

The Effects of User Involvement on Internet Ad Preference Based on Presentation Type and Content

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초 록

본 연구의 목적은 한국의 인터넷 사용자데이터를 통해 인터넷 광고의 시각적 모습만이 아니라, 내용적 차이에 따른 사용자 선호도를 제품 관여도를 포함해 분석하고자 한 것이다.

인터넷을 활용한 실험연구에 의하면 이미지 위주의 인터넷 배너광고가 텍스트 위주의 광고에 비해 사용자 선호도가 높았으며 관여도 또한 광고의 선호도에 통계적으로 유의한 영향을 미치는 것으로 나타났다. 이미지 위주의 광고는 제품과 관련된 관여도의 여부와 관계없이 전반적으로 텍스트 위주의 광고에 비해 사용자들의 호감을 얻고 있었다. 또한 전반적으로 정보 지향적인 광고 보다는 경품위주의 광고의 효과가 높았다.

본 연구는 배너광고를 활용하는 마케팅 의사 결정에 있어서 배너광고와 광고의 시각적 형태 외에도 광고에 포함되는 내용, 소비자화 제품의 관여도 그리고 그 상호효과에 대해 철저한 사전 분석이 있어야 기대하는 마케팅 목표를 이루 수 있음을 시사하고 있다.

ABSTRACT

The primary objectives of this study were, using data from Internet users in Korea, to determine users' preference of banner ad through two ad properties; ad presentation type (text vs. image) and ad content (product information vs. prize information) by incorporating the level of involvement into research design.

Using within-group experimental design by means of subjects' web-based participation in the study, the study result showed that image-based banner ad was significantly preferred to text-based banner ad. It was found that the level of ad involvement had a significant impact on the preference of banner ads. Also it was found that image-based banner ad had a greater effect on ad preference than text-based banner ad in low involvement situation only. Finally, image-based banner ad was consistently preferred to text-based banner ad regardless of involvement level when the banner ad was product oriented.

The study findings suggest that adoption decisions regarding banner ad presentation type and banner ad content should be based on the knowledge of both the level of consumer's ad involvement and the interactive effects between ad presentation and ad content.

키워드 : 인터넷, 광고, 관여도

Internet, Advertising, Involvement

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1. Introduction

According to eMarketer (2000.7.10) which quoted a study result by Jupiter Communications, worldwide online advertising revenue will reach \$28 billion by 2005, up from \$4.3 billion in 1999 mainly due to the rise in number of Internet users from 200 million today to 600 million in 2005. Although online advertising accounts for only a small amount of overall ad budget, its share is increasing, currently standing at 2.5% and projected to grow up to 7.6% by 2004. However, as media buyers become more knowledgeable about net preference, the competition for online ad revenue intensified. And click-through rates are currently declining. A study which conducted the historical tracking of banner click-through rates showed a gradual decline in the rates which peaked at 1.35% in 1997 and currently standing at .39% in year 2000 (eAdvertising Report, 2000. 7.10). To many Internet marketers, the low click-through rate suggests that more efforts need to be made to understand the motives for using Internet ads which, in many respects, are different from traditional media.

Previous studies of advertising attempted to investigate the effects of advertising design on consumer processing by focussing on the effects of picture size (Rossiter and Percy 1980; Holbrook and Lehmann 1980), commercial length (Rethans, Swasy and Marks 1986), number of exposure (Nickerson 1968) and use

of pictures (Babin and Burns 1997). Some other researchers have sought to explain the differential effects of text and image on memory enhancement (Milgram 1967; Mowen 1988; Lutz and Lutz 1976; Childers and Houston 1984). The previous studies seemed to concur that product information conveyed by image is more easily recalled and recognized than textual product information. Extant studies on the effects of ad properties such as web page background (Stevenson et al. 2000), copy elements and appearance (Bellizzi 2000), banner ad size (Cho and Leckenby 2000; Kim 1996) and effects of text vs. image (Kim 1996) have focused mostly on the major differences in ad effectiveness between traditional media and internet.

Most of extant studies have attempted to explain the preference of Internet ad in result-oriented terms such as conversion efficiency (Berthon et al. 1996) and promotional preference (Dreze and Zufryden 1997) with relatively little focus on the theory-based approach to underlying process or mechanism affecting consumers' preference toward Internet ads. It seems that there should be more studies which seek to understand what causes the consumers to prefer certain attributes of internet ad or certain types of ads and why they behave that way. Therefore, a more holistic approach needs to be taken to measure the Internet ad's preference which provides theoretical basis for understanding not only the feature-oriented

ad preference but the consumers' deeper evaluation of the ad. For instance, the ad message orientation (whether it is product information oriented or prize information oriented) may affect ad preference through users' varying levels of comprehension or personal involvement. This kind of approach to measuring ad preference would be critical to understanding how consumers evaluate ads offering different types or kinds of information. This study seeks to investigate the role of personal involvement in causing ad preference in terms of ad presentation type (text vs. image) and ad content (product information vs. prize information) based on the theoretical background concerning consumer's information processing. This study has two research objectives as follows:

1. To determine whether ad presentation type and ad content have any significant impact on the preference for banner ad.
2. To investigate the effects of consumer involvement on banner ad preference in terms of ad presentation type and ad content.

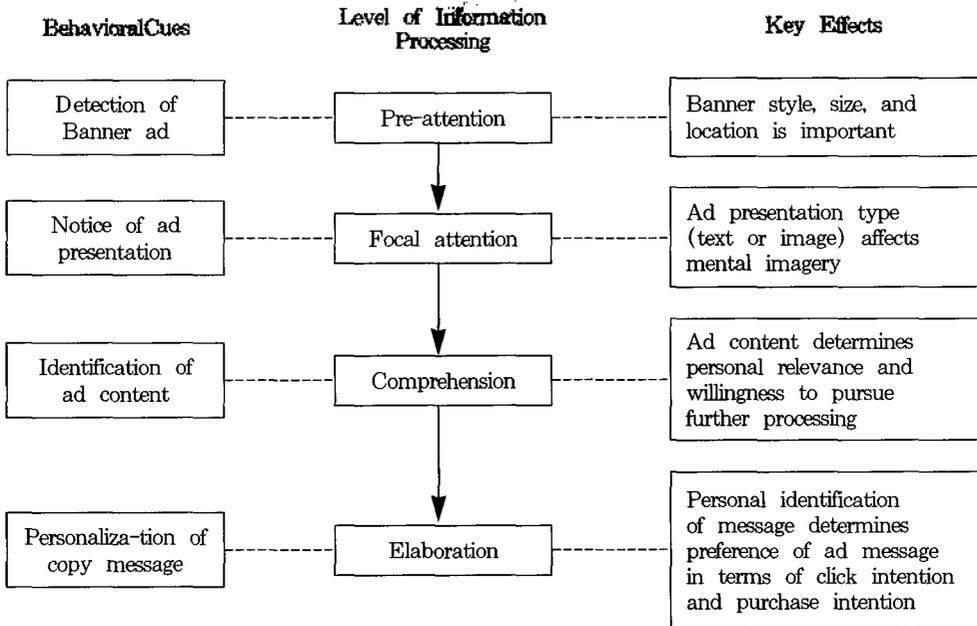
The following section discusses conceptual framework regarding the role of consumer involvement as it applies to banner ad.

1.1 Conceptual Framework

Greenwald and Leavitt (1984) studied the audience involvement as a concept of attention

and classified the level of audience involvement into pre-attention, focal attention, comprehension, and elaboration. According to their model, when a message is exposed to audience, sensory buffering and feature analysis take place. Then at a focal attention level, choice of product information path and sensory as well as semantic product information processing take place and at a comprehension level, phrase analysis takes place. And finally at an elaboration level, conceptual analysis takes place. In terms of cognitive effects (instant vs. persistent), they postulated that at each level of audience involvement, instant ad effects are generated when each process is code-based analyzed and when a situation dependent code is activated. Persistent cognitive effect takes place only at a focal attention level where image is formulated. At a comprehension level, a proposition effect takes place, and conceptual effect takes place only at the elaboration level. Fin (1988) advanced this study of Greenwald and Leavitt (1984) one step further to devise a model which prescribed measurement units at each level of product information processing based on involvement. The research model depicted in Figure 1 below adapts Fin's (1988) conceptual model to explain the behavioral cues and key effects manifested in the process of ad information.

Based on the above model, the ad presentation type and ad content are postulated to elicit consumers' focal attention and comprehension needs respectively. Although ad presentation



(Figure 1.) A Model of Product information Processing for Banner Ad

type and ad content have different effects on consumer's need or desire to process information, the two ad properties are supposed to assume important roles in information processing hierarchy representing increasing levels of personal involvement. Therefore, it is the objective of this study to learn how banner ad's presentation type and content at different levels of personal involvement affect overall ad preference which, in turn, will result in click intention and purchase intention.

1.2 The Effects of Ad Presentation Type on Ad Preference

Most of the studies in consumer behavior

concerning the superiority of textual relative to pictorial ads have been approached from two major perspectives. One group of studies concentrated on disclosing the effects of ad presentation type (textual vs. pictorial) in terms of enhancing consumer's awareness and brand recall (Pavio 1969; Lutz 1977). Another group focused on the effects of ad presentation type on consumer's evaluation of product information (Wright and Rip 1980; Kisielius and Sternthal 1984). Viewed collectively, the primary motives of those studies lied in explaining the differential effects of text and image on memory enhancement (Milgram 1967; Mowen 1988; Lutz and Lutz 1976; Childers and Houston 1984). One of the most predominant findings

by extant studies on the effects of message type is that product information conveyed by image is more easily recalled and recognized than text-based product information. It has been cogently argued by researchers that image-based product information facilitates the use of mental imagery which is recreated in the mind of consumers after stimulus exposure (Childers and Houston 1984; Unnava and Burkrant 1991; Leong et al. 1996).

However, the Internet ad's visual attribute may not always produce positive reaction to the interactive type of advertisement, as demonstrated by Bezjian-Avery et al. (1998). They found that depending on the characteristics of the advertisement properties and subjects' orientation (e.g., visual-ness and verbal-ness dimensions), the interactivity may actually inhibit process of persuasion: subjects with visual orientations tended to be hampered by the interactive system as opposed to traditional linear system when the subjects showed decreased purchase intention and spent less time on the advertisements.

Based on the above theoretical and empirical observations, the following hypothesis is set forth.

H1: Image-based banner ad will be preferred to text-based banner ad.

1.3 Effects of Involvement and Ad Presentation Type on Ad Preference

The role of involvement in influencing ad preference has been extensively studied in the past. For instance, Krugman (1965, 1977) who developed theory of low involvement to explain the ad preference found that involvement exerted significant influence on consumers' response to ads. According to Mowen (1988), the level of influence on memory using different message types (i.e., text and image) had much to do with the level of consumer involvement. In his study, text-based product information yielded greatest ad preference when the subjects were highly involved and when they were motivated to process the entire message semantically, while image-based product information was preferred when the subjects were less involved (Mowen 1988). Also the effects of presentation type on consumer responses were found significant in Kim (1996)'s study of Internet banner ad which reported significant interaction between involvement level and ad presentation type such that in low involvement situation, image-based ad was the most preferred while in high involvement situation, text-based ad was the most preferred.

Based on the above stated previous findings, this study proposes the following hypothesis:

H2a: In low involvement situation, image-based banner will be preferred to text-based banner ad.

H2b: In high involvement situation, text-based banner ad will be preferred to image-based banner ad.

1.4 Effects of Involvement and Ad Content on Ad Preference

Petty and Cacioppo (1986) attempted to explain the effects of involvement through Elaboration Likelihood Model which postulated the divergent product information processing path (central vs. peripheral) contingent upon consumers' level of motivation and ability to process product information. According to the theory, a message recipient takes a central processing route when he is high in cognitive elaboration (e.g., when he is involved with the product related message due to past experience or knowledge), but he takes a peripheral route when he is less involved with the message by taking cues from non-product related stimuli such as ad model, background music, or graphics. Also, according to Krugman's (1965) passive learning theory, when consumers are passive and not interested in the ad, no evaluation of ad takes place and therefore advertisers should focus on elements of ad that are less informative of products. Applying such theoretical premises to banner ads, we may argue that attention-

getting or curiosity generating peripheral cues would elicit novelty seeking behavior which is more salient in low involvement situation. Against this theoretical backbone, since online prize would provide consumers with a kind of novelty seeking opportunity, a prize-related information may be assumed to take on a peripheral route. In a similar vein, a study found that people in low involvement situation were more likely to click a banner ad when it had a dynamic animation (Kim 2000). Based on the above theoretical premises, we may argue that the highly involved consumers would be more inclined to prefer product-oriented ad to prize-oriented ad. Thus, based on these reasoning, the following hypothesis is proposed:

H3a: In low involvement situation, prize-oriented banner ad will be preferred to product-oriented banner ad.

H3b: In high involvement situation, product-oriented banner ad will be preferred to content-oriented banner ad.

2. RESEARCH METHODS

2.1 Subjects

Questionnaire survey was conducted online using a remote online survey administration since such method was considered more "real-

to-life” for online banner ad environment. The subjects were randomly selected from a panel database being maintained by a large advertising agency in Korea. Since this panel is composed of pre-selected database of people who have access to the Internet and those who currently use it at least one hour per week, the subjects were believed to represent a general population using internet with access to banner ads. Those subjects were personally contacted by e-mail for their intention to participate in a session to evaluate several ads. They were given a web site address where they can visit to take part in the survey. The survey was composed of four different ads and questions designed to evaluate the ad preference as well as their involvement. The research participants were promised a full report when requested.

2.2 Research Design

In order to verify whether responses to ads related to preference for different types of Internet ads, “ad content” and “ad presentation type”, were adopted as two major properties of ad to be tested. The “ad content” refers to the primary content delivered by advertisers

for consumer’s responses. Two types of ad were selected in this study in order to provide information about either product or prize. Here, the term “prize” refers to a potential monetary incentive provided as a compensation for participating in a special campaign initiated by advertiser. On the other hand, “presentation type” refers to the basic type in which the ad is executed, either textually or pictorially.

In order to incorporate the above four different conditions into research design, four types of banner ads were employed in this study as shown in Figure 2. AD 1 is an ad which is textual and intended for product information. AD 2 is a text-and-image based ad and provides product information. AD 3 ad is a text-based ad and provides prize information. And AD 4 is a text-and-image based ad and intended for prize information. From here on, the text and image-based ad is referred to as “image-based ad” or “image ad” while text only ad is referred to “text-based ad” or “text ad”.

The ads employed for this study were selected from the ads previously executed on the Internet which satisfy the ad selection criteria set forth above. The ads were selected from a Korean commercial web site where they were actually

Ad Content \ Ad Type	Text	Text + Image
Product information	AD 1	AD 2
Prize information	AD 3	AD 4

〈Figure 2.〉 Research Design for Testing Four Different Ad Types

executed during a same period of time. This method was expected to minimize time- or place- specific memory contamination which is likely to result when a user is exposed to ads on different web sites and at different times.

It was also anticipated that those four ads would provide a better sense of reality than the ads created by researcher with fixated brand identifications. It was previously argued that professionally developed ads rather than mock ads are recommendable for experimental research (Mitchell 1986).

Two versions of ads were made for each type of ad content. AD 2, a product oriented ad, is an image-based banner for a popular Korean noodle snack (Ramen). Based on a monologue by a character, the ad emphasized the Ramen's features including its hot taste and calcium ingredient. AD 1 was based on AD 2 being stripped of its image and presented only in plain text. On the other hand, AD 4, as a prize oriented ad, is an image-based ad for an automobile tire with the copy featuring solicitation of ideas for TV commercial for its tire brand and offering \$10,000 as prize. Like AD 1, AD 3 is a text version of AD 4. In order to prevent ratings from being biased by subjects' affinity with the brands used in the study, questions asking about both their ad preference and ad involvement were phrased in the manner which avoids directly addressing the ad such as "This type of ad interests me". The questionnaire scale was based on a 7-

point Likert scale. Since this study design was built on operational definition of ad involvement, it was plausible that some subjects would simply find the prize information intrinsically "involving" due to the features related to product. For this reason, for the purpose of both avoiding the confounding effect and distinguishing itself from the product information-oriented ad, the prize oriented ad was chosen which offered prize information only with no product-related information.

2.3 Procedure

Prior to the survey, the subjects who visited the survey site were briefly shown, at the top of the web-based survey pages, the two image-based ads and asked to indicate whether they have ever seen the banner ads before. The subjects were instructed to rate the four different ads as if they ran into such ads in a particular web site they visited to obtain product-related information. The questions asking the subjects' ad preference were given at the bottom half of the same web page where the ad was displayed. The experimental frame was based on a within-group experimental design whereby the subjects had to rate all four ad types. Upon evaluating each banner ad, they were asked to rate their responses on two criteria: 1) ad preference which is composed of 8 items and 2) ad involvement which is also composed of 8 items. Upon rating all four ads in this fashion,

the subjects were asked in the final page to answer demographic questions relating to age, education, income, and others. In order to reduce the possibility of exogenous bias due to testing order, the order in which the four ads appeared was randomized for each subject. The test site was designed to automatically transmit the submitted input data to a central database file located in the web server for subsequent statistical analysis. Therefore, the research subjects only had to click on the answers based on a 7 point Likert scale. The collected data was analyzed using SPSSWIN 10.0.

3. RESEARCH FINDINGS AND DISCUSSIONS

The e-mail messages soliciting participation in the online survey were sent to 200 panel members. Out of this, 125 people participated

in the research. The screening of the subjects found 10 subjects with prior exposure to the ads, which finalized the number of participating subjects to 115 whose demographic composition is shown below.

3.1 Scale development

As the major purpose of this study was to determine the causes of consumers' perceived preference toward different types of banner ad, the questions used in the scale were drawn from a previous study which validated them in measuring the preference for Internet ad (Kim and Lee 2000).

In order to determine if the questions fit the data from this study, a factor analysis was performed on the 8 preference items using responses to all four ad types. As shown in Table 2, the result indicates that the questions consist of two distinct factors: the first one

(Table 1.) Demographic Composition of the Sample Subjects

Gender	Male (80%), Female (20%)
Age	Teens (10%), 20's(68%), 30's (22%)
Marital Status	Single (84%), Married (16%)
Occupation	Students (59%), Company workers (21%), Professional/ entrepreneurs (12%), Housewives(3%), Unemployed (5%)
Education	High school graduate (8%), College graduate (35%), Enrolled in high school (7%), Enrolled in college (50%)
Monthly Income	Below \$2,000 (25%), \$2,000- \$3,000 (47%), \$3,000 above (22%)
Time using Internet per week	1-2 hours (26%), 3-4 hours (27%), 5-6 hours (11%), 7-9 hours (11%), 10-19 hours (19%), more than 20 hours (6%)

representing the attitude oriented aspect of the Internet ad with the second one representing the behavior-oriented aspect. In order to measure internal consistency within the factor groups, a reliability test was performed with the result of acceptable Cronbach alphas of .767 for attitude-oriented variables and .896 for behavior-oriented variables. The result of factor analysis is shown below.

The following Table shows the result of subjects' responses to four different ad types.

According to the summed average ratings for each type of ad, AD 2 was found to produce the most positive response, followed by AD 4, AD 3, and AD 1. Based on this finding, it was found that image-based ads (AD 2 & AD 4) received higher preference than text-based ads (AD 1 & AD 3). Thus, Hypothesis H1 which

<Table 2.> The Result of Factor Analyses Variables Measuring Internet Ad Preference

	Variable	Factor loading		Alpha
		F 1	F 2	
Attitude oriented	This type of ad interests me.	.858	.104	.767
	This type of ad is easy to understand its message.	.804	.221	
	This type of ad is likable.	.735	.334	
	This type of ad goes long way in memory.	.724	.385	
Behavior oriented	This type of ad is credible.	.170	.857	.896
	This type of ad inclines me to click.	.313	.789	
	This type of ad makes me liable for purchase.	.122	.660	
	I told others about info from this type of ad.	.138	.642	

Extraction Method: Principal Component Analysis.
 Rotation Method: Varimax with Kaiser Normalization
 Variance explained: F1=33.43% F2=30.78%

<Table 3.> Average Scores of Ad Preference for Four Different Types of Banner Ads

Evaluation category	AD 1		AD 2		AD 3		AD 4	
	Mean	SD	Mean	SD	Mean	SD	Mean	SD
Attitude-Oriented	3.09	1.78	4.94	1.89	3.86	1.56	4.41	1.78
Behavior-Oriented	2.63	1.34	4.37	1.68	3.25	1.25	3.59	1.45
Average	2.86	1.59	4.66	1.79	3.25	1.40	4.00	1.62

proposed the superiority of image-based banner ad over text-based one is accepted. However, there was a mixed difference between product information-oriented ads (AD 1 & AD 2) and prize information-oriented ads (AD 3 & AD4) in terms of ad preference. Specifically, prize-oriented ad was superior to product-oriented ad when it was presented in text, while product-oriented ad was superior to prize-oriented ad when it was presented in image.

By evaluation category, attitude-oriented factor rated higher than behavior-oriented factor across four ad types. Since the scores for two categories deemed to converge to an average with no significant deviation, the average score was used in subsequent analyses to represent the overall ad preference.

Next, In order to determine the statistical significance of the effects of ad presentation versus ad content on ad preference, a two-way

ANOVA was performed as shown in

Table 4. For the dependent variable, ad preference score was used. The result strongly supports the conclusions made above.

According to the result, the ad presentation had a significant main effect whereas ad content didn't. One important conclusion from this finding is that the preference for banner ads should be determined in joint consideration of ad presentation type and the content of ad. When considered independently of the ad content, the image-based banner ad performed significantly better than text-based ad. But as explained above, when both ad content and presentation are considered, prize ad was preferred when presented in text, while product ad was preferred when presented in image.

<Table 4.> Result of 2-way ANOVA for tests of Between-Subjects Effects

Source	Type III Sum of Squares	Df	Mean Square	F	Sig.
Corrected Model	132.905	3	44.302	32.542	.000
Intercept	5512.134	1	5512.134	4048.970	.000
Ad content	1.908	1	1.908	1.401	.237
Ad presentation type	100.125	1	100.125	73.547	.000
Ad content X Ad presentation type	30.872	1	30.872	22.677	.000
Error	539.101	448	1.361		
Total	6184.141	452			
Corrected Total	672.006	451			

Dependent Variable = Ad Preference

3.2 The Effects of Ad Involvement on Ad Presentation Type and Ad Content

Next, the effect of ad involvement on ad preference was examined under two different conditions prescribed earlier: presentation type (text vs. image) and ad content (product vs. prize). In order to measure the level of involvement for banner ads, 8 items originally used in Zaichkowsky (1985)'s personal involvement scale were adapted to measure the extent of the ad being personally "important," "relevant," "meaningful," "useful," "interesting," "attractive," "imperative," and "desirable".

The resulting scores had a high internal consistency with a Cronbach alpha of .89. Therefore, the summed average score was used as a proxy for overall involvement for banner ad. Next, in order to delineate the subjects into "high" and "low" involvement groups, 72 subjects who scored "above average" were treated as highly involved consumers whereas 43 subjects who scored "below average" were treated as low involved consumers. The Table 5 below was prepared in order to test the

hypotheses regarding the preferences of ad presentation type and ad content in terms of high and low involvement.

According to the result, in both high and low involvement situations, image ad was preferred to text ad. Therefore, hypothesis H2a is accepted but hypothesis H2b is not accepted. This finding strengthens Hypothesis H1 in that image is generally superior to text. Next, when it comes to ad content, the result was that prize ad was preferred to product ad in low involvement situation but product ad was a little preferred to prize ad in high involvement situation. Therefore, the hypotheses H3a and H3b are not accepted. This result may be due to the interaction between ad presentation type and ad content in terms of banner ad preference as confirmed previously in Table 4. Therefore, further investigation is needed in order to determine the exact role of ad involvement in the interaction between ad presentation type and ad content. With this in mind, the Table 6 below shows descriptive statistics of how the four types of ad were rated for ad preference at different levels of ad involvement.

<Table 5.> The Effects of Involvement on Ad Presentation Type and Ad Content

Involvement	Presentation Type		Ad Content	
	Image	Text	Product	Prize
Low	3.62*(1.03) ^b	2.55 (1.32)	3.15 (.94)	3.02 (.98)
High	4.56(.58)	3.58 (1.44)	3.88 (1.09)	4.26 (1.23)

a = mean b = standard deviation

(Table 6.) Ad Preference for Four Different Ad Types at High/Low Ad Involvement

		Involvement	Involvement
Product	High Involvement	3.01 ^a (1.17) ^b	4.05 (.84)
	Low Involvement	2.48 (.88)	3.83 (.97)
Prize	High Involvement	4.16 (1.08)	4.37 (1.17)
	Low Involvement	2.63 (1.09)	3.42 (1.18)

a = mean, b = standard deviation
 * significant at .05 level, ** significant at .00 level

(Table 7.) Paired Samples T-test for Ad Presentation Type and Ad Content by Ad involvement

Text - Image			Product - Prize		
	Involvement			Involvement	
	High	Low		High	Low
Product	-1.038** ^a (1.37) ^b	-1.345** (1.07)	Text	-1.154** (1.16)	-.145 (.93)
Prize	-.209 (1.25)	-.795** (.94)	Image	.375* (1.05)	.404* (1.00)

a = mean, b = standard deviation
 * significant at .05 level, ** significant at .00 level

The result in Table 6 indicates that ad involvement had a consistently significant effect on ad preference for all four different ad types at .05 level of significance. That is, the subjects with high ad involvement showed higher preference than those with lower involvement for all four types of Internet ads. Next, in order to test statistical significance of the differences,

the paired samples t-tests within each evaluation criterion were performed as shown in Table 7.

First, in order to determine the effects of ad presentation type on ad preference, the paired t-test between text and image was done for different ad contents. The result at the left-hand side of Table 7 shows that for product oriented ad, the image ad was preferred to

text ad (negative signs) for highly involved consumers. Similarly, for prize oriented ad, image ad was preferred to text ad in low involvement situation. What this result suggests is that ad presentation exerts influence on ad preference only when the ad elicits low involvement regardless of ad content. This finding is consistent with the finding ascertained for hypothesis H2a which proposed the effect of low involvement on image-based banner ad. Another important finding is that image was consistently superior to text regardless of involvement level when the banner ad was product oriented.

Next, according to the result shown in the right-hand side of Table 7, it was found that for text ad, prize oriented ad was preferred to product oriented ad in high involvement situation. But, for image ad, product oriented ad was slightly preferred to prize oriented ad in low involvement situation. These findings suggest that ad content was not consistently influenced by involvement in terms of its effects on ad presentation type, a finding previously confirmed in Table 4.

4. SUMMARY AND IMPLICATIONS

The primary objectives of this study was to understand the consumers' preference of banner ad with regard to ad presentation type and

ad content by investigating the role of consumer's involvement for banner ad.

This study produced several important results as follows: 1) the level of ad involvement had a significant impact on all four types of banner ad with higher involvement yielding higher ad preference for both ad presentation type and ad content than those with lower involvement, 2) image had a generally greater effect on ad preference than text when the consumer involvement was not considered, 3) when the consumer involvement was considered, image had a greater effect on ad preference than text in low involvement situation only, and 4) image was consistently preferred to text regardless of involvement level when the banner ad was product oriented.

The findings from this study provide important managerial insight in the sense that that marketers need to know their audience's level of involvement for the banner ads in order to prepare the best performing banner ads which respond to different levels of involvement. In order to induce favorable attitude toward a banner ad, the online marketers need to understand what causes audience's positive involvement regarding banner ads when they are exposed to diverse types of banner ads. For this purpose, marketers should target different groups of people with different levels of involvement and preferences for target ads. For example, marketers can take advantage of information collected from predefined consumer

groups based on data on their visit frequency, click rates, and purchase record. This actionable information will give marketers valuable insight as to the level of consumer involvement and preference toward targeted product categories. Aided with this database, marketers can proceed to differentiate ad properties by strategically varying message formats and message contents to produce the most user-responsive banner ad.

Major findings from this study highlight the importance of not taking a uniform approach to the target audience. The fact that image based ad was preferred only when the subjects were low involved signals importance of using segmentation strategy based on involvement levels. Another finding that image ad is preferred only when banner ad is product oriented regardless of involvement level brings to focus the need to differentiate the ad content in consideration of the type of ad presentation. That is to say that the decision as to whether a banner ad should be intended for product information or prize information must be determined in tandem with the decision regarding the type of ad presentation in order to produce the highest combination of ad preference ratings.

As limitations of this study, several points should be mentioned. First, although it is commonly acknowledged as default shortcoming of experimental design, this study relied on a contrived experimental environment in which the measurement of banner ad preference may

not exactly reflect the real user-based situation. Therefore, this setup may run the risk of "sensitizing" the subjects to the effects of banner beyond their normal scope of cognitive activity. To assuage this problem, future studies may attempt a "natural simulation" approach where banner ad appears in its most natural environment as an integral part of normal web site. In addition, sample size of 115 people may not be satisfactory even if it is confined to active internet user.

Also, since real ads were employed with authentic brands, there are inherent risks involving subjects' pre-existing brand awareness or preference which may interfere with bias-free attitude measurement. As a related issue, the problem associated with the "intrinsically involving" nature of prize ad should be addressed in future studies. How we can eliminate, if possible at all, such a "predisposition" effect is an issue which should be resolved by a more refined research design.

Finally, future extended studies need to adopt more diverse stimuli in addition to what this study attempted. Since banner ads are increasingly taking multimedia platforms, so called rich media ad, more sophisticated research design needs to capture the effects of such properties as animation, sound, and movie type.

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