and engage into inquiry about such products.

These findings are in line with prior studies (e.g. Chan et al., 2007; Simpson, Brown, & Widing, 1998) that also observed perceived ad morality to be positively related to purchase intentions. Chan et al. (2007) found that negatively perceived ads had a negative influence on purchase intentions ; whereas, Simpson et al. (1998) observed that positively perceived ads positively influenced customer purchase intentions. It is worthwhile to note that ethical perceptions of advertisements vary across geography (Fam & Waller, 2003).

## Implications for Managerial Professionals

The most relevant implication of this study for practitioners is that perceived ad morality has a positive impact on behavioral intentions. The results of this study indicate that bad advertisements make customers feel bad, reduce trust, and negatively affect the three behavioral intentions (purchase, inquiry, and word-of-mouth intentions). The study has shown that unethical ads are perceived as morally harmful and objectionable. The female market is a potential segment. Enormous changes have been noticed in the economic conditions and social status of women in most countries. Today, the women are educated, independent, and socially conscious. Interestingly, women differ

greatly in terms of needs and preferences from men. Marketers who sell to the women segment must know how to communicate to this segment. Caution is advised because prior research has indicated that what works for men may not work for women (Putrevu, 2008). Similarly, as found by LaTour and Henthorne (1993), sex appeal can be an effective way to gain favorable response from men. However, this may not work equally well with women.

## **Responsibility of Academicians and Practitioners**

Good actions are divine and are an outcome of selfless efforts and honesty. Character and integrity are basic to collective peace and sustained professional prosperity. Advertisements cannot be held responsible for being bad because they are made. In order to develop good advertisements, we need good advertisers who have a societal consciousness. Advertisers need to be watchful about the ill effects of bad advertisements. Frazer (1979) stated that the most correct role seems to lie in careful attention to advertising in its social and economic roles and its institutional character. By confronting and considering controversial issues, students are encouraged to develop their own perspectives and ethical positions. A deeper ethical formation for students, faculty and practitioners of advertising, marketing, business, and research seems to be imperative. The habit of thinking within ethical limits would assure more freedom of action and a greater social responsibility (De Arruda & De Arruda, 1999). In conclusion, ad perception has the potential to boost ad effectiveness whose importance cannot be ignored in an ad-cluttered situation.

## **Limitations of the Study and Directions for Future Research**

The selection of convenience sampling procedure makes generalization difficult. Next, the selection of five ad copies as ad stimuli has limited the scope of unethical material for evaluation. Further limitation concerns students aged 21-27 years who acted as sample in the study. Though they represent a realistic target market for women's products, the results of the study might not generalize to other consumer groups, such as elderly women and teenagers. The findings of the study cannot be generalized because the study was conducted in Pune city and the study reports intended behavior and not actual. Despite these limitations, the findings of the study have vital implications and scope for further investigation.

The limitations of the present study have created a scope for future research. Future endeavors should increase the ad stimuli and study additional unethical issues. The model developed and tested in this study reveals two mediators : feelings and advertiser beliefs (perceived trustworthiness). Future researchers can examine the role of other variables such as 'attitude towards ad' and 'attitude towards brand' in the model. It will be interesting to expand the model by adding new predictors of behavioral intentions. The present model can be replicated in other cities of India to enhance the generalizability of the findings. In addition, the present study is confined to women respondents, further research should be undertaken on comparing offensiveness with various demographics such as age, religion, personality, and location. It will be more fruitful if future examiners would include geographically diverse probabilistically based samples for the purpose of clear generalization.

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