1ˢᵗ International Conference on Business, Management and Technology (ICBMT) 2022

Conference Theme:

"Bringing Digital Technology and Environmentally Sustainable Practices as Business Strategy in the Global Economy"

Friday & Saturday, 25 & 26 November 2022

All related papers/studies which suit the theme are welcomed to be presented at the conference.

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WELCOMING REMARK

Dear Colleagues,

Forum Komunikasi Magister Management Wilayah Barat Indonesia was honoured to host the 1st International Conference on Business, Management and Technology (ICBMT) 2022. On behalf of the 1st ICBMT 2022 Organizing Committee, I would like to extend my sincere gratitude and congratulations to all participants in this prestigious academic forum. This is the first year for us to organize this conference promises to be both exciting and informative. 1st ICBMT 2022 aims to provide a platform for academics and practitioners around the world to share ideas and knowledge as well as promoting research in business, management and technology through paper presentation. Even though world citizens are clearly confronted with the COVID-19 pandemic and continue to be endangered by not only health consequences but its impact on digital technology and business strategy. We are as academics, researchers, and students must not stop voicing and disseminating our research findings to an international audience, either through conferences or publications in journals or proceedings.

Welcoming speech will be delivered by Professor Dr. Isfenti Sadalia, S.E., M.E., as head of Forum Komunikasi Magister Management Wilayah Barat Indonesia. With a remarkable line-up of keynote speakers from H. Muhammad Rudi, S.E., M.M., as town council (Batam Island, Indonesia), Professor Adnan ul Haque, PhD from the Yorkville University (Canada), Professor Stefan Cristian Gherghina, PhD from Bucharest University of Economic Studies (Rumania) and Associate Professor Mahirah Kamaludin, PhD from Universiti Malaysia Terengganu (Malaysia). Also, numerous invited speakers from Professor Dr. Ir. Cablullah Wibisono, M.M., as professional staff BP Batam, the Universitas Sumatera Utara, Medan, the Universitas Tanjungpura Pontianak, the Universitas Jambi, the Universitas Negeri Padang, the Universitas Mulawarman, the Universitas Lampung, the Universitas Sriwijaya, the Universitas Bengkulu, the Universitas Andalas, the Universitas Negeri Jakarta and the Universitas Bangka Belitung, Indonesia.

We received a total of 85 submissions, which consist of 32 abstracts, of which 53 full papers were submitted by authors from all around the world. Subject to the terms and conditions,

we will also assist the authors in choosing and publishing their full articles in Web of Science (WoS), Scopus and international-indexed journals or conference proceedings.

We would like to thank the members of the organizing committee for putting in so much effort to ensure the conference's success daily, as well as the reviewers for their commitment to reviewing submissions. In conclusion, the conference would not be possible without the excellent papers submitted by authors. We value the participation and efforts of all authors in the 1st ICBMT 2022. We wish all participants of the 1st ICBMT 2022 in Batam Island, Indonesia, a pleasant scientific conference. We hope that the authors, participants, and the public in general will benefit from this event. We look forward to seeing you at the 2nd ICBMT 2023 international conference in the next year.

Professor Dr. Isfenti Sadalia, S.E., M.E.

The 1st ICBMT 2022 Conference Chair

1st International Conference on Business, Management and Technology (ICBMT) 2022

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CONFERENCE SCHEDULE

1st International Conference on Business, Management and Technology

(1st ICBMT 2022)

THE SCHEDULE OF PARALLEL SESSION 1st ICBMT 2022

Friday, November 25, 2022
1st International Conference on Business, Management and Technology (ICBMT) 2022
Taking place on 25 & 26 November 2022, the city of Batam Island, Riau Province, Indonesia

SESSION CHAIR: HANDY OCTAVIANUS   **TIME: 10.45 s/d 12.00 pm**   **ROOM: 1 (CLICK ZOOM LINK)**

No.	Paper ID	Paper Title	Authors	Affiliation
1.	ICBMT-2	INCOME DIVERSIFICATION, BANK RISKS, AND STABILITY: JOINT INTERACTION EFFECTS	1. HANDY OCTAVIANUS	Doctoral Program in Management Science Faculty of Economic and Business, Universitas Sumatera Utara, Indonesia
			2. ISFENTI SADALIA	Doctoral Program in Management Science, Faculty of Economic and Business, Universitas Sumatera Utara, Indonesia
			3. KHAIRA AMALIA FACHRUDIN	Doctoral Program in Management Science, Faculty of Economic and Business, Universitas Sumatera Utara, Indonesia
			4. SYAHYUNAN	Doctoral Program in Management Science, Faculty of Economic and Business, Universitas Sumatera Utara, Indonesia
2.	ICBMT-64	DRIVERS TO GREEN HUMAN RESOURCES MANAGEMENT (GHRM) IMPLEMENTATION: A CONTEXT OF CEMENT INDUSTRY IN INDONESIA	1. NURI HERACHWATI	Department of Management, Faculty of Economics and Business, Universitas Airlangga, Indonesia.
			2. YATIKAL HILYAN	Department of Management, Faculty of Economics and Business, Universitas Airlangga, Indonesia.

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			2. YULIA HENDRI YENI	Department of Management Fakultas Ekonomi Universitas Andalas Padang, INDONESIA
			3. DODDY SETIAWAN	Department of Accounting Fakultas Ekonomi dan Bisnis Universitas Sebelas Maret Surakarta, INDONESIA
2.	ICBMT-133	STRATEGIC AND FINANCIAL INTELLIGENCE TO SME ORGANIZATION DEVELOPMENT	1. ISFENTI SADALIA	Magister Management Sekolah Pascasarjana Universitas Sumatera Utara, Medan, INDONESIA
			2. NISRUL IRAWATI	Magister Management Sekolah Pascasarjana Universitas Sumatera Utara, Medan, INDONESIA
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			2. NISRUL IRAWATI	Master of Management Sekolah Pascasarjana Universitas Sumatera Utara Indonesia
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			2. SUNARMI	Doktor Ilmu Hukum, Fakultas Hukum Universitas Sumatera Utara
			3. TAN KAMELLO	Doktor Ilmu Hukum, Fakultas Hukum Universitas Sumatera Utara
			4. HASIM PURBA	Doktor Ilmu Hukum, Fakultas Hukum Universitas Sumatera Utara

| 5. | ICBMT-132 | PREDICTING ONLINE ADVERTISEMENT AVOIDANCE | 1. | LAILA REFIANA SAID | Program Magister Manajemen Fakultas Ekonomi dan Bisnis Universitas Lambung Mangkurat Banjarmasin, Kalsel, INDONESIA |
| | | | 2. | MUHAMMAD HENDARDI ADINATA | Jurusan Manajemen Fakultas Ekonomi dan Bisnis Universitas Lambung Mangkurat Banjarmasin, Kalsel, INDONESIA |

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PREDICTING ONLINE ADVERTISEMENT AVOIDANCE

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Abstract. Online advertising in Indonesia is growing rapidly; still, Indonesia is the third largest country that uses ad-blockers. Previous research has discussed comparisons between ad avoidance and conventional media, such as print and television. However, advertising on print or television has decreased due to a lack of interest in these media. This current research was conducted specifically for the google ads system on website pages because Internet use has been considered common by consumers. This study aimed to analyze the influence of perceived goal impediment, advertisement clutter, and prior negative experience on online advertisement avoidance. Students were chosen as research respondents because they used the Internet most during the Covid-19 pandemic in 2021. Using the Partial Least Square – Structural Equation Modeling (PLS-SEM) method, the F-test showed that Perceived goal impediment, Advertisement clutter, and Prior negative experience simultaneously affected advertisement avoidance. The findings are expected to be a reference for marketing agents and corporations in making the right decisions to design and plan advertisements that are right on target without disturbing Internet users. The findings of this study are also expected to contribute to evaluating a comfortable and safe Internet environment for policymakers.

Keywords: advertisement clutter; advertisement avoidance; perceived goal impediment; prior negative experience

Predicting Online Advertisement Avoidance

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Keywords: advertisement clutter; advertisement avoidance; perceived goal impediment; prior negative experience

1. INTRODUCTION

Online advertisement avoidance is an appealing research theme in today's information age. Students are an interesting research subject because they have actively used the Internet as learning media, especially during the Covid-19 pandemic. The pandemic has forced Internet usage for students to carry out their learning activities due to physical distancing, which requires regulations to carry out classroom teaching and learning activities online. Internet media is not only used by students to facilitate their learning activities but also other needs such as communication and entertainment.

At all times people are always faced with new information on the Internet. Various channeling media such as social media, journalism media and others will expose new information perceived as useful or useless by internet users. This information can be in the form of product promotions to internet users with the aim that they, as consumers, buy goods or services offered in online media.

Media plays an important role in communication. Without media, the message will not reach the intended individual or group. The selection of the right media is very important because it contributes to the extent of the message to the targeted party. The advantage of online media is that it can be present quickly, reach many people, and have no time and space restrictions.

Advertisers can place their ads in the content of a website. Therefore, websites can be referred to as media or vehicles of editorial content. Advertising is assumed to be an inherent thread in editorial media content. The ad has

various formats and types, including banners, sponsorships, in-line advertising, webcasting, target sites, superstitials, email ads, links, and others (Interactive Advertising Bureau, 2006).

Consumer attitude towards the advertisement message can be determined by the degree of consumer's skepticism of the ad, whether the consumer processes the advertisement while being wary of potentially manipulative efforts, is ready to resist any attempt, or is inclined to believe the ad message (W. Li & Huang, 2016). One of the studies regarding avoidance of advertisements on the Internet is carried out by Chatterjee (2008), which concludes that consumers feel their internet activities are disrupted when an advertisement appears. Cho & Cheon (2004) argue that three factors influence internet users' disturbing feelings towards online advertisements: perceived goal impediment, perceived ad clutter, and the existence of prior negative experiences.

Perceived goal impediment is when the appearance of unwanted advertisements is considered to interfere with cognitive processes and tasks being carried out by internet users, or the content of advertisements is perceived as offensive (Speck, 1997). An example is while internet users are browsing, they face an advertisement, or the website automatically opens a new page containing ads.

Perceived ad clutter is the perception of consumer confusion over many advertisements or the excess of advertisements on the Internet (Speck, 1997). The perception happens when internet users open a website page. Many advertisements appear on the website, making the main content (editorial) difficult to read.

The dissatisfaction experience of internet users with advertisements can negatively affect online ads (Davis et al., 1989). In the extreme case where marketers can take data of users who interact with their ads can make internet users prejudiced against all online advertisements.

Efforts have been made by blocking advertisements using adblockers. Adblocker is an additional extension to search software or applications such as Google Chrome, Opera, Mozilla Firefox, et cetera. Installing ad-blocker software is probably the easiest way to reduce a user's exposure to online ads. Emerging research on users' motivation to install ad blockers identifies perceptions of distractions and glitches, along with other hidden performance costs, such as data memory usage in smartphones, as the main determinants (Redondo & Aznar, 2018). Indonesia is ranked third in the world of ad blockers usage after China and Vietnam. There are 42.3% of internet users in Indonesia use the app as an ad blocker in their browser (Pahlevi, 2021).

The second reason for installing ad blockers is that ads are perceived to interfere with users' internet activities. Advertising on the Internet poses problems such as users' skepticism of credibility, privacy, trust, and ad avoidance, most likely to affect users' perception of the ads they see on the site. Marketers fear ads might interfere with users' personal space or the placement of ads alongside less desirable content (Krishnamurthy & Dou, 2008).

The online advertisement might be ineffective because it might interfere with Internet users' main purpose when they are accessing the Internet. There are many reasons to avoid advertisement, including internet advertisement, which becomes one of the biggest obstacles to business activities.

In the current study, the preliminary survey was carried out by sending a questionnaire to students of Lambung Mangkurat University related to the topic discussed, i.e. avoidance of internet advertisement. The survey received 31 responses with an age range of respondents 19-26 years.

Table 1 shows that most respondents avoid direct advertising and even go further, such as using ad-blockers software to avoid internet ads. From **Table 1**, it can be concluded that there are problems with internet advertising that lead to avoiding advertisements.

Table 1   Preliminary study of consumer response to Internet (online) advertisement

Response to advertisement	Frequency	Percentage
Watch or read ads for a moment	12 respondents	38.7%
Avoid ads immediately (to the point of using ad-blockers)	19 respondents	61.3%
Watching all the information from the ad	0 respondent	0%

Advertising is not always considered negative. Preliminary research on ad formats found that banners effectively create brand awareness and positive attitudes (Briggs & Hollis, 1997). With the rise of online advertising, more recent research describes Internet ads as absurd, uninformative, unfocused, easily forgotten, and ineffective (Bulik, 2000). According to Li (2002), because Internet users are goal-oriented while advertisements can hinder those goals, users find ads on the Internet more intrusive than offline media. Further, they found that online consumers developed a negative attitude towards advertising, which kept them from returning to the website.

This study has a research gap from previous studies, i.e., on the lifestyle of the subject of study. In the previous study (e.g., C. H. Cho & Cheon, 2004), the use of the Internet was not as much as in the digital information era today. The Internet in 2021 has become common even as it is the main need for people to carry out their activities for work or recreation. Therefore, it is interesting to look at internet ad avoidance behavior nowadays.

Another research gap is the differences in subjects from the country's social culture. C. H. Cho & Cheon (2004) analyzed U.S. students as research subjects that differ from Indonesian internet users' social culture. It is interesting to study whether there are similarities in online ad avoidance behavior among different countries.

C. H. Cho & Cheon (2004) compare advertisement avoidance with conventional media such as newspapers, magazines, print media and television. At that time, the Internet was a new phenomenon in the year. The current study chooses to analyze the Google Ads system as an online advertisement because advertising on print or television has decreased due to a lack of interest in these media in 2021.

This study aims to prove the existence of partial and simultaneous influences of independent variables (X), namely perceived goal impediment (X1), advertisement clutter (X2), and prior negative experience (X3), to the dependent variable (Y) online advertisement avoidance.

2. MATERIALS AND METHODS

An online questionnaire using Google Forms was distributed to collect research data from 150 students at Lambung Mangkurat University, Banjarmasin. The data were analyzed using multiple linear regression analysis techniques to prove the existence of partial and simultaneous influences between independent variables (X), namely perceived goal impediment (X1), advertisement clutter (X2), prior negative experience (X3), on the dependent variable (Y) Online ad avoidance behavior. The theoretical framework of this study can be described in Fig. 1.
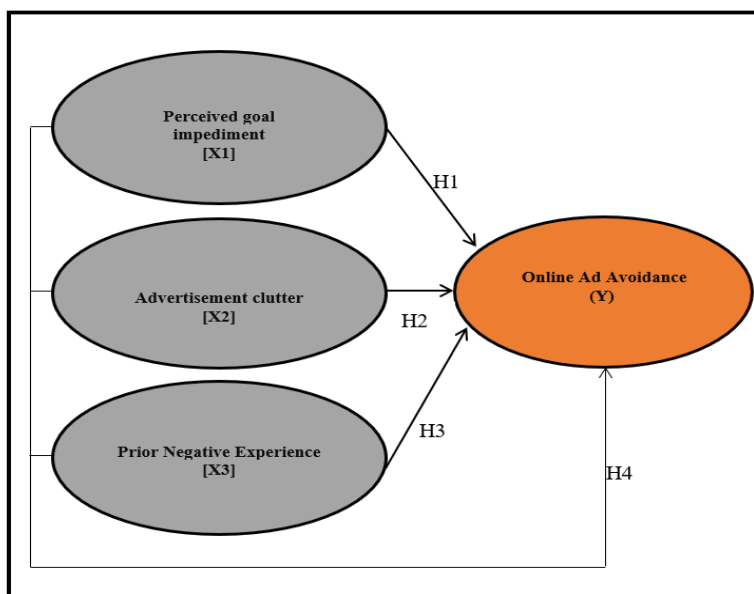
Fig. 1. Theoretical framework.

Ad avoidance is a recurring phenomenon in which web users ignore ads that appear in their area of visual attention. Benway (1998) shows that users who interact with online sites do not pay much attention to ad messages because they are perceived as disruptive. Consumers tend to believe that the product will fail to perform as depicted in the advertisement. Consumers will perceive most ads to be more manipulative than informative (June & Mehta, 2000).

In general, if an advertisement in a media is considered to interfere with someone's purpose to enjoy the media, there will be a negative response to the advertisement, such as irritation and dissatisfaction and will eventually avoid it (Krugman & Johnson, 1991). The avoidance of online advertisement can also be caused by internet users' perception of its intrusions. Internet users usually do activities based on certain goals, so advertisements in internet media are perceived as more annoying than in other media (C. H. Cho & Cheon, 2004; H. Li et al., 2002).

Schumann et al. (2014) define irrelevant advertisement as an uninteresting and useless message to consumers that they consider unworthy of attention. The social exchange theory proposes that consumers evaluate social exchange based on perceived costs and rewards. This subjective evaluation leads to behaviors in which people only participate in social exchanges when the expected return is greater than, or at least compensated by, the cost of participation (Schumann et al., 2014).

H. Li et al. (2002) conducted experimental research to analyze the reactions of Internet users when they are pressured to see ads. This situation leads to the perception of intrusiveness, which makes Internet users avoid sources of irritation or immediately avoid advertisements. According to Hernandez et al. (2004), an advertisement that is considered disruptive will create a perception of anger and resentment, causing a negative perception of an

advertisement. Goodrich et al. (2015) show that the higher the perceived goal impeding, the more positive the ad avoidance behavior caused by the advertisement. Avoiding advertising is also followed by a negative attitude towards the brand, resulting in decreased purchase intentions. Raharjo & Widyastuti (2019) study consumer attitudes toward pop-up ad formats and confirm that the perceived goal impediment variable significantly influences consumers to avoid such ads.

H1: Perceived goal impediment positively affects Online advertisement avoidance.

The media industry and most studies of advertising chaos focus on the effect of increasing the quantity of advertising or the degree of commercialization. The increasing number of advertisements in a medium will increase the clutter in editorial content, reducing consumer attention and leading to ad avoidance behavior (Pieters & Bijmolt, 1997; Riebe & Dawes, 2006; Hammer et al., 2009). Ads clutter significantly affects ad avoidance behavior (Fennis & Bakker, 2001; Ha & McCann, 2008). Ha & Litman (1997) apply information theory in advertising research and state that because consumers have limited ability to process information, overloading causes users to react negatively, from anger to avoidance. If advertisements are perceived as messy or chaotic, consumers tend to have difficulty distinguishing between messages, ignoring all messages in the space (Cho & Cheon, 2004).

H2: Advertisement clutter positively affects Online advertisement avoidance.

Kolb (1984) shows that people make decisions based on their previous negative experiences. The consumer experience of advertising significantly impacts consumer attitudes and behavior toward it (Fazio & Zanna, 1981; Smith & Swinyard, 1982). In research by Cho & Cheon (2004), negative past experiences are one of the independent variables that will affect the type and manner of processing information. When consumers are associated with ad avoidance behavior, perceived goal impediment and advertisement clutter, consumers' past experiences will immediately influence consumer behavior towards advertisement avoidance behavior and attitudes. According to Cho & Cheon (2004), consumers' negative past experiences explain perceived ads that deceive, exaggerate, misdirect, or redirect to inappropriate sites. Consumers' past experiences can affect the type and level of information processing, such as comparing, brand evaluation, and purchasing behavior (Jones, 2017). Consumers will rely on conclusions based on personal experiences because the personal values of these negative experiences can lead consumers to avoid the source of those negative experiences (Hariningsih & Munarsih, 2014; Prayudi, 2015)

H3: Prior negative experience positively affects Online advertisement avoidance.

H4: Perceived goal impediment, Advertisement clutter, and Prior negative experience simultaneously affect Online Advertisement avoidance.

This research used a data analysis method using SmartPLS 3.0 software. The Partial Least Square test is a variant-based structural equation modeling approach. This approach is used to perform path analysis widely used in behavioral-related studies.

3. RESULT AND DISCUSSION

Outer Model Evaluation

Convergent Validity Test

The first data analysis stage was assessing the convergent validity of research indicators. A good validity indicator is if it has a loading factor value greater than 0.70, while a loading factor of 0.50 to 0.60 can still be maintained for models in the development stage (I Ghozali, 2014). The output is shown in **Fig 2**.
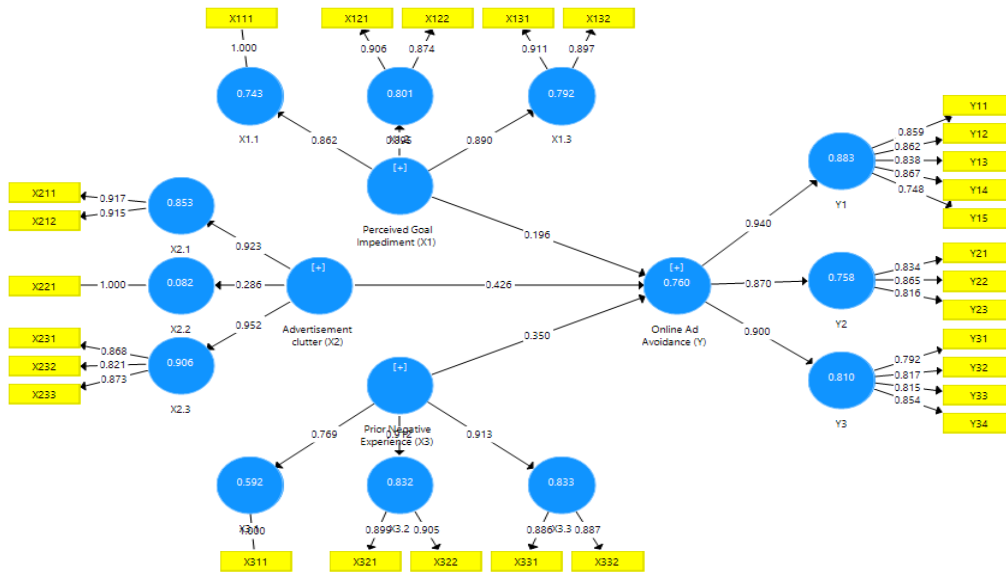
Fig. 2. Loading factor value diagram of outer model evaluation.

Average Variance Extracted (AVE) testing was carried out to strengthen the convergent validity results. If the AVE value is $\geq$ 0.5, then the construct used in the study is valid. In the current study, all latent constructs had AVE values that were more than 0.5. It indicates that the indicators of the latent construct had good convergent validity. The results of AVE testing using the PLS 3.0 program are listed in **Table 2**:

Table 2. AVE values

Latent	Average Variance Extracted (AVE)	Criteria (*AVE $\geq$ 0.5*)
Perceived goal impediment (X1)	0.660	Valid
Advertisement clutter (X2)	0.583	Valid
Prior negative experience (X3)	0.651	Valid
Online ad avoidance (Y)	0.570	Valid
X1.1	1.000	Valid
X1.2	0.792	Valid
X1.3	0.817	Valid
X2.1	0.839	Valid
X2.2	1.000	Valid
X2.3	0.730	Valid
X3.1	1.000	Valid
X3.2	0.813	Valid
X3.3	0.786	Valid
Y1	0.699	Valid
Y2	0.703	Valid
Y3	0.672	Valid

Discriminant Validity Test

Discriminant validity is obtained from the cross-loading value. The correlation value of the indicator to its construct must be greater than the value between the indicator and other constructs. It can also be seen from the comparison

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between the square roots of AVE and the correlation between latent constructs. When the AVE square root value is greater than the correlation between latent constructs indicates that the latent construct has good discriminant validity in the model (Fornell & Larcker, 1981). **Table 3** presents the results of the discriminant validity test using the Smart PLS 3.0 program.

Table 3. Cross-loading discriminant validity test value

	X1.1	X1.2	X1.3	X2.1	X2.2	X2.3	X3.1	X3.2	X3.3	Y1	Y2	Y3
X111	**1.000**	0.715	0.662	0.640	0.163	0.718	0.540	0.537	0.561	0.619	0.629	0.595
X121	0.726	**0.906**	0.617	0.639	0.153	0.657	0.478	0.551	0.520	0.580	0.566	0.539
X122	0.535	**0.874**	0.523	0.433	0.175	0.503	0.323	0.442	0.374	0.441	0.497	0.402
X131	0.666	0.590	**0.911**	0.704	0.208	0.762	0.463	0.582	0.512	0.713	0.684	0.683
X132	0.527	0.573	**0.897**	0.544	0.317	0.519	0.532	0.502	0.434	0.599	0.509	0.564
X211	0.585	0.578	0.656	**0.917**	0.209	0.719	0.380	0.430	0.465	0.632	0.578	0.564
X212	0.588	0.538	0.614	**0.915**	0.160	0.705	0.440	0.452	0.477	0.652	0.668	0.573
X221	0.163	0.183	0.288	0.202	**1.000**	0.171	0.200	0.277	0.222	0.255	0.173	0.217
X231	0.628	0.562	0.644	0.680	0.176	**0.868**	0.369	0.458	0.464	0.633	0.612	0.542
X232	0.554	0.499	0.577	0.607	0.194	**0.821**	0.459	0.481	0.434	0.580	0.521	0.506
X233	0.654	0.620	0.605	0.701	0.073	**0.873**	0.351	0.498	0.506	0.676	0.662	0.596
X311	0.540	0.455	0.549	0.447	0.200	0.458	**1.000**	0.577	0.601	0.516	0.487	0.529
X321	0.473	0.472	0.508	0.391	0.280	0.493	0.514	**0.899**	0.635	0.585	0.523	0.565
X322	0.494	0.539	0.574	0.475	0.220	0.517	0.527	**0.905**	0.679	0.651	0.593	0.587
X331	0.478	0.407	0.451	0.413	0.151	0.481	0.531	0.644	**0.886**	0.470	0.439	0.603
X332	0.517	0.491	0.479	0.498	0.242	0.491	0.534	0.648	**0.887**	0.538	0.538	0.622
Y11	0.496	0.437	0.635	0.590	0.214	0.588	0.496	0.562	0.473	**0.859**	0.584	0.617
Y12	0.580	0.607	0.631	0.604	0.142	0.675	0.440	0.598	0.510	**0.862**	0.617	0.667
Y13	0.556	0.522	0.642	0.617	0.081	0.679	0.481	0.601	0.492	**0.838**	0.678	0.640
Y14	0.538	0.446	0.594	0.576	0.279	0.606	0.377	0.590	0.487	**0.867**	0.637	0.656
Y15	0.408	0.393	0.536	0.541	0.372	0.528	0.357	0.511	0.407	**0.748**	0.558	0.558
Y21	0.652	0.556	0.611	0.586	0.113	0.739	0.462	0.588	0.515	0.648	**0.834**	0.580
Y22	0.496	0.470	0.542	0.549	0.152	0.567	0.337	0.512	0.406	0.644	**0.865**	0.577
Y23	0.430	0.480	0.512	0.575	0.173	0.454	0.427	0.454	0.466	0.558	**0.816**	0.611
Y31	0.633	0.517	0.646	0.565	0.097	0.618	0.424	0.576	0.578	0.710	0.741	**0.792**
Y32	0.429	0.342	0.505	0.448	0.284	0.425	0.511	0.475	0.546	0.552	0.494	**0.817**
Y33	0.457	0.434	0.514	0.490	0.288	0.470	0.420	0.516	0.579	0.559	0.438	**0.815**
Y34	0.411	0.439	0.582	0.517	0.070	0.568	0.385	0.517	0.559	0.623	0.592	**0.854**

Based on **Table 3**, all indicators have a high correlation to their constructs compared to other constructs. So, it can be concluded that the research model has good discriminant validity.

Reliability Test

The next data analysis stage assessed Cronbach's alpha and composite reliability values. Each construct is reliable if it has Cronbach's alpha and composite reliability greater than 0.70 (Ghozali, 2014:40). **Table 4** presents reliability test results using the Smart PLS 3.0 program.

Table 4. Cronbach's alpha dan composite reliability values

Latent	Cronbach's Alpha	Composite Reliability
Perceived goal impediment (X1)	0.871	0.906
Advertisement clutter (X2)	0.837	0.886
Prior negative experience (X3)	0.866	0.903

Latent	Cronbach's Alpha	Composite Reliability
Online advertisement avoidance (Y)	0.931	0.941
X1.1	1.000	1.000
X1.2	0.739	0.884
X1.3	0.776	0.899
X2.1	0.808	0.913
X2.2	1.000	1.000
X2.3	0.814	0.890
X3.1	1.000	1.000
X3.2	0.771	0.897
X3.3	0.727	0.880
Y1	0.891	0.920
Y2	0.788	0.876
Y3	0.838	0.891

Based on **Table 4**, all latent constructs have a Cronbach's alpha value of more than 0.7, indicating that latent constructs have good reliability. In addition, the composite reliability value of all latent constructs also has a value greater than 0.70, which indicates that the latent construct has good reliability.

Structural Model Evaluation (Inner Model)

R-Squared

Furthermore, the result of R-squared was obtained, as shown in **Table 5**.

Table 5. R-squared

	R-squared	Relationships strength
Online ad avoidance (Y)	0.760	Strong
X1.1	0.743	Strong
X1.2	0.801	Strong
X1.3	0.792	Strong
X2.1	0.853	Strong
X2.2	0.082	Weak
X2.3	0.906	Strong
X3.1	0.592	Moderate
X3.2	0.832	Strong
X3.3	0.833	Strong
Y1	0.883	Strong
Y2	0.758	Strong
Y3	0.810	Strong

According to Chin (1998), an adjusted R-squared with a value of 0.67 indicates a strong model, 0.33 indicates a moderate model, and 0.19 indicates a weak model. R-squared for the Online ad avoidance (Y) variable of 0.760, which means that Perceived goal impediment (X1), Advertisement clutter (X2), and Prior negative experience (X3) altogether contributed an influence of 0.760 or 76.0% to Online ad avoidance (Y). At the same time, the remaining 24.0% is the influence of other factors that are not observed.

F-Squared

F-squared is used to analyze the influence of predictors of latent variables on the structural level. The F-squared value of 0.02 indicates a small rating, an effect size of 0.15 indicates a medium rating, and an effect size of 0.35

indicates a large rating (Imam Ghozali & Latan, 2015). Based on the test results with SmartPLS 3.0, the following F-squared results are shown in **Table 6**. **Table 6** describes that the influence of Perceived goal impediment (X1) on Online ad avoidance (Y) is weak, Advertisement clutter (X2) influences Online ad avoidance (Y) is moderate, and Prior negative experience (X3) also influences Online ad avoidance (Y) moderately.

Table 6. F-squared values

Variable	Effect Size	Rating
Online ad avoidance (Y)		
Perceived goal impediment (X1)	0.045	Weak
Advertisement clutter (X2)	0.249	Moderate
Prior negative experience (X3)	0.259	Moderate

Hypotheses Testing

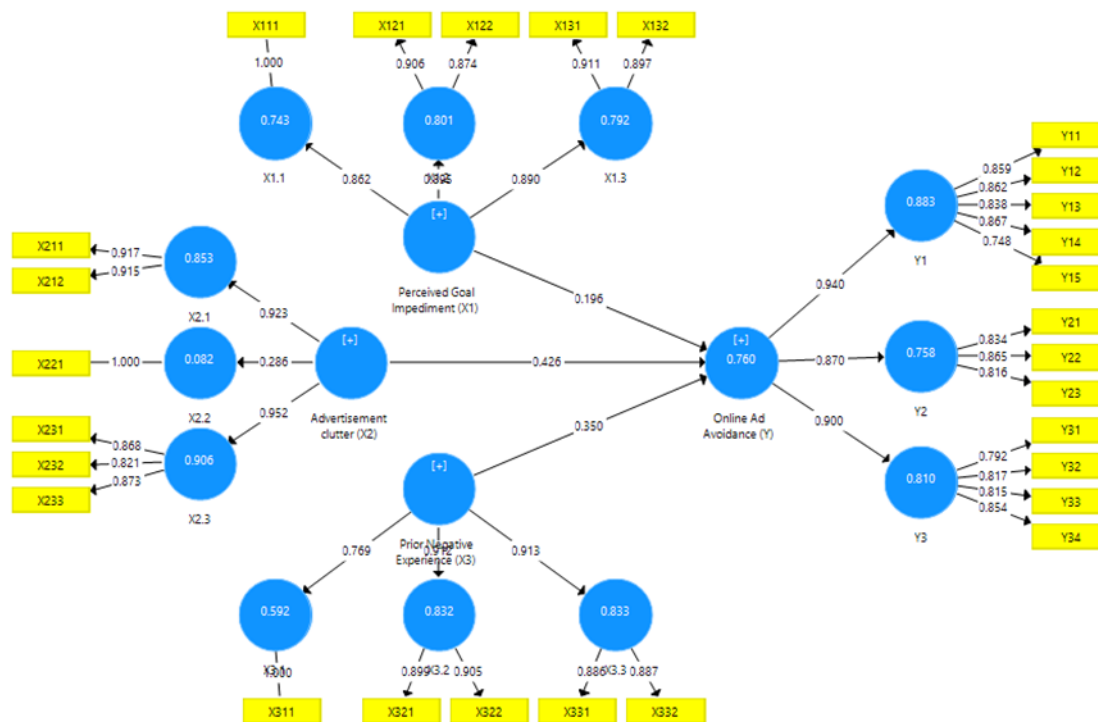The significance value of the relationship between variables is presented in each arrow (**Fig. 3** and **Fig. 4**).

Fig. 3. Structural model, path coefficients.
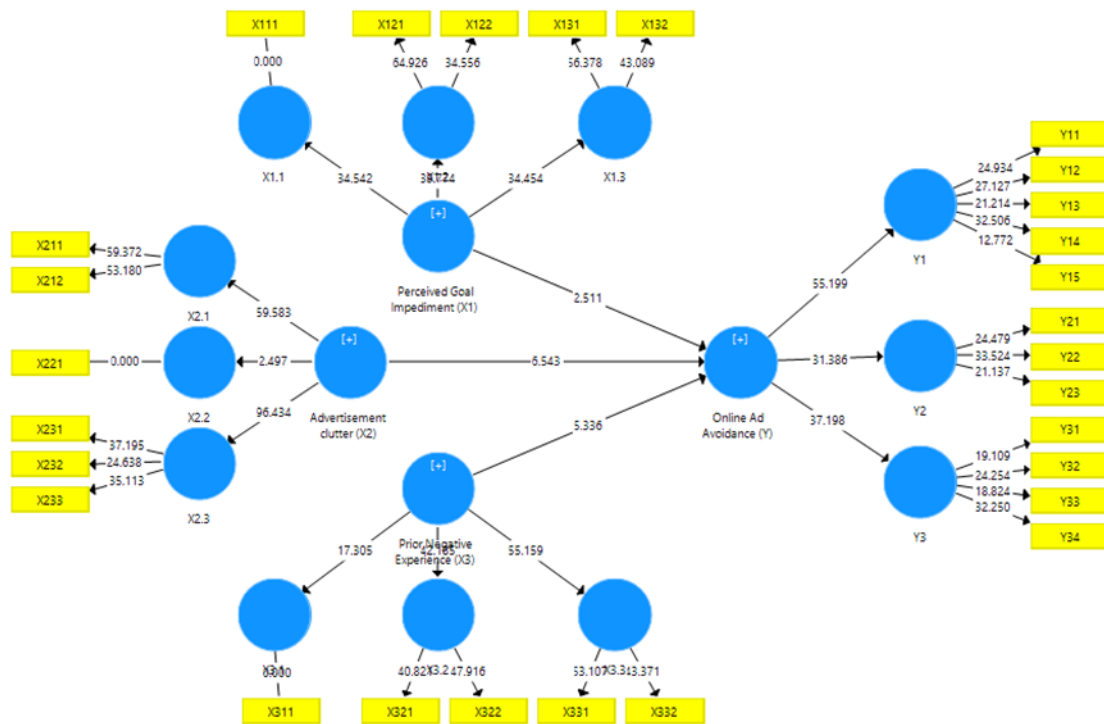
Fig. 4. The significance value (t-test).

Based on the values in **Fig. 3** and **Fig. 4**, the conclusion of hypotheses testing is stated in **Table 7**:

Table 7   Path coefficients and t-test

	Original Sample (O)	t-test	p-value	Conclusion
Perceived goal impediment (X1) toward Online ad avoidance (Y)	0.196	2.511	0.012	Accepted
Advertisement clutter (X2) toward Online ad avoidance (Y)	0.426	6.543	0.000	Accepted
Prior negative experience (X3) toward Online ad avoidance (Y)	0.350	5.336	0.000	Accepted

Based on the results of the analysis of the influence of Perceived goal impediment (X1), Advertisement clutter (X2), and Prior negative experience (X3) simultaneously on Online ad avoidance (Y) produces an R-squared value of 0.760. The calculation F-test is carried out as follows:

$$\text{F-test} = \frac{(n-k-1)R^2}{k(1-R^2)}$$
$$\text{F-test} = \frac{(150-3-1)\,0.760}{3\,(1-0.760)}$$
$$\text{F-test} = 154.111$$

Based on the calculations above, it can be seen that F-test = 154.241 at the level of significance in simultaneous testing using = 0.05 or 5% with a free degree df 1 = k = 3, α df 2 = n –k – 1 = 150 – 3-1 = 146, obtained a table F value of 2.667. So, it can be concluded, with the criteria for accepting the significance of F-test > F-table or 154.111 > 2.667, then H$_4$ is accepted, which means that Perceived goal impediment (X1), Advertisement clutter (X2), and Prior negative experience (X3) simultaneously have a significant effect on Online advertisement avoidance (Y).

Discussion

The results of this study show that variable Perceived goal impediment, Advertisement clutter and Prior negative experience partially and simultaneously influence Online ad avoidance. Theoretically, these findings align with previous research (e.g., C. H. Cho & Cheon, 2004). Perceived goal impediment is the perception of internet users when their browsing activities are disrupted due to unexpected advertisements that appear on a website. This sudden appearance will lead to the avoidance of that internet advertisements. Advertisement clutter is when Internet users perceive many advertisements are appearing on editorial content as chaotic. Prior negative experiences are Internet users' dissatisfaction and lack of incentive to receive or browse (click) advertisement pages due to unpleasant past experiences of internet advertising. This variable is based on skepticism of advertising and reactance theory in research (Kolb, 1984).

The results of this study are expected to be a consideration for marketing agents and companies in making the right decisions to design and plan advertisements that are right on target without disturbing internet users. It provides information optimally by understanding the variables that make internet users avoid internet ads. The findings are expected to support the policymakers so that they can be a reference for evaluating a comfortable and safe internet environment.

Respondents think internet advertisements should be avoided related of skepticism about advertising in general and the nature of the advertising that has always been considered intrusive. Marketing agencies as internet advertising actors and providers must do a lot of consideration and research, among others, by analyzing internet users' cognition, affection, and behavior. For example, pop-up advertisement sizes occupy more screen space and are harder to avoid cognitively than small ads. If processed carefully, they have a better chance of attracting attention, and more feature-based memory footprints of advertising stimuli, familiarity and recognition are higher than small ads. In low-engagement conditions, ad sizes act as peripheral cues to drive increased attention to the ad. The large size of the ad facilitates an increase in the elaboration of the message compared to small ads in conditions of high engagement.

Furthermore, the exclusiveness of an advertisement, the more familiar internet users are with a brand, the easier it will be for internet users to remember the advertisements offered. Therefore brand evaluation will be based on familiarity rather than consideration of the advertising context. Over time, consumers will have a more positive attitude towards the brand they remember, regardless of whether they initially liked the ad. The concern among internet users is that the increasing number of ads competing for viewers' attention means that each ad has become less effective in getting its message across.

Generation Z students, who tend to be adept at using the media, have always been active in online media and are skeptics. However, students in an online environment may positively receive advertisements if they are unintrusive, relevant and fun. When they take some action to respond positively to an ad, they will probably find it useful. There is a perception of lack of benefit and skepticism of internet users towards advertising due to the ineffectiveness of cookies or third parties on the Internet in personalizing internet user advertisements. It is an additional consideration where marketing agencies must re-evaluate the efforts they give to internet users to display advertisements that match user preferences.

Following the research findings, several suggestions put forward are as follows:

- Digital banner ads should be appropriate without irritating internet users. The shape, size and content of internet ads should not be sensitive and display less vibrant images.

- Third-party marketing agencies (personalized advertisement) must increase the effectiveness of their personalization advertising technologies to provide targeted advertisement to appropriate internet users. Ads can be placed on appropriate/relevant websites, such as drug banner ads on medical-related websites and hardware advertisements on technology websites, so as not to make internet users feel that the advertisements are not in place.

- Transparency of the use and activity of cookies by third-party marketing agencies' personalization ads (Facebook, Chrome, et cetera). Skepticism towards personalized advertisements makes internet advertisements unpopular and ends up in ad avoidance.

- The number of advertisements on a website should be adjusted, so there is no perceived clutter. It can be done by utilizing advertising personalization technology to adjust the nature of internet users responding to ad clutter.

- Marketers can create informative and interactive ads to avoid disturbing internet users while browsing.

Research Limitation

This study's limitations include the population scope and a mere sample of students of Lambung Mangkurat University, a very small representation of all internet users. In addition, the predicting variables tied to this study were only three, i.e., perceived goal impediment, advertisement clutter and prior negative experiences as selected antecedents of online ad avoidance behavior. Future studies should be more specific regarding online advertisements by analyzing personalized advertising technology.

CONCLUSIONS

The current study's findings show that perceived goal impediment, advertisement clutter, and prior negative experience are predictors of online advertisement avoidance.

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