Consumer Behaviour towards Social Media under COVID-19: A Multi-Study Evidence from Pakistan

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Abstract
The purpose of the study is to investigate the underlying mechanism between the relationship of consumers' beliefs (in terms of credibility, invasiveness, and infotainment), behavioral intentions [in terms of electronic word of mouth (e-WOM) and purchase intentions] and resilience towards negative information (RNI). We propose that these relationships are sequentially mediated by consumers’ perceived social media advertising value (PSMAV) and their attitudes towards social media advertising (CATSMA). We report the results based on two studies. For study 1 (pre- COVID-19), we draw on survey evidence from 673 active users of social media (comprising of students & professionals) in Pakistan. For study 2 (post COVID-19), we draw on a usable sample of 263 respondents of similar demographics. Data are analyzed using variance-based structural equation modeling. Results of study 1 reveal that the relationships of infotainment and credibility with behavioral intentions are positive and partially mediated by the sequence of PSMAV and CATSMA. However, the relationship between invasiveness and behavioral intentions is negative and fully mediated by the sequence of PSMAV and CATSMA. For study 2, for both infotainment and credibility; PSMAV and CATSMA sequentially mediate the relationship between these belief constructs and RNI. For invasiveness, this sequential mediation remains ineffective. Consumer attitudes also show a positive linkage with RNI. This paper extends the extant literature by showing how (in a social media advertising context) consumers’ beliefs relate to consumers’ behavioral intentions and how positive attitudes formulate a higher RNI. Furthermore, we advance the literature by drawing on evidence from an under-researched context of Pakistan that has experienced dynamic changes during the pandemic era.

Keywords: – Consumer beliefs; Social media advertising; Consumer attitudes; Behavioral intentions; Resilience Towards Negative Information.

Introduction
The importance of online social media platforms has enhanced as a vital component of the businesses' integrated marketing communication programs (Mangold & Faulds, 2009; McCarthy, Rowley, Jane Ashworth, & Pioch, 2014). This has become even more evident during the COVID-19 pandemic as firms are shifting towards contactless economy. Human interactions are now coined by adhering to the standard operating procedures of social distancing, sanitizing, and consuming a healthy diet (Gursoy & Chi, 2020). These platforms are a source of online information created and used by consumers to educate other consumers regarding the products and brands (Blackshaw & Nazzaro, 2006). It involves social networking sites (SNS) such as Facebook (Houghton, Pressey, & Istanbulluoglu, 2020; Malik, Dhir, & Nieminen, 2016), video sharing sites such as YouTube (Khan, 2017); photo sharing on Instagram and Flickr (Serafinelli, 2017), business networking on LinkedIn (Davis, Wolff, Forret, & Sullivan, 2020), online community blogs
Given the importance, literature suggests that marketers are continuously looking for the criteria to evaluate how effective their promotions are and how consumers respond to the company advertisements (Li, Huang, & Christianson, 2017; Wells, 2014), particularly about social media advertising (Kohli, Suri, & Kapoor, 2015; VanMeter, Grisaffé, & Chonko, 2015). Previous research suggests some crucial determinants of advertising effectiveness and value, such as the consumers' attitudes towards social media advertising (CATSMA) (Boateng & Okoe, 2015; Chu, Kamal, & Kim, 2013; Lee & Hong, 2016), and their behavioral intentions (Knoll, 2015; Rodgers & Thorson, 2000). Likewise, consumers' perceived values generated by advertising are important for social media advertising effectiveness (Knopper, 1993; Liu, Sinkovics, Pezderka, & Haghirian, 2012). However, despite some studies conducted on social media advertising (Celebi, 2015; Knoll, 2015; Mao & Zhang, 2017), the research phenomena of social media advertising effectiveness and consumer attitudes need more research attention (Hew, Lee, Ooi, & Lin, 2016). A key challenge here is understanding the underlying mechanism of consumers' attitudes and behaviors towards social media advertising (Dao, Le, Cheng, & Chen, 2014; Zhang & Mao, 2016). Existing research has mainly looked at the opportunities, challenges & implications of social media advertising (Bolton, Parasuraman, Hoefnagels, Migchels, Kabadayi, Gruber, Loureiro, & Solnet, 2013) while ignoring how consumers respond to social media advertising. For example, there is limited or no focus on electronic word of mouth (e-WOM), which reflects how consumers develop attitudes towards advertisements and brands through their likes, comments, and posts over the social networks (Nevarez & Torres, 2015). Further, due to the shift towards limited human interaction in COVID-19, consumers have increased their dependency on e-commerce transactions, where social networking platforms have gained more momentum (Tsao et al., 2021). In the same manner, as the digital bond of the consumers has strengthened with their associated brands, their resilience towards negative information (RNI) has also skyrocketed. As the virtual exposure of the brands has exponentially risen during the COVID-19 crises, the ability of consumers to stand for their brands in these testing times simply cannot be ignored (Bezbaruah & Trivedi, 2020). To this end, we examine the phenomena of consumers' beliefs and their behavioral intentions by proposing a model based on a two-study examination. For study 1 (pre-COVID), we argue that consumers' beliefs such as credibility, invasiveness, and infotainment are vital determinants of the consumers' perceived social media advertising value (PSMAV). This PSMAV determines the consumers' attitudes towards social media advertising (CATSMA), which then leads to the development of consumers' behavioral intentions regarding social media advertising. We draw on survey evidence from 673 active users of social media (comprising college and university-level students as well as professionals) in Pakistan. For study 2 (post COVID-19), we again draw survey evidence from 263 usable responses by an additional variable: resilience towards negative information (RNI). Data for both the studies are analyzed using variance-based structural equation modeling through Smart PLS 3 (Ringle, Wende, & Becker, 2015b).

Theory And Conceptual Development

Theory Of Reasoned Action

This study is grounded in The Theory of Reasoned Action (TRA; Fishbein and Ajzen, 1975). TRA emerged due to a focus on attitudes and its ability of understanding and predicting human behavior (Ajzen and Fishbein, 1980). As a research model, TRA has been implemented in various domains to understand human beliefs, attitudes, and behaviors. For example, TRA and the related Theory of Planned Behavior (TPB) have been applied in the context of learning (Ramayah, 2020); public computing in libraries (DeMaagd, et al., 2013); eco-conscious consumer behavior in Pakistan (Hameed, Waris & Haq, 2019); information literacy and recognizing misinformation (Khan & Idris, 2019); adoption of hybrid electric cars (Alzahrani, Hall-Phillips, & Zeng, 2019); sports viewership (Xiao, 2020); and attitudes towards entrepreneurial activities (Zulfiqar, Sarwar, Aziz, Chandia, & Khan, 2019). Based on this ground, we adapt the TRA model to focus on beliefs, attitudes, and intentions to guide our understanding of social media advertising in Pakistan. TRA is amongst the most frequently utilized socio-behavioral theories based on the two underlying assumptions. Firstly,
human beings are rational decision makers and the consequences of any form of action are duly considered before engaging in any form of behavior (Fishbein & Middldestadt, 1989). This theory comprises of attitudes, social influence and intention variables. The factor of intention is regarded as the best form of behavior which is determined by attitudes (personal) and subjective norms (social pressure) (Ajzen & Fishbein, 1980). TRA has been effectively applied for predicting consumers’ evaluative criterias, specifically the emerging social media behavior’s (Arpaci, 2020; Zhao, Lee, & Copeland, 2019).

Consumer Beliefs and Social Media Advertising Value Based on TRA
Fishbein and Ajzen (1975) argue that individual behaviors and attitudes are a result of the beliefs. Therefore, understanding and evaluating consumers' beliefs about products/brands are essential as they suggest the consumers' likely attitudes and behaviors (such as purchase intentions) towards the product/brand (Durvasula, Mehta, Andrewst, & Lysonski, 1997). It is well established that consumers' beliefs about advertising influence their attitudes towards advertising (Bauer & Greyser, 1968). Beliefs help marketers understand the effectiveness of their advertising and the value of their advertising (Mehta, 2000; Van-Tien Dao et al., 2014). Consumers perceive advertisements from several aspects. Ducoffe (1995) identified three determinants of consumers' value: (i) Informativeness; (ii) Irritation; and (iii) Entertainment, which reflect the consumer's beliefs (Liu et al., 2012; Wolin, Korgaonkar, & Lund, 2002). These dimensions have been used in a variety of ways in later research. Information and entertainment can be viewed as a single broader construct and referred to as “infotainment” (Okazaki, 2004; Wang & Sun, 2010). The infotainment (i.e., information and entertainment) aspect concerning advertising reflects the consumers' belief in terms of how instructive, educational and informative, and how pleasurable and joyful the advertisement is for the consumer (Pollay & Mittal, 1993; Wang & Sun, 2010). An advertisement can be educational, informative as well as carry emotions, appeal, likeability, and amusement (Greyser & Bauer, 1966; Pollay & Mittal, 1993; Pyun & James, 2011). Advertisements can also be annoying, irritating, or invasive for the consumers (Korgaonkar & Wolin, 1999; Liu et al., 2012; Taylor et al., 2011), as they may be perceived as offensive, insulting, manipulative, and false in terms of their claims (Amyx & Lumpkin, 2016; Ducoffe, 1995). Ducoffe (1995) termed this as irritation, which we are referring to as “invasiveness” (Korgaonkar & Wolin, 1999; Liu et al., 2012). Liu et al. (2012) observe a negative relationship of irritation with regard to the value of mobile advertising and suggest that consumers develop negative perceptions towards mobile advertising messages, which are incomprehensible and unwanted. In the context of social media advertising, research suggests that consumers do not click or view advertisements where they believe the advertisement is irrelevant or negative or where they are cynical about the advertising claim (Broer, 2022; Niu, Wang, & Liu, 2021). Given the increasing number of businesses and competition, consumers are now increasingly concerned about their privacy and whether they can trust the marketer with regard to their products and offerings. Hence, aspects such as credibility, also termed as “integrity,” are also taken amongst key belief dimensions in judging whether an advertisement is believable or not (Choi, Hwang, & McMillan, 2008; Liu et al., 2012). Credibility also concerns aspects such as truth (Pollay & Mittal, 1993; Pyun & James, 2011), credibility (Liu et al., 2012; Wang & Sun, 2010) and privacy (Taylor et al., 2011) about the advertisement (Choi et al., 2008; Liu et al., 2012). The integrity of the advertisement reduces consumers' apprehensions about unsolicited advertising content and improves their attitudes towards social media advertising. Therefore, credibility is a key factor where consumers have to make decisions on the basis of uncertain information (Okazaki, Katsukura, & Nishiyama, 2007). Credibility in the advertisement is positively associated with the advertising value in the context of the internet (Lin & Hung, 2009) and mobile (Liu et al., 2012) advertising. Liu et al. (2012) suggest that credibility is a crucial factor regarding establishing a customer-client relationship and generating favorable perceptions towards the advertisement. However, studies such as Moore and Rodgers (2005) suggest that most college students do not find social media advertising trustworthy. There is a great deal of reluctance for advertisements where the consumers are asked to provide sensitive information on social media and that the consumers instead prefer those online sources that they know personally and trust (Turel & Osatuyi, 2021).
Perceived Social Media Advertising Value (PSMAV)

Advertising value entails the extent to which a consumer considers advertising to be valuable in terms of its utility (Ducoffe, 1995; Ducoffe, 1996). So, it reflects the level of advertising effectiveness and consumer satisfaction (Ducoffe, 1995). Advertising is a valuable source of product information and is a key predictor of consumers' attitudes towards advertising (Pollay & Mittal, 1993; Schlosser, Shavitt, & Kanfer, 1999). Research suggests that the perceived value of advertising can be determined by the extent to which the advertisement is informative (Ducoffe, 1996; Ducoffe & Curlo, 2000; Jung, Shim, Jin, & Khang, 2016; Liu et al., 2012), entertaining (Chowdhury, Parvin, Weitenberner, & Becker, 2006; Ducoffe & Curlo, 2000; Jung et al., 2016), and invasive or irritating (Ducoffe, 1996; Ducoffe & Curlo, 2000). As discussed above, these factors fall under the general consumer beliefs; and in the social media advertising context, the above-mentioned consumer beliefs serve as critical predictors of advertising value (Johnston, Khalil, Angelina, & Cheng, 2018; Van-Tien Dao et al., 2014). We refer to consumer beliefs on social media as perceived social media advertising value (PSMAV).

Therefore, based on the above, we hypothesize as follows:

H1: Consumers' belief with regard to the infotainment aspect of social media advertising and the consumers' perceived social media advertising value (PSMAV) are positively associated.

H2: Consumers' belief with regard to the invasiveness aspect of social media advertising and the consumers' perceived social media advertising value (PSMAV) are negatively associated.

H3: Consumers' belief with regard to the credibility aspect of social media advertising and the consumers' perceived social media advertising value (PSMAV) are positively associated.

Social Media Advertising Value and Consumer Attitudes

Ducoffe (1996) suggests that any form of advertising that builds value results in favorable consumer responses and positive consumer attitudes. Similarly, advertising that lacks value has limited effectiveness and results in negative consumer attitudes. With the increasing competition and dependence of companies upon consumers, consumers have become empowered and now play a key role in creating and determining the value of products and services through their interactions and active engagement on social media (Hutter, Hautz, Dennhardt, & Füller, 2013). Van-Tien Dao et al. (2014), within the context of social media advertising, suggest that consumers' perceived value positively influences their evaluation criteria and purchase intentions. Similarly, Jung et al. (2016) postulate that advertising value influences the consumers' attitudes and behavioral intentions towards social media advertising. Therefore, a consumer's belief about advertising, reflected through perceived social media advertising value (PSMAV), is an antecedent of the consumers' attitude towards social media advertising (Brackett & Carr, 2001; Pollay & Mittal, 1993). Based on the above, we hypothesize that:

H4: Consumers' perceived social media advertising value (PSMAV) and consumers' attitude towards social media advertising (CATSMA) are positively associated.

Consumer Attitudes and Consumers' Behavioral Intentions

As conceptualized above, the consumers' attitudes emerge from their beliefs, which exist at different cognitive levels, portraying consumers' various evaluative criteria (Solomon, Dahl, White, Zaichkowsky, & Polegato, 2014). The consumers' attitude towards advertisement and attitude towards brand reflects their purchase intentions (MacKenzie, Lutz, & Belch, 1986; Razig et al., 2018). Favorable consumer attitudes are linked with higher advertisement recalls and more significant buying interests (Bauer & Greyser, 1968; Mehta & Purvis, 2006). Choice and Rifen (2002) show that positive attitudes towards the brands (advertised online) lead to positive purchase intentions. Nelson, Keum, and Yaros (2004) show that positive consumer attitudes towards (video) advertisement lead to positive attitudes towards product placements, leading to purchase intentions. Concerning electronic word of mouth (e-WOM) on social media, Nevarez and Torres (2015), suggest that consumer attitudes towards social networking advertising and consumers' intention to
engage in e-WOM are positively associated, and these lead to an increased likelihood of the consumer visiting the brand website and making a purchase. Hence, consumer attitudes and their behavioral intentions are positively linked (Boateng & Okoe, 2015; Jung et al., 2016; Schiffman & Kanuk, 2010), and therefore, we hypothesize that:

H5: Consumers’ attitudes towards social media advertising (CATSMA) and behavioral intentions are positively associated.

**Consumer Beliefs and Behavioral Intentions**

The relationship between consumer beliefs and their behavioral intentions can also be seen as direct. Research suggests that consumer beliefs about the information and entertainment aspects of advertisement are primary determinants of the consumers’ intentions to join brand pages (Muk & Chung, 2014; Muk, Chung, & Kim, 2014a). Similarly, Taylor et al. (2011) and Jung et al. (2016) suggest that where an advertisement is considered invasive, there are negative influences on the consumers’ goal-oriented behavior, attitudes and buying decisions. For credibility, Jung et al. (2016) suggest that credibility plays a vital role in determining the consumers' underlying attitudes towards social media advertising. So, based on that, we hypothesize as follows:

H6: Consumers’ belief with regard to the infotainment aspect of social media advertising and the consumers’ behavioral intentions are positively associated.

H7: Consumers’ belief with regard to the invasiveness aspect of social media advertising and the consumers’ behavioral intentions are negatively associated.

H8: Consumers’ belief with regard to the credibility aspect of social media advertising and the consumers’ behavioral intentions are positively associated.

H9: PSMAV & CATSMA sequentially mediate the relationship between infotainment aspect of consumers' beliefs and their behavioral intentions.

H10: PSMAV & CATSMA sequentially mediate the relationship between invasiveness aspect of consumers' beliefs and their behavioral intentions.

H11: PSMAV & CATSMA sequentially mediate the relationship between credibility aspect of consumers' beliefs and their behavioral intentions.

**Consumer Attitudes and Resilience towards Negative Information (RNI)**

Where consumer attitudes portray their evaluative criteria, RNI refers to the extent to which individuals, in general, resist absorbing any negative information about their preferred company and brands (Skarmeas & Leonidou, 2013). So, if the bond of the consumers with their proposed brand is more potent, the more resilient they are in negating any negative publicity about it (Bhattacharya & Sen, 2003). Consumers even stand with their desired products and services during problematic times. The current testing phase of COVID-19 has further influenced many brand loyalists to support the consumption of their preferred commodities (Kim, Han, & Ariza-Montes, 2021). In general, as the desired attitudes towards brands become positive, their resilience towards avoiding any negative information becomes higher. This resistance has become more significant when customers have supported their brands in testing times (Amine, 1998). They have even played instrumental roles in disseminating optimistic information and defending against negative publicity (Japutra, Ekinci, & Simkin, 2018). As the construct of RNI has been added for study 2 examination, the current research now proposes its following hypothesis:

H12: Consumers’ attitudes towards social media advertising (CATSMA) and resilience towards negative information (RNI) are positively associated.

**Research Model**

Based on the literature discussed above, we propose two models for the two studies conducted pre-COVID and during COVID-19 (Figure 1 & 2). The first model involves three independent factors: infotainment, invasiveness, and credibility; one dependent factor: behavioral intentions; and two mediators: perceived
social media advertising value (PSMAV) and consumers' attitudes towards social media advertising (CATSMA). The second model involves the same constructs, with an additional variable, RNI added as an endogenous construct with behavioral intentions. We also added four control variables to the model: gender, occupation, education, and age, to control the output along with the demographics of the sample. Gender has earlier been considered as a controlling factor, which can influence the consumers' online behavioral intentions (Brown, Pope, & Voges, 2003; Van-Tien Dao et al., 2014). Both age and gender have been applied as control variables with respect to YouTube co-viewing (Haridakis & Hanson, 2009). Other demographic factors such as education and occupation have also been used by studies involving online (Kraut, Kiesler, Boneva, Cummings, Helgeson, & Crawford, 2002; Zhao, 2006) and social media (Chen, 2011; Correa, Hinsley, & De Zuniga, 2010) advertising.

Figure 1: Study 1

![Diagram for Study 1]

Figure 2: Study 2

![Diagram for Study 2]
Data And Methods
Both studies focused on young adults (aged: 18-29) and the mid-aged segment (aged: 30-44) from Pakistan. In Pakistan, around two-thirds of the population is below the age of 30 (Euromonitor, 2017). Pakistan is generally under-researched in marketing and social media studies, although there is a massive population in Pakistan that uses technology and internet services (Raziq et al., 2018). Millennials and young consumers are chosen as target population as they depict greater energy, effort, and motivation towards social media (Brosdahl & Carpenter, 2011; Khan, 2022) – they are considered as generations who have truly tasted the digital and information technology environment, and such has greatly encircled their personal and working lives (Wesner & Miller, 2008). Earlier studies on social media have also taken similar samples to evaluate consumers' attitudes and behavioral intentions (Dao et al., 2014; Jung et al., 2016; Nevarez & Torres, 2015).

We target college/university students and young professionals (Saputri & Yumarni, 2021). We collected data through a convenience sampling technique, which is widely used by the studies evaluating consumer responses towards social media advertising (Lee & Hong, 2016; Muk, Chung, & Kim, 2014b; Zhang & Mao, 2016). Questionnaires are distributed (and collected) personally as well as sent online to both known and unknown contacts through emails and messages via Facebook and WhatsApp (Chiuswa & Sibanda, 2021; Fajar & Larasati, 2022). Data from 704 respondents (study 1) were received, out of which, after checking for outliers, 31 were deleted, leaving 673 useable responses. Similarly, data from 272 respondents (study 2) were attained, and after deleting 9 outliers, 263 valid responses were achieved. The steps are taken prior to the surveys to reduce the chances of common method bias using the guidelines from Podsakoff, MacKenzie, Lee, and Podsakoff (2003). A Harman's single factor test (Harman, 1976) was incorporated, which indicated that the total variance in both the surveys was well below the 50% limit mark, signifying that datasets are not plagued by common method bias. Data were also checked for multi-collinearity - the (inner) variance inflation factor (VIF) ranged from 1.00 – 1.49, and was, hence below the threshold of 5 (Ringle, Wende, & Becker, 2015a), indicating little or no multi-collinearity among the variables.

Measurement and Analysis
The infotainment construct of consumers' belief is adopted from Ducoffe (1996) and Liu et al. (2012), invasiveness construct is adopted from Liu et al. (2012), and Taylor et al. (2011), and the credibility construct is adopted from Dao et al. (2014); Mackenzie and Lutz (1989); and Taylor et al. (2011). PSMAV is adopted from Van-Tien Dao et al. (2014), while CATSMA is adopted from Nevarez and Torres (2015) and Taylor et al. (2011). The behavioral intentions construct is adopted from Van-Tien Dao et al. (2014) and Nevarez and Torres (2015). Finally, the three-item scale for measuring RNI was adopted from the work of Japutra et al. (2018). All the constructs are measured on a 7-Point Likert scale, with options ranging from strongly disagree (1) to strongly agree (7). For data analysis, we apply the variance-based structural equation modeling technique using SmartPLS (Ringle et al., 2015a). This software is now being widely applied within the context of social media advertising and consumer behavior (Borah, Iqbal, & Akhtar, 2022; Nasidi, Ahmad, Dahiru, & Garba, 2021). Confirmatory factor analysis (CFA) is conducted and tests for convergent validity, composite reliability and discriminant validity are undertaken. To test the significance of indirect effects, bootstrapping method (5000 samples) (Preacher & Hayes, 2008) is used.

Results Of Study 1
Pertaining to the measurement model (see Table 1), the average variance extracted (AVE) scores and constructs' factor loadings were above 0.5 and 0.7, respectively, reflecting good convergent validity. The composite reliability scores and Cronbach's alpha scores were also above 0.7, indicating good reliability and validity (Hair, Hult, Ringle, & Sarstedt, 2016). With regard to discriminant validity, the square root of AVE values was higher than the correlation coefficients between the latent variables (see Table 2), showing that they were conceptually and empirically unrelated (Fornell & Larcker, 1981).
With regard to the demographic profile, around 60% of the respondents belonged to 19-25 age bracket, while the rest were above 25 years of age. Around 61% were males, and the rest were females. For education, around 5% were college-level students, 41% had an undergraduate-level qualification, and 55% had completed their post-graduate studies. Around 48% were students, 36% were salaried people, and 10% were self-employed. Observing the direct and indirect effects, Table 3 shows that infotainment was positively related to PSMAV and behavioral intentions. This confirmed our hypotheses 1 and 6. About invasiveness, the relationship was negative with PSMAV, but not significant with behavioral intentions, and with that, our hypothesis 2 was confirmed, but hypothesis 7 was not confirmed. Credibility was positively associated with PSMAV and behavioral intentions, and with that our hypotheses 3 and 8 were also confirmed. PSMAV and CATSMA were positively associated, and CATSMA and behavioral intentions were also positively associated, and with that our hypotheses 4 and 5 were also confirmed.

Table 1: Measurement Model

<table>
<thead>
<tr>
<th>Constructs</th>
<th>Cronbach's Alpha</th>
<th>Composite Reliability</th>
<th>AVE</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 Behavioral Intention</td>
<td>0.912</td>
<td>0.932</td>
<td>0.696</td>
</tr>
<tr>
<td>2 CATSMA</td>
<td>0.892</td>
<td>0.917</td>
<td>0.649</td>
</tr>
<tr>
<td>3 Infotainment</td>
<td>0.877</td>
<td>0.907</td>
<td>0.621</td>
</tr>
<tr>
<td>4 Credibility</td>
<td>0.834</td>
<td>0.900</td>
<td>0.751</td>
</tr>
<tr>
<td>5 Invasiveness</td>
<td>0.882</td>
<td>0.909</td>
<td>0.717</td>
</tr>
<tr>
<td>6 PSMAV</td>
<td>0.902</td>
<td>0.939</td>
<td>0.837</td>
</tr>
</tbody>
</table>

Table 2: Discriminant Validity

<table>
<thead>
<tr>
<th></th>
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<th>7</th>
<th>8</th>
<th>9</th>
<th>10</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 Age</td>
<td>1.000</td>
<td></td>
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<td></td>
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<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2 Behavioral Intention</td>
<td>-0.159</td>
<td>0.834</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
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<td></td>
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<tr>
<td>3 CATSMA</td>
<td>-0.220</td>
<td>0.692</td>
<td>0.805</td>
<td></td>
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<tr>
<td>4 Education</td>
<td>0.356</td>
<td>-0.104</td>
<td>-0.098</td>
<td>1.000</td>
<td></td>
<td></td>
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<tr>
<td>5 Gender</td>
<td>-0.123</td>
<td>0.074</td>
<td>0.055</td>
<td>-0.075</td>
<td>1.000</td>
<td></td>
<td></td>
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<tr>
<td>6 Infotainment</td>
<td>-0.176</td>
<td>0.644</td>
<td>0.516</td>
<td>-0.067</td>
<td>0.026</td>
<td>0.788</td>
<td></td>
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<tr>
<td>7 Credibility</td>
<td>-0.162</td>
<td>0.547</td>
<td>0.532</td>
<td>-0.056</td>
<td>0.004</td>
<td>0.574</td>
<td>0.867</td>
<td></td>
<td></td>
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<tr>
<td>8 Invasiveness</td>
<td>-0.027</td>
<td>-0.127</td>
<td>-0.141</td>
<td>0.027</td>
<td>-0.053</td>
<td>-0.126</td>
<td>-0.111</td>
<td>0.847</td>
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<td>9 Occupation</td>
<td>0.326</td>
<td>-0.059</td>
<td>-0.093</td>
<td>0.287</td>
<td>-0.273</td>
<td>0.010</td>
<td>-0.031</td>
<td>-0.014</td>
<td>1.000</td>
<td></td>
</tr>
<tr>
<td>10 PSMAV</td>
<td>-0.162</td>
<td>0.635</td>
<td>0.553</td>
<td>-0.094</td>
<td>-0.015</td>
<td>0.667</td>
<td>0.724</td>
<td>-0.153</td>
<td>-0.032</td>
<td>0.915</td>
</tr>
</tbody>
</table>
Table 3: Structural Model

<table>
<thead>
<tr>
<th>Structural Model</th>
<th>Path Coefficients</th>
<th>T-Stats.</th>
<th>P</th>
</tr>
</thead>
<tbody>
<tr>
<td>CATSMA → Behavioral Intention</td>
<td>0.456</td>
<td>12.643</td>
<td>0.000</td>
</tr>
<tr>
<td>Infotainment → Behavioral Intention</td>
<td>0.35</td>
<td>9.641</td>
<td>0.000</td>
</tr>
<tr>
<td>Infotainment → PSMAV</td>
<td>0.37</td>
<td>9.393</td>
<td>0.000</td>
</tr>
<tr>
<td>Credibility → Behavioral Intention</td>
<td>0.107</td>
<td>2.701</td>
<td>0.000</td>
</tr>
<tr>
<td>Credibility → PSMAV</td>
<td>0.507</td>
<td>13.737</td>
<td>0.000</td>
</tr>
<tr>
<td>Invasiveness → Behavioral Intention</td>
<td>-0.003</td>
<td>0.097</td>
<td>0.923</td>
</tr>
<tr>
<td>Invasiveness → PSMAV</td>
<td>-0.05</td>
<td>1.984</td>
<td>0.048</td>
</tr>
<tr>
<td>PSMAV → CATSMA</td>
<td>0.553</td>
<td>16.858</td>
<td>0.000</td>
</tr>
<tr>
<td>Infotainment → PSMAV → CATSMA → Behavioral Intention</td>
<td>0.093</td>
<td>6.646</td>
<td>0.000</td>
</tr>
<tr>
<td>Credibility → PSMAV → CATSMA → Behavioral Intention</td>
<td>0.128</td>
<td>8.158</td>
<td>0.000</td>
</tr>
<tr>
<td>Invasiveness → PSMAV → CATSMA → Behavioral Intention</td>
<td>-0.013</td>
<td>1.982</td>
<td>0.048</td>
</tr>
</tbody>
</table>

Looking at the indirect effects, both PSMAV and CATSMA in a sequence mediate the relationship between infotainment and behavioral intentions, credibility and behavioral intentions; and (negatively) invasiveness and behavioral intentions. With that, our hypotheses 9, 10, and 11 were also confirmed. Earlier, we found that invasiveness and behavioral intentions were not associated. So, based on our results, it can be stated that the: (a) infotainment and behavioral intentions relationship is partially mediated by the sequence of PSMAV and CATSMA; (b) credibility and behavioral intentions relationship is partially mediated by the sequence of PSMAV and CATSMA; and (c) the invasiveness and behavioral intentions relationship is fully mediated by the sequence of PSMAV and CATSMA. We now discuss the results as follows and elaborate on the contributions from this study.

Results Of Study 2

Concerning study 1, the measurement model (see Table 4), the AVE scores, and the factor loadings were above the benchmarks of 0.5 and 0.7, reflecting good convergent validity. The scores of Cronbach's alpha and composite reliability were also above 0.7, portraying good reliability and validity (Hair et al., 2016). For discriminant validity, the square root of AVE was higher than their inter-construct correlation coefficients (see Table 5), reflecting that they are distinguishable and distinct (Fornell & Larcker, 1981).
Table 4: Measurement Model

<table>
<thead>
<tr>
<th>Constructs</th>
<th>Cronbach’s Alpha</th>
<th>Composite Reliability</th>
<th>AVE</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 Behavioral Intention</td>
<td>0.911</td>
<td>0.931</td>
<td>0.691</td>
</tr>
<tr>
<td>2 RNI</td>
<td>0.810</td>
<td>0.888</td>
<td>0.725</td>
</tr>
<tr>
<td>3 CATSMA</td>
<td>0.872</td>
<td>0.904</td>
<td>0.610</td>
</tr>
<tr>
<td>4 Infotainment</td>
<td>0.862</td>
<td>0.897</td>
<td>0.595</td>
</tr>
<tr>
<td>5 Credibility</td>
<td>0.799</td>
<td>0.882</td>
<td>0.714</td>
</tr>
<tr>
<td>6 Invasiveness</td>
<td>0.888</td>
<td>0.871</td>
<td>0.638</td>
</tr>
<tr>
<td>7 PSMAV</td>
<td>0.897</td>
<td>0.936</td>
<td>0.829</td>
</tr>
</tbody>
</table>

Table 5: Discriminant Validity

<table>
<thead>
<tr>
<th></th>
<th>1</th>
<th>2</th>
<th>3</th>
<th>4</th>
<th>5</th>
<th>6</th>
<th>7</th>
<th>8</th>
<th>9</th>
<th>10</th>
</tr>
</thead>
<tbody>
<tr>
<td>Behavioral Intention</td>
<td>0.832</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>RNI</td>
<td>0.186</td>
<td>0.851</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>CATSMA</td>
<td>0.746</td>
<td>0.373</td>
<td>0.781</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Credibility</td>
<td>0.616</td>
<td>0.138</td>
<td>0.564</td>
<td>0.845</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Infotainment</td>
<td>0.596</td>
<td>0.216</td>
<td>0.572</td>
<td>0.545</td>
<td>0.771</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Invasiveness</td>
<td>0.009</td>
<td>0.249</td>
<td>0.043</td>
<td>-0.009</td>
<td>-0.099</td>
<td>0.799</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>PSMAV</td>
<td>0.653</td>
<td>0.204</td>
<td>0.594</td>
<td>0.716</td>
<td>0.624</td>
<td>-0.080</td>
<td>0.911</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

In terms of sample profiling, more than 65% of the respondents belonged to the 19-25 age bracket, while the remaining were above 25 years of age. In terms of gender, around 65% were males, and the remaining were females. In terms of education, more than 40% of the respondents were comprised of undergraduate and postgraduate students, while the remaining were college-level students. Finally, while evaluating the educational profiles, more than 55% were students, 25% were salaried people and the remaining 20% were self-employed. Examining the direct effects, almost a similar set of results was obtained (See Table 6). Both infotainment and credibility depicted a positive association with advertising value, while invasiveness portrayed an insignificant association. PSMAV also showed a significant linkage with CATSMA and similarly, CATSMA showed a significant association with behavioral intentions. By adding a new construct of RNI in study 2, consumer attitudes also showed a positive linkage with resilience towards negative information. This supports our hypothesis H12. Observing the indirect effects (See Table 6), both PSMAV and CATSMA sequentially mediated the relationship between infotainment and behavioral intentions, and between credibility and behavioral intentions. However, in the case of invasiveness, this sequential mediation remained insignificant. Likewise, both PSMAV and CATSMA portrayed a sequential mediation...
between infotainment and RNI, and between credibility and RNI. Again, for invasiveness, this sequential mediation remained insignificant. We now discuss the results as follows and elaborate on the implications of this study.

### Table 6: Structural Model

<table>
<thead>
<tr>
<th>Structural Model</th>
<th>Path Coefficients</th>
<th>T-Stats.</th>
<th>P</th>
</tr>
</thead>
<tbody>
<tr>
<td>CATSMA → Behavioral Intention</td>
<td>0.746</td>
<td>20.688</td>
<td>0.00</td>
</tr>
<tr>
<td>CATSMA → RNI</td>
<td>0.373</td>
<td>6.088</td>
<td>0.00</td>
</tr>
<tr>
<td>Credibility → PSMAV</td>
<td>0.538</td>
<td>9.657</td>
<td>0.00</td>
</tr>
<tr>
<td>Infotainment → PSMAV</td>
<td>0.327</td>
<td>4.694</td>
<td>0.00</td>
</tr>
<tr>
<td>Invasiveness → PSMAV</td>
<td>-0.042</td>
<td>1.007</td>
<td>0.314</td>
</tr>
<tr>
<td>PSMAV → CATSMA</td>
<td>0.594</td>
<td>10.698</td>
<td>0.00</td>
</tr>
<tr>
<td>Infotainment → PSMAV → CATSMA → Behavioral Intention</td>
<td>0.145</td>
<td>3.739</td>
<td>0.00</td>
</tr>
<tr>
<td>Credibility → PSMAV → CATSMA → Behavioral Intention</td>
<td>0.238</td>
<td>5.913</td>
<td>0.00</td>
</tr>
<tr>
<td>Invasiveness → PSMAV → CATSMA → Behavioral Intention</td>
<td>-0.019</td>
<td>1.036</td>
<td>0.301</td>
</tr>
<tr>
<td>Infotainment → PSMAV → CATSMA → RNI</td>
<td>0.072</td>
<td>3.182</td>
<td>0.002</td>
</tr>
<tr>
<td>Credibility → PSMAV → CATSMA → RNI</td>
<td>0.119</td>
<td>4.319</td>
<td>0.000</td>
</tr>
<tr>
<td>Invasiveness → PSMAV → CATSMA → RNI</td>
<td>-0.009</td>
<td>1.004</td>
<td>0.316</td>
</tr>
</tbody>
</table>

### Discussion, Implications, Limitations And Future Research

For study 1, we examine the relationship between consumer beliefs such as infotainment, credibility, and invasiveness with the consumers' behavioral intentions. Earlier, Liu et al. (2012), drawing on evidence from Japan and Austria in the mobile advertising context, show how consumer beliefs relate to the consumers' attitude towards advertising. We show how beliefs further lead from the consumers' attitudes towards their behavioral intentions and through identifying some contingencies show where the behavioral intentions can be positive or negative. As per the uses and gratification theory, it is of interest to marketers to understand the driving factors behind the consumer use of a particular media. We extend further by proposing and testing some underlying mechanisms with regard to consumers' purchase intentions as well as their electronic word of mouth. Second, with respect to the positive relationship between consumers' attitudes towards social media advertising and consumers' behavioral intentions, there have been earlier research, which has tested these relationships, particularly pertaining to the empathy expression (Lee & Hong, 2016) and consumers' responses towards brand pages (Muk & Chung, 2014; Muk et al., 2014a). However, research shows...
inconsistencies regarding the significance of associations. We examine these associations in a different context and show how they link with each other. The key contribution here being that we test this relationship taking behavioral intentions as involving both the consumers' purchase intentions as well as their electronic word of mouth (e-WOM). Previous research overlooked this aspect as an indicator of consumers' behavioral intentions in a social media advertising context. Last comes the most significant contribution from our study i.e., the partial and full mediation between consumer beliefs and their behavioral intentions. In this study, we dig deeper into the relationship between consumer beliefs and their behavioral intentions concerning social media advertising. We proposed some underlying mechanisms in the relationship between consumer beliefs and their behavioral intentions. In so doing, we hypothesized that the consumers' beliefs-behavioral intentions relationship is sequentially mediated by consumers' perceived advertising value (PSMAV) and their attitudes towards social media advertising (CATSMA). Our results show that the relationships of consumer beliefs such as infotainment and credibility with behavioral intentions are positive and partially mediated by the sequence of PSMAV and CATSMA. However, the relationship between invasiveness and behavioral intentions is negative and fully mediated by the sequence of PSMAV and CATSMA, indicating no direct relationship between invasiveness and behavioral intentions (purchase and e-WOM). By examining some underlying mechanisms here, we contribute and add to the understanding of how consumers' beliefs relate to the consumers' behavioral intentions. For study 2, we added an additional endogenous construct of RNI, and its relationship with consumers' underlying attitudes towards social media advertising is positively significant. This shows that as positive evaluative criteria are developed for a specific promoted product/brand, a consumers' resilience to avoid any negative information becomes higher (Su, Hsu, & Huels, 2021). During the COVID-19 crises, consumers have connected with their brands digitally and their purchase behaviors have been unusually influenced through social media marketing channels (Laato, Islam, Farooq, & Dhir, 2020). They have also been religiously engaged in reviewing and promoting their products and services through various brand communities. Moreover, study 2 also tests the sequential mediation effects of PSMAV and CATSMA between the three consumer beliefs and RNI. The mediating effects are significant for infotainment and RNI and credibility and RNI. However, this relationship is insignificant in the case of invasiveness. This reflects that the belief constructs of infotainment and credibility formulate effective advertising value to enhance consumer attitudes and build a greater resilience towards negative information in the COVID-19 era. These associations remain unaddressed and have been duly identified by the present study through extending the scholarly work of Bezbaruah and Trivedi (2020). The study has some implications for the management practice. We show that factors such as infotainment, credibility, and invasiveness are key to developing the consumers' attitudes towards the products/brands advertised on social media. So, this is an area where the advertisers need to focus – if their advertisements are informative and entertaining, they can do better about their offerings. Obviously, there are several factors (other than the advertisement per se) that influence credibility and irritation with regard to the brand/advertisement, and the marketers need to do much more with regard to the actual product/brand rather than advertise only. But these are key areas for marketers to improve upon. Marketers may also build better value for their promotional content by providing helpful information, and entertainment in their advertisements while reducing elements, which may cause irritation and avoidance. In the same manner, the construct of RNI provides a new direction to the knowledgeable workforce to examine its role against the changing dynamics of consumer behavior during COVID-19. This study comes with some methodological and conceptual limitations. A limitation is that it draws on a sample of young and middle-aged people and ignores older people, while arguably social media today is commonly used by almost all age groups. Research (using the Pakistani context) suggests that age has a positive association with rationality (Raziq et al., 2018), and so, it is likely that older people have different beliefs and behavioral intentions than their younger counterparts. Furthermore, the study sample is drawn based on convenience, and there may be issues of representativeness; also, a longitudinal or an in-depth case study design may offer better insights than a cross-sectional one adopted here. This two-study examination analyzes consumer behavior towards social media in a generalized manner.
Future studies may incorporate context-based aspects such as aesthetics and functionality of virtual communities and user-based aspects such as the need for creativity, self-efficacy to attain valuable insights about an online user, etc. Additionally, social media platforms or types can be tested as an independent or interacting factor regarding consumers' attitudes. Future scholarly works can also launch exploratory studies into how digital engagement would be altered once the pandemic comes to an end.

References


Muk, A., Chung, C., & Kim, J. (2014). Korean consumer perspectives on social media advertising and...


