

## **Consumer Attitude Towards Digital Advertisement and Its Impact On Purchase Intention in Pakistan**

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### **ABSTRACT**

Organizations are now moulding their marketing strategies to attract a major chunk that is available online; thus, they are more focused toward trying out different and uncanny advertising appeals, such as irritation, instead. This study focuses on the very idea of how irritating advertisements can affect attitude towards brands and their subsequent impact on purchase intention and brand loyalty. This paper has taken a sample of 390 consumers from Karachi, Pakistan, and used an irritating ad as a stimulus, then asked the respondents to fill out a survey. The results identified that the ad has a direct effect on attitude toward advertisement, brand loyalty, and purchase intention, but attitude toward advertisement does not mediate the relationship between irritating ads, brand loyalty, and purchase intention. Hence, our results verify that even though attitudes may not be an important intervening variable, ads do impact the loyalty and purchase intention towards brands.

**Keywords:** Brand Loyalty; Purchase Intention; Attitude towards Advertisements; Irritation; Advertisements.

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### **1. INTRODUCTION**

Digital marketing has now become an essential part of today's marketing strategies. Digital marketing now plays an important part when it comes to promoting any product or service to your desired target market. As the number of users of the internet has increased drastically in Pakistan to 61.34 million users Kemp, (2021) the potential of digital marketing is directly proportional to the number of users of the internet. Although digital marketing is not only limited to online mediums but SMS and MMS are also a part of digital marketing.

The other reason why digital marketing is more effective is that apart from a vast market size it provides consumers to get hands-on feedback/reviews of the products or services but also as made the purchase process less hectic. So now

a day's consumers preferred to make purchases online which has opened a new gate of opportunity for organizations to discover and entertain their consumers through digital marketing and increase their sales. (Lee, & Cho, 2019). As we know that high customer acquisition cost has always bothered the marketing heads which is why their focus has shifted towards customer loyalty because of the cost occur to acquire a new customer and the customer who is making repeat purchase and digital marketing has addressed both of these issues at the same time. (Muchardie, et al., 2019)

Marketers today are trying to bring brand closers to consumers' daily life. Every platform of social media is creating an opportunity for companies and their products to present themselves to different societies and people that may be interested in using their products or services. (Bala, 2014). According to Alalwan (2018), where digital marketing applications raise the progression of opportunities, it has also furthermore created new challenges for companies who are trying to cater to their customers and figure out how they can affect the purchase intention of their customers by using digital marketing ads, by working on the creativity of the ads and brand association of customer with the brand itself. Social media plays a huge part in showcasing their product/service, which is something the organization needs to consider to market these days. Social media is a platform that is used to portray the product that depends on the collaboration between online individuals. These days individuals spend their spare time on different media platforms at the same time, somebody can check the Internet, message their friends and chat on the telephone while drinking, and also shop, these individuals are called Digital Native. (Malthouse, et al, 2013).

Today, advertisers are utilizing new platforms to connect the locals with advanced media. Indeed, today social media is not only used to communicate but also to perform different tasks and activities like shopping and socializing (Dutton et al, 2010). For accomplishing brand loyalty, digital marketing needs unique consideration and key preparation. It is a foundation of advertising, where organizations need to divert from "attempting to sell" to "connecting" with clients. Normally, brands stay away from enormous events and confine themselves to little activities because these activities effectively accomplish their objective in a brief period (Coon, 2010).

The surveys of customers about an item on social media can take an image and it will be positive or negative that influence the choice of consumer purchase Vij and Sharma (2013). Nevertheless, utilizing social media choices for advertising, less comprehension of the effect that social media advertising can have on various items and services must be discussed (Ahmed & Zahid, 2014). Along these lines, there is a requirement for a broader examination of different social media and how do their algorithms work and target the relevant audience De Vries et al (2012). Accordingly, this review reflects past research. This research is directed to see the effect of how advertising can have a negative effect on customer attitude with a direct impact on purchase intention and brand loyalty. (Liu, Y., et al., 2020)

Marketers are trying to tap into the digital platforms for the untapped audience now as their spending has increased on digital platforms because of a high return on investment (ROI). But because of the lack of experienced professionals in this field, organizations are trying to figure out the best possible way to target the right audience at right time. (Kauffman, et al., 2021). The internet is much more engaging and interesting than print media because of the structure that it has and how it engages with its users and users were more engaged with this digital media, Bezjian et al, (1998) as it gives

the user the feeling that they can watch whatever they want and they are in control of the content they want to consume but now this is turning into complete opposite as the audience of these digital media cannot control if when and where they want to see the ads, especially in Facebook there is now bombardment of ads and also you cannot skip the ad like you can do in television by changing the channel, this is irritating (Myllyoja, 2020).

The purpose of this research will be on finding the right number of frequencies on which an advertiser can run an advertisement considering the consumer's point of view that the advertisement doesn't become irritating and eventually drive away from the consumer by affecting the purchase intention. On the basis of above discussion, this study is using the Theory of Reasoned Action (TRA), for understanding customers' attitudes towards advertisements towards brand loyalty and purchase intention. The Theory of Reasoned Action (Ajzen, 1980) is selected as the underpinning theoretical framework due to its strong explanatory power in linking beliefs, attitudes, and behavioral intentions. TRA posits that individuals form attitudes based on beliefs, which shape their intentions and eventually actual behavior (Panjaitan & Cahya, 2025). This structure aligns closely with the present study, where irritating ads represents a belief-forming stimulus that influences consumers' attitudes toward advertisements, which in turn affect purchase intention and brand loyalty. Recent empirical studies continue to validate TRA's applicability in consumer behavior research, demonstrating that attitude remains a key predictor of purchase intention across digital contexts (Rehman et al., 2024; Parveen & Chaudhary, 2025). Moreover, TRA provides a parsimonious yet robust framework for understanding how negative advertising stimuli translate into behavioral outcomes, making it particularly suitable for examining irritation-based advertising effects.

## **2. Literature Review**

The changing technology and rapid behavioral changes in buying patterns of the customers are giving the organizations a tough time to meet their changing needs day by day. Organizations are now molding their marketing strategies to attract a major chunk that is available online. Customers seek online mediums for all their needs and buying decisions because they feel convenient and hassle-free to shop online rather than conventional shopping. Social media is changing the world, by changing human beings' habits, usage, lifestyle, behaviors, and many other aspects. Social media has completely influenced people's minds, now a day's people do most of their activities online from groceries to basic needs, from shopping to leisure needs, everything is being catered online which is changing people's lifestyles too (Bala, 2014).

Businesses have started using social media for the selling of their goods and services since they know that their audience is spending a majority of its time on social media so why not cash their time over this platform. People have started making a virtual personality of their own on social media, they are judged by the activities they perform across different online platforms (Anderson et al, 2011). Digital media, as demonstrated by Bala (2014), is something past a well-known articulation. Today it is a way of life and a tremendous piece of people's lifestyles, as a result of the rising in web-based organizations where people share fundamental interests and stories with each other. Organizations see the

power level that social media has over customers; computerized media advertising has made new challenges for advertisers, associations, and tacticians (Malthouse, et al, 2013).

While seeing social media as an advancing gadget, in any case, it is basic to take a peek at how development has created new doors of opportunities but has also presented new problems of its own. To the extent of new possibilities, previously recommended by scholars that social media has energized new ways for dares to build up and expand the relationship with customers also make brands by utilizing web accounts, Facebook, sites, and microsites. Despite these new possibilities, various new challenges exist in managing customer relations. For example, assuming negative social media remarks are made with regards to an item, administration, or association, new or returning customers may be impacted conversely and decide to find an elective provider or dealer (Dastan & Geçti, 2014).

Every individual is affected by something that helps him make any decision in life like (family, media, school, church, and the job of the advert has now been in discussion for quite some time now that how much information does fall within the ethical boundary. The role that cultures play in advertising is huge, especially when it comes to the promotion of content across the world since the designs of any ad are directly linked to cultural standards in every specific country (Usman, 2010). The significance of advertising increases drastically when a company is acting as a connecting point between a consumer's needs and fulfilling their requirement giving them a good experience with the items offered. Item given through advertising assumes an essential part in changing the conduct of the customer towards advertising (Mir, 2012) and the buying behavior by addressing their requirements in the wake of getting data concerning that item advertised on TV.

Many things affect the buying behavior and intention of any customer while viewing the advertisement an individual can notice many things like the personal use in the ad how he behaves and what cultural values does he/she is following in the particular ad and all these factors can affect the purchase intention of the customer (Mir, 2012). Advertising makes a difference to the purchaser in fostering their personality and style, which thusly will make a positive picture of promoting.

## **2.1 Irritation**

Irritation is referred to as a feeling of annoyance or slight anger. (Le & Nguyen, 2014). The buyers would rather avoid advertisements where the message isn't conveyed clearly or the message given in the ad is vague. One more factor which irritates the shopper's mind is that the promotion is misguiding the buyers and hence the outcome is a negative attitude towards the ads. There are some government authorities who had made certain standards and guidelines to shield the customer from commercials that depend on deception. The irritating factor plays a major part in online advertisement and has a negative effect according to (Ducoffe, 1996).

Numerous consumers perceive the negative impacts of advertising. Researchers found that the content and strategies of specific advertisements do bother customers at some level. Hence, it becomes important to distinguish the reasons for which the advertisement is affecting the customers and is influencing the customer's purchase intention and loyalty to the brand (Eighmey & McCord, 1998).

As per Li (2002) reasons for irritation caused by advertising can be extensively grouped into three classifications: advertisement content, execution, and arrangement. Advertisements are seen as aggravating assuming their content is based on false promises, overstated, confusing, or insults the consumer's insight. Additionally, a clumsy advertisement is considered seriously irritating. Clumsy promotions could be excessively long, excessively enormous, or looking inefficiently made and lacking high quality. In conclusion, buyers are bound to get bothered when there are such a large number of promotions or when a similar advertisement shows up too often (Pelsmacker et al, 1999).

This research clarifies a few factors that expand irritation as being: utilizing key items or underlining the bundle, parts, utilization, impacts; extraordinary or potentially overdramatized circumstances; embarrassment through appearance, information, or complexity; when significant connections are compromised; when distress is shown; the utilization of unsympathetic person or endorser; and redundancy and information over-burden (Kim L. , 2015).

## **2.2 Attitude towards advertising**

Much of the literature on attitudes closer to direct marketing and repeat purchase conduct has targeted customers' attitudes regarding the direction of taking risks. It has been found in earlier research that the mentality of a buyer towards promoting aggressively is negative (Eid, et al, 2020). As found by the Gallup association in an early overview of purchaser behavior towards advertising a group of people like an ad and thought that it is useful and can be purchased by them. Elliot and Speck (1998) examine six significant media of commercial which incorporates TV, broadcasting, magazines paper, business index, and regular postal mail. In this examination, the specialist reduced the promotion imparted on TV. Previous research said that there was a fundamental distinction between the content and instruments of advertising (Lee, & Cho, 2019). Organizations have seen that the ads have an impact on their delivery when placed on a particular platform like digital or TV (Munusamy & Hoo, 2007). Referred to that Social and financial impacts are connected with the creation and platform where the advertisements are being shown (Giao, H. N. K., & Vuong, B. N., 2020).

## **2.3 Irritation and Attitude towards the Advertisement**

The frequency of advertising is outstandingly related to the strategy of the advertising as it may cause irritation (Cline & Kellaris, 1999). The example of the earlier investigation on frequency in advertising shows that it was normal that the response towards ATA was more grounded and profoundly considerable with regards to the irritation from advertising. For the most part explanation for the effect of attractive things relies upon the chance of the possibility of emotional components, for instance, drawing out a positive impact that is related to the brand (Hameed, et al, 2020). Such impact can be explained by traditional molding. In other words, positive reactions toward the great lift the unconditioned reaction, which in general, happen from improved and enhanced advertisements of the brands (Passyn & Sujana, 2006). Thus,

*H1. Irritation has a negative effect on the customers' Attitude toward Advertising*

## **2.4 Purchase intention**

The connection between brand loyalty and purchase intention has been explored widely. For instance, the brand affiliations impact the "assessment of options" stage in essential buyer purchasing models. (Jiang, Chan, Tan, & Chua, 2010) In the research, previously it has been observed that a relationship exists between brand loyalty and purchase intention, that is the more effective way in which the customers review the brand in an independent review, the higher their purchase intention is the higher will be the chance of for consumer to purchase that brand (Younus & Zia, 2015) .

It has been observed that customers buy in particular underrated brands because they don't consistently spend a lot of money on advertisement or use their marketing effort in making the customer purchase their brand and regularly attempt to limit the decision making of customers in any way (Baek & Morimoto, 2012). Some past research analyzing mentality showed that a brand essentially impacts the intention to purchase that specific brand and there is a critical positive connection between brand image and intention to purchase. The brand commonality decidedly impacted customers' purchase expectations while looking at retail stores, also it has been observed that setting up brand names extraordinarily increases the chance to lure customers to buy more (Mirabi, et al, 2015).

## **2.5 Irritation and Purchase Intentions**

The likelihood that consumers will be willing to purchase a certain product or service in the future is referred to as purchase intention. In the advertising world, purchase intention is the process by which consumers plan to purchase a product or service due to advertisements. An increase in purchase intention implies an increase in the chance of purchasing therefore marketing activities which shape the consumer's decision-making process become critical. A better understanding of purchase intention is essential to understanding consumer behavior to increase revenues and profitability (Coyle, 2023; Ho Nguyen, 2022). Advertising value can be maximized if practitioners in marketing can understand how irritation impacts consumer behavior. Annoyance or irritation can have a negative impact on purchase intention among consumers (Coyle, 2023). Thus, we hypothesize that:

*H2: Irritation has a significant effect on Purchase intention.*

## **2.6 Attitude towards the Advertisement and Purchase Intentions**

A tendency to react positively or negatively to a specific advertising stimulus on a specific exposure occasion is known as an attitude toward advertising. When a consumer assesses the verbal and/or visual content of an advertisement, they develop an attitude toward it. Because consumers' cognitive abilities regarding advertising is mirrored in their thoughts and feelings, which in turn impact their attitude toward advertising, consumers' attitudes toward advertising are one of the important markers of advertising success. There is a clear one-way causal relationship between consumers' attitudes towards advertisements and brands. This attitude affects consumers purchase decision-making process as well, and different perceptions towards the ad lead to different levels of purchase intention (Coyle, 2023; Ho Nguyen, 2022). Thus, we hypothesize that:

*H3: Attitude towards Advertising has a significant effect on Purchase intention*

## 2.7 Mediating role of attitude towards advertisement between Irritation and Purchase Intentions

Belleau, (2007) conducted a comparable report to analyze Generation Y shoppers' buy expectations towards the product made of leather. The development of these virtual networks gives stages to online buyers to share and trade thoughts, perspectives, and item/administration-related data. This opens huge freedoms for retailers, particularly those working for their organizations on the web. This paper recommends that internet-based shoppers can foster internet-based trust through their communications in digital media.

Online retailers should make a move to understand their online clients better by putting and taking part in virtual networks on their sites. Clients' criticism and proposal can be checked for the intent of purchase and the job of online advertisers ought to be viewed as significant in assisting themselves with viably planning their advertising procedures to catch a bigger portion of the overall industry (Alwreikat, A. A., & Rjoub, H. , 2020).

Many previous research studies have also supported the robust connection between the attitudes of consumers and intentions regarding the purchases of any product (Belleau, Summer, Xu, & Pinel, 2007). Kim, & Kumar, (2003) estimated perspectives toward online shopping and observed that demeanor essentially anticipated the expectation to buy on the online platform (Summer & Belleau, 2006). led a review to decide well-off female buyers' buy goals of a disputable extravagance item, and uncovered those attitudes were huge indicators of purchase intentions. The Internet is turning out to be slowly a standard advertising stage as the internet is offering a business world with more rich media devices, audiences, and worldwide reach. With an end goal to investigate the elements that influence online commercial adequacy, this paper explores the variables that impact online factors and subsequently the buying goal among internet users. (Sharma, et al, 2021).

*H4. Attitude towards Advertising mediates the relationship between irritation and Purchase intention.*

## 2.8 Brand Loyalty

Brand loyalty is the lasting relationship between the customer and the brand as it indicates the lifetime value of customer that how much business is the customer going to give to that brand. strong Brand equity contributes to both brand loyalty and brand recall. Previously, researchers have used these two configurations together to test the relationship between brands and customers. Shoppers who are attached to a brand are more likely to buy (Storm, 2014). Some customers may switch to other brands when they discover what a competitor has to offer and if they are offering the best value proposition (Grassl, 1999). On the other hand, loyal customers despite some bad impressions of the brand. Stay with the brand and do not spread negative word of mouth. So, it was suggested that Marketers should convert all customers to loyal customers resulting in increasing the lifetime value of customers (Wanninayake, C, & Chovancová, 2011).

It also gives brands a competitive advantage by increasing profitability, both brand and customer loyalty have been used interchangeably in previous studies. Both are conceptually equivalent. (Lin & Wang, 2006). It has been

documented that strong brand equity may make little or no difference between the two brands. Attitude and behavioral loyalty, these two variables that have been studied before and it has been observed that attitude loyalty is a prerequisite for loyal behavior (Jamshidi, D., & Rousti, A. , 2021).

The web allows the opportunity for the e-advertiser to expand deals by profiting by a brand supporter of different organizations by promoting and making relations on other platforms. The volume of income consumption for such web ads is blossoming each year. Brand value is additionally the emotional evaluation of a client's image decision and is the worth added to an item or business because of earlier interests in the promoting blend. One of the most acknowledged and broadly utilized meanings of brand value is that given by, where the build is conceptualized as comprising of five aspects: brand dedication saw quality, affiliations, mindfulness, and market conduct (Gupta, et al, 2020).

## **2.9 Irritation and Brand Loyalty**

The biggest obstacle to advertising is thought to be irritation. Compared to other channels, advertising in high customer-targeted-possibility contexts, such as social media, might be more annoying. Customers will find the advertisement annoying on social media if they believe it is interfering with their goal-directing chores. In the context of advertising, irritation may be defined as the emotions that consumers experience when advertising strategies and methods irritate, insult, and manipulate them excessively. The depreciation of advertising efficacy may result from irritation induced by advertising practices. The idea that advertising is a source of annoyance is thought to be connected to the unfavorable attitudes about advertising. Customers will probably become irritated and finally lose interest in the advertisement if anything about it irritates them. Customers may develop unfavorable sentiments if they find social media advertising annoying. Attitudes towards advertising have been shown to have an influence on behavioral factors such as behavior towards the brand, behavior towards the message.

Brand loyalty is a buyer's proclivity to patronize a brand, product, or company as evidenced by quantifiable behavioral and emotive activities (such as greater commitment, continuation, and repurchase). It refers to consumers' proclivity to return to a brand's or firm's website on a frequent basis, make purchases, and spread favorable online word of mouth. Irritation triggers retaliatory behaviors directed toward the brand thought to be responsible for the undesirable event and feeling. Negative emotions including annoyance, wrath, hate, and dissatisfaction might influence consumer behavior. Marketers must evaluate the frequency with which ad messages are given to customers. Furthermore, a high frequency of advertising messages might lead to unfavorable views about the brand or company (Alwreikat, & Rjoub, 2020). Thus, our next hypothesis is;

*H5. Irritation has a significant effect on brand loyalty*

## **2.10 Attitudes towards advertisement and Brand loyalty**

The significance of the idea of consumer attitudes toward advertising in marketing literature is that consumers' perceptions of the advertised brand are altered by their attitudes about advertising. Attitude towards advertising is also an essential factor in determining advertising effectiveness. It is declared that an individual's evaluation of an advertising message is determined by their attitude toward the commercial. Marketers have long been interested in attitudes

regarding advertising since they are thought to predict customer behavior. Understanding attitudes towards advertising enables marketers to work selectively with attitudes that form or impact attitudes about a certain advertising message, which in turn affects a brand's attitude and loyalty (Coyle, 2023; Ho Nguyen, 2022). These attitudes and actions are likely to induce unfavorable consumer behaviors such as complaining, boycotting, spreading negative word-of-mouth, convincing other consumers not to buy the brand, and so on (Alwreikat, & Rjoub, 2020). Thus our next hypothesis is;

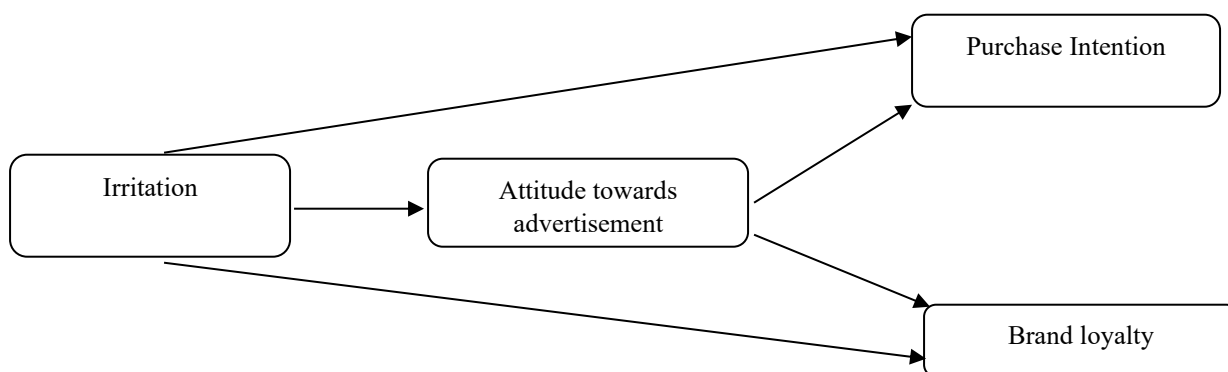
*H6: Attitude toward Advertising has a significant effect on brand loyalty.*

### 2.11 Mediating role of Attitudes towards advertisement between Irritation and Brand loyalty

Both ATA and brand loyalty are interlinked and important. Understanding a customer's desire to keep buying the same brand even though other brands are available at lower prices. Several studies have used brand loyalty in the context of purchase loyalty and brand loyalty (Kaur, et al, 2020). Therefore, brands must strive for conversion. Behavior Loyal customers' attitudes toward loyal customers. Anita and Siddharth (2010), " advertising turn into an unnecessarily significant perspective for delivering brand loyalties. The ATA measures the loyalty of customers that if the attitude is positive then what effect does this have on the brand loyalty of the consumer and previously ample study has been conducted to find out this effect. (Marliawati, A., & Cahyaningdyah, D, 2020)

It is being studied before in the previous studies that the feelings of frustration and irritation, is there with brand loyal consumers that they should be rewarded for their loyalty, not punished in case of any bad experience that they had with the advertisement of a particular brand (Verbeke, et al., 1998). Irritation in advertising does has effect on the value of the brand and eventually causes the decrease in brand loyalty. Brand loyalty requires time to build onto the customers hence it is not something which disappear in lees amount of time but it does decrease if the advertisement of that brand started irritating the customers and they are not afraid to let the brand know about their experience with bad advertisement (Tien, et al., 2018).

*H7: Attitude toward Advertising mediates the relationship between irritation and brand loyalty*



**Figure 1 - Conceptual framework**

### 3. Methodology

This is a quantitative study where a survey was conducted to gain insight into how the customers are irritated by online ads and the attitude toward advertising acts as a mediator between irritation and brand loyalty and purchase intention. Respondents were asked to fill in the questionnaire which consist of 18 questions and as a stimulus, they were also shown an un-skippable ad that appears in middle or sometimes at the end of the video.

#### 3.1 Data Sampling

A survey was conducted by filling out a questionnaire from a population of 500 individuals who use social media aged between 18 to 38 and also this sample size includes students as our target population is from many backgrounds people as they are targeted by brands for their products and services. The technique used in this research paper is Convince sampling.

#### 3.2 Measure

**3.2.1 Irritation** in the advertisement that may be leading to irritation was measured using 4 items using a questionnaire from Ramish et al (2020). These 4 items were measured through a Likert scale, the scale used to fill is a 5-point Likert scale, in these 5 means 'extremely disagree', and 1 signifies 'Strongly Agree'.

**3.2.2 Attitude towards advertisement** the attitude towards advertisement can be affected by many factors but in this research, ATA is being used as a mediator between irritation and purchase intention, and brand loyalty using the scale from Ramish et al (2020). 5 items were used in this instrument to test ATA and these 5 items were measured through a Likert scale, the scale used to fill is a 5-point Likert scale, in these 5 means 'extremely disagree', and 1 signifies 'Strongly Agree'.

**3.2.3 Purchase intention** is being tested in this research to see if the purchase intention is altered in any way due to the factor of irritation or if ATA is playing its role in this process or not. This instrument uses 3 items from Rafique and Zafar (2012) to test the purchase intention of consumers and these 3 items were measured through a Likert scale, the scale used to fill is a 5-point Likert scale, in these 3 means 'extremely disagree', and 1 signifies 'Strongly Agree'.

**3.2.4 Brand loyalty** is being tested here in this research paper to see if the irritation factor affects the brand loyalty of customers towards the brand. 5 items were used in this instrument from Ramish et al (2020) to test Brand loyalty and these 5 items were measured through a Likert scale, the scale used to fill is a 5-point Likert scale, in these 5 means 'extremely disagree', and 1 signifies 'Strongly Agree'.

#### 3.3 Process

In this research, the approximately 500 questionnaires designed on google doc was circulated to the potential respondents to collect relevant data. Continue to follow up was done for a month to gather maximum data from the

respondents. This resulted in 420 answered questionnaires and after removing the missing data the remaining questionnaire left were 390.

#### 4. Data Analysis

Data was collected from 500 different individuals including working professionals and youngsters who are potential target market of advertisers in Pakistan. Table 1 indicates the demographics of the data collected for this particular study. After the filtering of data 390 sample size was left and out of these 390 data 268 were male and 122 were female. 42 participants age between 18 to 30, 143 participants were between age 31 to 43, 153 participants were between age bracket 44 to 56 and lastly the participants above 56 ages were 52 in total. Moreover, the participants who were in high school were 56, participants in bachelors were 154, participants from masters were 112 and Doctorate/PhD participants were 52 in total.

**Table 1 – Demographics**

|                  |                                       | Frequency | Percent |
|------------------|---------------------------------------|-----------|---------|
| <b>Gender</b>    | Male                                  | 268       | 68.7    |
|                  | Female                                | 122       | 31.3    |
| <b>Age</b>       | 18-30                                 | 42        | 10.8    |
|                  | 31-43                                 | 143       | 36.7    |
|                  | 44-56                                 | 153       | 39.2    |
|                  | 56 and above                          | 52        | 13.3    |
| <b>Education</b> | High school graduate/<br>Intermediate | 56        | 14.4    |
|                  | Bachelors                             | 154       | 39.5    |
|                  | Masters                               | 112       | 28.7    |
|                  | Doctorate / PhD                       | 68        | 17.4    |

The descriptive statistics in this section consist of mean, standard deviation, alpha and correlation of all the variables. The independent variable here is irritation and mean of irritation is 4.04 (SD= 0.702; CR=0.883); the mean value of attitude towards advertisement is 1.99 (SD= 0.383; CR= 0.620); the mean value of brand loyalty is 2.12 (SD= 0.526; CR= 0.856) and lastly the mean value of purchase intention is 2.17 (SD= 0.662; CR= 0.709). The relationship between all the variables is significant at 0.01. While we can see that the relation between correlation and brand loyalty and purchase intention are significant but the correlation between irritation and attitude towards advertisement is insignificant.

**Table 2 - Descriptive Statistics**

|           | N   | Mean | SD   | Alpha | IR | ATA | BL | PI |
|-----------|-----|------|------|-------|----|-----|----|----|
| <b>IR</b> | 390 | 4.04 | .702 | 0.883 | -  | -   | -  | -  |

|            |     |      |      |       |         |        |         |   |
|------------|-----|------|------|-------|---------|--------|---------|---|
| <b>ATA</b> | 390 | 1.99 | .383 | 0.620 | .069    | -      | -       | - |
| <b>BL</b>  | 390 | 2.12 | .526 | 0.856 | -.651** | .177** | -       | - |
| <b>PI</b>  | 390 | 2.17 | .662 | 0.709 | -.674** | 0.006  | 0.691** | - |

NOTE: IR = irritation; ATA= Attitude towards advertisement; BL = Brand Loyalty; PI = Purchase intention  $p < 0.05^*$ ;  $p < 0.01^{**}$

This study uses Partial Least Squares (PLS) using the smart PLS 3.2 (Ringle et al., 2005) to test structural data and measurement of this model and we are using PLS to test because it does not require the data to be normally distributed (Chin et al., 2003). To rule out the issue of common method bias we have tested all variable against a common variable and the variance inflation factor (VIF) was checked and if the result indicates that the  $VIF \leq 3.3$  then it is confirmed that there is no bias from single source data. In this study we have seen that all the variables have  $VIF < 3.3$  hence it can be established that single source bias is not an issue in this case.

**Table 3 - Test of Full Collinearity**

| <b>Irritation</b> | <b>Attitude towards advertisement</b> | <b>Brand loyalty</b> | <b>Purchase Intention</b> |
|-------------------|---------------------------------------|----------------------|---------------------------|
| 1.850             | 1.099                                 | 1.900                | 1.842                     |

#### 4.1 Measurement Model

In this research 2 step approach is being used to test the model as suggested by (Anderson, et al., 1988). We start by testing the measurement model to evaluate the reliability and validity of the instrument (Hair et al., 2019). After the first test we then test the structural model for the developed of hypothesis. In order to measure the convergent reliability and validity, items, loadings, composite reliability (CR), and Average variance extracted (AVE) were extracted. According to Hair (2019) the threshold of items loading should be  $\geq 0.5$ , AVE is  $\geq 0.5$  and CR is  $\geq 0.7$ , also the loadings are acceptable  $> 0.6$ .

**Table 4 - Measurement Model for the First Order Constructs**

| <b>Constructs</b>                     | <b>Items</b> | <b>Loadings</b> | <b>CR</b> | <b>AVE</b> |
|---------------------------------------|--------------|-----------------|-----------|------------|
| <b>Irritation</b>                     | IR1          | 0.927           | 0.921     | 0.744      |
|                                       | IR2          | 0.862           |           |            |
|                                       | IR3          | 0.816           |           |            |
|                                       | IR4          | 0.841           |           |            |
| <b>Attitude towards advertisement</b> | ATA1         | 0.823           | 0.873     | 0.775      |
|                                       | ATA2         | 0.934           |           |            |
| <b>Brand loyalty</b>                  | BL1          | 0.752           | 0.898     | 0.640      |
|                                       | BL2          | 0.786           |           |            |
|                                       | BL3          | 0.715           |           |            |
|                                       | BL4          | 0.873           |           |            |
|                                       | BL5          | 0.861           |           |            |
| <b>Purchase intention</b>             | PI1          | 0.849           | 0.840     | 0.637      |

|     |       |
|-----|-------|
| PI2 | 0.819 |
| PI3 | 0.721 |

Afterwards we have calculated the Discriminant Validity using the Fornell and Larcker (1981) and Heterotrait Monotrait Ratio (HTMT). In Fornell and Larcker the diagonal values should be greater than all the non-diagonal values. In HTMT the values should be  $\leq 0.85$  and all the values of HTMT are  $\leq 0.85$  except Brand loyalty which is .951 in this research, hence it can be safely concluded that the respondents understand the difference between all the constructs indicating that the measurement items are valid and reliable both.

**Table 5 - Fornell - Larcker Criterion**

|            | 1      | 2      | 3      | 4     |
|------------|--------|--------|--------|-------|
| <b>ATA</b> | 0.880  |        |        |       |
| <b>PI</b>  | -0.066 | 0.798  |        |       |
| <b>BL</b>  | -0.128 | 0.752  | 0.800  |       |
| <b>IR</b>  | 0.143  | -0.677 | -0.711 | 0.863 |

NOTE: IR = irritation; ATA= Attitude towards advertisement; BL = Brand Loyalty; PI = Purchase intention

**Table 6 - Heterotrait - Monotrait Ratio (HTMT)**

|            | 1     | 2     | 3     | 4 |
|------------|-------|-------|-------|---|
| <b>ATA</b> |       |       |       |   |
| <b>PI</b>  | 0.149 |       |       |   |
| <b>BL</b>  | 0.148 | 0.951 |       |   |
| <b>IR</b>  | 0.175 | 0.853 | 0.807 |   |

NOTE: IR = irritation; ATA= Attitude towards advertisement; BL = Brand Loyalty; PI = Purchase intention

#### 4.2 Structural Model

In this research we have tested the structural model by using the Bootstrapping method with 5000 resamples as suggested by (Hair et al.,2020). Below we can see the hypothesis testing of direct effect and indirect effect both. Below is the table in which shows the direct effect of hypothesis testing and findings. Hypothesis 1 till hypothesis 5 are direct and hypothesis 8 and 9 are indirect hypothesis. Hypothesis 1 shows the relationship between attitude towards advertisement and purchase intention is positive and rejected at sig 0.1 with Beta value 0.031 and P value = 0.243. Hypothesis 2 measures the relationship between attitude towards advertisement and brand loyalty is negative and rejected at sig 0.1 with beta value of -0.027 and P value =0.286. Hypothesis 3 measures the relationship between irritation and attitude towards advertisement is positive and accepted at sig 0.1 with beta value of -0.143 and P value =0.023, whereas Hypothesis 4 shows the relationship between irritation and purchase intention as negative and is accepted at P value less than 0.1 with (Beta value -0.681 and P value = 0.000). Lastly, Hypothesis 5 shows the relationship between irritation and brand loyalty is also negative which, but significant and accepted with (Beta value - 0.707 and P value = 0.000). The table below shows the indirect effects which portrays the mediation hypothesis and its effects amongst the variables, it consists of Hypothesis 6 and 7. Hypothesis 6 shows the mediating effect of attitude

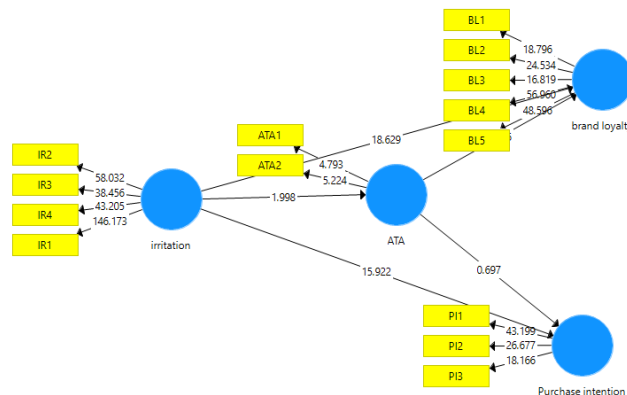
towards advertisement between irritation and brand loyalty which is insignificant because the P value is 0.301 greater than 0.1 and Beta value = -0.004 hence the hypothesis has been rejected. Hypothesis 6 shows the mediating effect of attitude towards advertisement between irritation and purchase intention which is significant and hypothesis has been rejected due to P value = 0.235 and Beta value -0.004.

**Table 7- Direct and Indirect Effects**

|    |                                         | Beta   | SD    | Mean   | T value | P value | Decision |
|----|-----------------------------------------|--------|-------|--------|---------|---------|----------|
| H1 | Irritation -> ATA                       | 0.143  | 0.072 | 0.148  | 1.998   | 0.023   | Accepted |
| H2 | Irritation -> Purchase intention        | -0.681 | 0.043 | -0.679 | 15.922  | 0.000   | Accepted |
| H3 | ATA -> Purchase intention               | 0.031  | 0.045 | 0.030  | 0.697   | 0.243   | Rejected |
| H4 | irritation -> ATA -> Purchase intention | 0.004  | 0.006 | 0.006  | 0.723   | 0.235   | Rejected |
| H5 | Irritation -> brand loyalty             | -0.707 | 0.038 | -0.704 | 18.629  | 0.000   | Accepted |
| H6 | ATA -> brand loyalty                    | -0.027 | 0.047 | -0.029 | 0.566   | 0.286   | Rejected |
| H7 | irritation -> ATA -> brand loyalty      | -0.004 | 0.007 | 0.007  | 0.521   | 0.301   | Rejected |

## 5. Discussion and Conclusion

This study has shed some light on the advertising industry practices and their implication onto the customers and proves that irritation from advertisement can cause a negative effect on customer's brand loyalty and purchase intention, moreover if marketers wants to create a brand value and encourage the consumers to purchase their products or use their service then they need to carefully manage their advertising strategy to make sure that it is not leaving a customer irritating after watching their advertisement (Alalwan, 2018). Irritation has negative impact on purchase intention hence it should be taken into consideration when a company started receiving negative feedback on their marketing and should take drastic steps to change this strategy (Ramish, 2020). The higher the impact of irritation, the lower will be the intention of purchase and brand loyalty will be (Hameed et al, 2020; Kaur, 2020). Although this study finds that attitude does not mediate the relationship, this deviation highlights important boundary conditions of (Theory of Reasoned Action) in high-stimulation digital environments, thereby extending its applicability.



**Figure 2 - Structural Equation model**

### 5.1 Practical Implication

Purchase intention is significantly influenced by attitudes regarding advertising. This implies that consumers are more inclined to purchase the promoted goods when they have a favorable opinion toward advertisements. As a result, marketers in the emerging markets must focus on creating favorable consumer perceptions of commercials. Attitudes about commercials are negatively impacted by irritation. This implies that viewers are more inclined to purchase the offered goods when an advertising gets less annoying. As a result, practitioners and marketers should focus on lowering advertising irritation in order to increase brand loyalty and increases the likelihood of purchase. The influence of these elements should be supplemented with other marketing aspects to focus on growing markets, such as adaptations to dynamic settings, knowledge transfers, market ties, and the significance of political relationships. Customers are more likely to show a good attitude towards advertising, which leads to increased buy intentions. To summarize, while launching advertising campaigns in emerging markets, marketers must focus on initiatives that enhance customers' purchase intention and likelihood of purchase. Marketers can benefit from this study by taking in consideration the result of this study and while making a strategy for their marketing department and in particular advertising strategy they can make sure that the frequency and content of their advertisement should not accede to a point where customer can get irritated because this will have a negative effect on their customers and can result in lack of purchase intention and long-term brand loyalty.

### 5.2 Limitation and Future Research

The data can be collected from different cities of people from different professions moreover the sample size can also be increased as this will help in addressing the cross-culture effect. The data in this study has time constraints so this factor can also be considered for future studies, alongside more variable can be tested like how the variable brand engagement can play its role as a mediator in this model instead of attitude towards advertisement. Moreover, a different technique can be used to collect the data in future studies to find out if that brings any changes in the result.

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