BANNER ADVERTISING MANAGEMENT FOR LOCAL ONLINE TRAVEL AGENCIES

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ABSTRACT

Title of Dissertation	Banner Advertising Management for Local Online Travel Agencies
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This empirical study examined the effects of local online travel agencies' banner advertising belief factors on inbound tourists' attitude toward banner advertising and the effects of inbound tourists' attitude toward banner advertising on banner advertising effectiveness. The results of structural equation modeling could partially confirm the belief-attitude-effectiveness relations for local online travel agencies' banner advertising from the perspective of inbound tourists. The empirical results from this study indicated that the features and contents of banner advertising in terms of product information, hedonic/pleasure, social role and image, good for economy and interactivity could lead to favorable attitude toward banner advertising while the irritation feature of banner advertising could create unfavorable attitude toward banner advertising. Furthermore, favorable attitude toward banner advertising was likely to increase effectiveness of banner advertising. Last but not least, this study suggested a banner advertising management for effective online advertising tasks to drive business survival in the international tourism marketplace.

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CHAPTER 1

INTRODUCTION

1.1 Background of the Study

Nowadays, internet has played a major role in every function of businesses. Businesses can easily reach their customers beyond business residence (Ellen & De Lima-Turner, 1997). Internet provides a low-cost promotional and communication tool for businesses (Ellen & De Lima-Turner, 1997; Newman, Sem , & Sprott, 2004) to communicate effectively and directly with customers (Watson, Berthon, Zinkhan, & Pitt, 2000). The use of internet as a marketing tool has grown rapidly (Hoffman, Novak, & Chatterjee, 1995; McGaughey & Mason, 1998) and it has been widely adopted by large businesses and small and medium-sized enterprises (SMEs) for international market entrance (Torkzadeh & Dhillon, 2002; Noor Raihan Ab Hamid & Ali Khatibi, 2006). Internet has become a particularly beneficial tool for businesses to penetrate the market. There is empirical evidence suggesting that through the use of internet, businesses can communicate globally and efficiently (McCue, 1999; Hoffman & Novak, 1996; Herbig & Hale, 1997; Nguyen & Barrett, 2006).

The widespread use of internet has also resulted in an increase in advertising through the internet. Advertising on the internet first emerged in the early 1990s (Korgaonkar, Silverblatt, & O'Leary, 2001; Li, 2011). It has been the best advertising format due to its great flexibility and ability to be controlled over by the marketers (Ducoffe, 1996). Advertising has accounted for a considerable part of the overall marketing activity on the internet (Goldsmith & Lafferty, 2002; Hoof, Hubert, Collins, Combrink, & Verbeeten, 1995). Recent studies (e.g., Kasavana, Knuston, & Polonowski, 1997; Strauss & Fross, 2001; Walle, 1996) show that internet is the most effective when is used as an advertising and marketing tool.

Internet advertising has great flexibility, allowing businesses to create awareness, provide information and influence attitude toward a product (Abd Aziz, Mohd Yasin, & Syed, & Kadir, 2008; Ducoffe, 1996). Internet advertising can also create cognitive effect well beyond the traditional media (Belch & Belch, 2007). Compared to traditional media, internet advertising is instantaneous, reasonable cost, and broader reach (Wu, Wei, & Chen, 2008). Wolin, Korgaonkar, & Lund (2002) asserted that many companies advertised their products or services on internet because the distinctive characteristics of internet advertising, for example; "constant message delivery, audience selectivity, multimedia capacity, measurable effects, global reach, audience-controlled advertising exposure, and interactivity" (Wolin, Korgaonkar, & Lund, 2002). The empirical investigation by Dholakia and Rego (1998) also suggested that internet advertising provided several benefits; i.e., relatively easy and inexpensive tool for businesses, greater control when selecting and evaluating product information, providing broader availability of "hard-to-find" products and a wider option of the items.

Internet advertising has also played an important role in tourism and travel businesses. It becomes a new communication channel that improves competitiveness and performance of tourism businesses (Law, Leung, & Wong, 2004). The development of new tourism products and services, couple with a rapid increase in tourism requirement have motivated the adoption of internet advertising as an electronic intermediary (Law et al., 2004). Traditionally, the communication and distribution channel of tourism products and services have been performed through travel agencies or tour operators. The widespread use of internet has increased the ability of consumers to access to tourism product information directly (Law et al., 2004). Tourism is an information intensive industry, modern tourists and travelers usually demand more high-quality tourism product and service information, and value for their money (Christian, 2001; Lubetkin, 1999; Samenfink, 1999). Thus, internet advertising provides tourism businesses a new marketing tool to reach customers more effectively. Kim (2006) stated that internet offered "the potential to make information and booking facilities to large number of tourists at relatively low cost". It is obvious that the increasing use of internet has had positive effects on the tourism sector, as described by Doolin, Burgess, and Cooper (2002).

In the tourism and travel businesses, internet advertising is regarded as one of influential information sources for prospective and current visitors (Burke & Gitelson, 1990; Gretzel, Yuan, & Fesenmaier, 2000; Kim, Hwang, & Fesenmaier, 2005). It can provide greater product and service information (Chaiprasit, Jariangprasert, Chomphunut, Naparat, & Jaturapatraporn, 2011; Doolin et al., 2002) and has potential to be tourism business's main communication tool (Kim, Kim, & Han, 2007; Murphy & Tan, 2003). The studies of Buhalis and Licata (2002) and Tierney (2000) indicated that internet advertising, as one of internet marketing tool, had significantly impact on travel and purchase behavior of consumer. Internet advertising also has great potential as a marketing tool for promoting regional tourism and is relatively inexpensive compared with other promotional and advertising media. The importance of internet as the advertising tools to advance tourism is correspondent to the studies of Mills, Jung, and Douglas, (2007) and Wu et al. (2008).

Given the important role of internet advertising for all types of businesses, more and better knowledge about consumer's attitude toward internet advertising and the relation between attitude toward internet advertising and the advertising effectiveness become increasingly important. The studies of advertising have been in the interest of both academics and marketers. This line of research has been done in various contexts, for example investigating advertising across different media, analyzing advertising from various perspectives, and examining a variety of factors affecting the advertising effectiveness. Prior literatures (e.g., Ducoffe, 1996; Haley & Fox, 1994) found that consumers' attitude related to the way consumers respond to products and services and was somewhat a predictor of advertising effectiveness. Likewise, MacKenzie and Lutz (1989) found that attitude was one of important variables that assessed advertising response. The study of advertising effectiveness in the online context has been conducted on both advertisers' and consumers' perspectives. The advertising effectiveness from the perspective of advertisers is measured in terms of the amount of sales and consumers buying behaviors (Simon & Arndt, 1980; Ekici, Commuri, & Kennedy, 1999), consumers advertising behavior (Chatterjee, Hoffman, & Novak, 2003), and the effectiveness of advertising design (Bhatnagar & Papatla, 2001; Langheinrch, et al.; Dreze & Zufryden, 1997; Palmer & Griffith, 1998; Rararski, 2002). On the other hand, from the consumer's perspective,

online advertising effectiveness can be measured by their perceived advertising value and their perceived favor in advertising, or their attitude (Ajzen, 1991).

Building upon the theoretical frameworks of the previous studies, many scholars (e.g., Burns, 2003; Ducoffe, 1996; Cowley, Page, and Handel, 2000; Schlosser, Shavitt, & Kanfer, 1999; Wang, Zhang, Choi, & DíEredita, 2002) have studied about internet advertising in various aspects. There are also numerous studies on marketing activities in the hospitality and tourism contexts. In spite of the increasing number of research in this area, the studies about tourism internet advertising is still deficient (Kim, Lehto, & Morrison, 2007; Law & Bai, 2008; Law, Qi, & Buhalis, 2010; Lee, Ku, & Kim, 2007; Litvin, Goldsmith, & Pan, 2008; Park, Gretzel, & Sirakaya-Turk, 2007; Fu, Lai, & Law, 2010; Vrana & Zafiropoulos, 2006; Wang, Chou, Su, & Tsai, 2007; Wen, 2009). More particularly, published papers on inbound tourists' evaluation of tourism businesses' internet advertising are still minimal and rarely found in the emerging economy countries' context. Despite the issue on consumers' beliefs and attitudes toward online advertising has become an intensely studied research area (Wang, Sun, Lei, & Toncar, 2009), most of these studies focus on consumers of U.S. or other developed countries. More surveys are needed to assess the attitudes toward internet advertising and the factors influencing it in different population of other countries (Schlosser et al., 1999). Future research is needed to extend the results of the current studies on internet advertising to different nation populations including the demographic significance (Korgaonkar & Wolin, 2002).

Given the increasing importance of online advertising in the tourism industry but the limited numbers of research that quantitatively or qualitative explore the issue (D'Angelo & Little, 1998; Tierney, 2000), this study attempts to fill the gap in this line of research by investigating tourists' beliefs, attitudes, and their behavior responses toward banner advertising of online travel agencies, especially when the behavior responses come to the indication of banner advertising effectiveness. This study focuses primarily on the web banner advertising as it is the internet advertising format that has been mostly used (Schlosser et al., 1999), and has been in the second order predominant form of internet advertising after 'Search' with a twenty-one percent of online revenue in 2011 (Internet Advertising Bureau, 2012). Banner

advertising has a key advantage over other internet advertising formats that is it does not meddle with consumers' surfer activity and it has a function to arouse consumers' interest and purchase intention (Edward, Li, & Lee, 2002). The scope of this study (i.e., banner advertising management for local online travel agencies) is to examine international tourists' beliefs and attitudes toward banner advertising, and to analyze the relationships among beliefs, attitudes, and banner advertising effectiveness in the context of online travel agencies in Thailand. To achieve the uppermost objective of proposing banner advertising management for practical use of local online travel agencies, the sample data was gathered from international tourists travelling into Thailand, or so called "inbound tourists", as one of the research contexts for enhancing our understanding of tourism business practices. With a growing number of consumers seeking tourism products online, banner advertising tends to have more significant role in the tourism promotion. Thus, this study can contribute to more understanding of inbound tourists' beliefs, attitudes, and behavior responses toward banner advertising of local online travel agencies in the context of an emerging market economy.

Consumer attitude toward internet advertising is an important indicator of the advertising effectiveness (Ducoffe 1996; Karson et al. 2006; Mahmoud 2012ab; Mehta 2000; Russell et al. 1994; Sun & Wang, 2010; Wang & Sun 2010; Wolin et al. 2002; Wolin & Korgaonkar 2003). Meanwhile, effective internet advertising could encourage buying intention toward advertised products (Sathish, Kuma, & Bharat, 2011). This study attempts to model the relationships among beliefs about, attitudes, and behaviors toward banner advertising. While research and practice have identified the promises of banner advertising in the tourism industry in general (Kamal, Chu 2012; Sun & Wang 2010; Wang & Sun 2010), little is known about the complex relationships among beliefs, attitudes, and effectiveness of banner advertising in the local online travel agencies context. The finding from this study could help local tourism marketers and advertisers to design efficient banner advertising that can reach inbound tourists more effectively in the online travel agencies context.

The objectives of this study are threefold. Firstly, the study aims to investigate attitudes of inbound tourists toward banner advertising of local online travel agencies basing on the 'Tourism Business's Banner Advertising Belief Model' (the model

consists of seven belief factors, i.e., product information belief, hedonic/pleasure belief, credibility belief, social role and image belief, good for economy belief, irritation belief, and interactivity belief). Secondly, it aims to substantiate the relationship between attitudes of tourists toward banner advertising and its effectiveness. Lastly, the uppermost objective of this study is to propose a banner advertising management for local online travel agencies. This study validates scales measuring beliefs and attitudes toward banner advertising and effectiveness of banner advertising with respect to the local online travel agencies and tests a proposed model (see Figure 2.9 in Chapter 2) linking beliefs, attitudes, and effectiveness relations. The model is built upon the theoretical framework and the empirical findings of previous research, and utilizes the structural equation modeling method. Specifically, quantitative research is conducted to examine inbound tourists' attitudes toward local online travel agencies' banner advertising by using 'Tourism Business's Banner Advertising Belief Model' that consists of seven factors of belief toward travel agencies' banner advertising, and then to investigate local online travel agencies' banner advertising effectiveness in relation to inbound tourists' attitudes. The directions for future research are pointed out, and implications for researchers, marketers, and online and/or banner advertising designers are provided.

1.2 Research Objectives

The objectives of this study are as follows:

1) To investigate inbound tourists' attitudes toward local online travel agencies' banner advertising

2) To provide empirical evidence by using quantitative research method to substantiate the relationship between inbound tourists' attitudes toward banner advertising and local online travel agencies' banner advertising effectiveness

3) To propose banner advertising management that is effective in the context of local online travel agencies

1.3 Research Questions

To achieve the above-mentioned research objectives, answers are required for the following questions:

1) What are inbound tourists' attitudes toward local online travel agencies' banner advertising?

2) Based on the banner advertising belief model, are there relationships between banner advertising belief factors and attitudes toward local online travel agencies' banner advertising?

3) Based on the banner advertising belief model, how important each factor influences on attitudes toward online travel agencies' banner advertising?

4) Is there a linkage between tourists' attitudes toward local online travel agencies' banner advertising and banner advertising's effectiveness?

5) What will be an effective banner advertising management for local online travel agencies?

1.4 Expected Results of the Study

The expected results of this study are as follows:

1) To obtain information about inbound tourists' attitudes toward local online travel agencies' banner advertising

2) To obtain information about local online travel agencies banner advertising effectiveness

3) Local online travel agencies have guidelines to operate effective banner advertising

4) To obtain banner advertising management for local online travel agencies

1.5 Research Contributions

This thesis contributes in several ways to the growing body of research on internet advertising, particularly about the banner advertising of local online travel agencies. Firstly, building upon extant literatures on beliefs and attitudes toward

advertising and internet advertising, this study elaborated the conceptual framework for empirical testing of the banner advertising management in the context of the tourism business of and emerging marketing economy. This is particularly important as most of studies on this issue have been done in the context of the U.S. and other developed countries. Secondly, this study empirically explored the belief-attitude-effectiveness relations of the banner advertising of one important players in the tourism industry, shedding more light on consumers' perception of online advertising of local travel agencies. The findings have important implications for tourism advertisers and marketers to optimize their online marketing campaigns. The research findings are also useful to other players in the tourism industry (e.g., tour operators, tourism promoting organizations) in designing their online marketing or promotional campaigns more effectively. Thirdly, this study investigated inbound tourists' perception (i.e., their beliefs and attitudes) toward banner advertising of local online travel agencies. As income from international tourists contributes significantly to the tourism receipts of Thailand (10.15% of Thailand's GDP in 2013) and this group of tourists tend to be the main target of online marketing, better understanding of the international tourists' perception of the banner advertising of local online travel agencies can provide insights on the value of executional features, and reveal more practical routes of achieving banner advertising effectiveness. As such, this study answers the recall by local tourism marketing and advertising practitioners for furnishing a set of guidelines for tourism banner advertising. Last but not least, this study enriches the literature in attitude toward online tourism advertising, which may serve as a foundation for continuing research in effective online tourism advertising persuasiveness.

1.6 Organization of Research

This research consists of five chapters, which is organized as follow:

1) Chapter 1 provides a brief introduction to the research and discusses the importance of the research.

2) Chapter 2 presents a review of related literatures. Related articles are reviewed and divided into three main topics, which are belief toward banner

advertising, attitude toward banner advertising, and banner advertising effectiveness. The conceptual framework is presented and related hypotheses are defined.

3) Chapter 3 outlines the methodology of this research. Questionnaire development and design are provided. This chapter also gives the information about sample and data collection, and data analysis procedure.

4) Chapter 4 presents the study results. The results are derived from structural equation modeling (SEM) approach, which provides an examination of the relationship among the constructs.

5) Chapter 5 provides discussion and conclusion of the findings. The analyses of data and results are discussed. This chapter includes key contributions of research. Recommendations and limitations of the research are also addressed in this chapter.

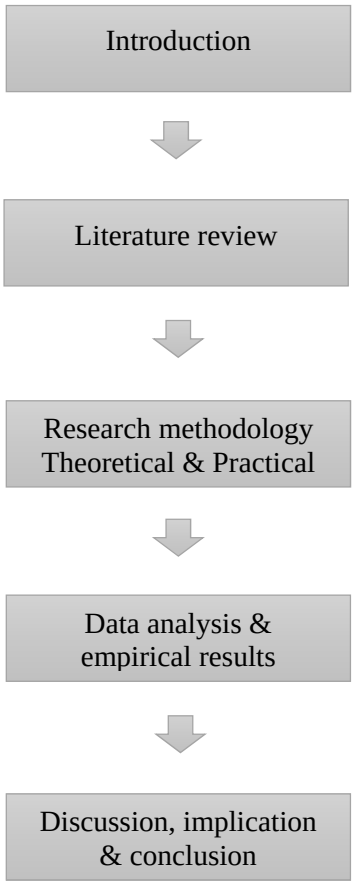

Figure 1.1 Structure of Thesis

1.7 Definition of Terms

1) ‘Banner advertising’ is a typically rectangular advertisement placed on a third-party website, which is linked to local online travel agency’s website, by clicking, tourists will be transferred to local online travel agency’s website to learn more about a particular travel agency’s products or services.

2) ‘Belief factors’ refer to factors affecting attitude toward banner advertising of local online travel agencies (i.e., product information belief, hedonic/pleasure belief, credibility belief, social role and image belief, good for economy belief, irritation belief, and interactivity belief).

(1) ‘Product information’ is individual’s beliefs about banner advertising of local online travel agencies whether it is a good source of tourism product or service information (Wang & Sun, 2010) and it provides useful information for inbound tourists (Bendixen, 1993; Ducoffe, 1996; Kim et al., 2010).

(2) ‘hedonic/pleasure’ means the belief that viewing banner advertising of local online travel agencies is fun, entertaining, and pleasant (Alwitt and Prabhakar, 1992; Pollay and Mittal, 1993; Wang et al., 2009), providing an amusing and pleasant experience (Eighmey & McCord, 1998), as well as applying animated and visualized advertising contents (Korgaonkar et al., 2001).

(3) ‘Credibility’ refers to the beliefs of inbound tourists that banner advertising of local online travel agencies is trustworthy, truthful, reliable, and accurate.

(4) ‘Social role and image’ is the belief of an inbound tourist that banner advertising of local online travel agencies conveys messages that are consistent with their social status and provides social and lifestyle messages (Korgaonkar et al., 2001) that represent his/her self-identity (Burns, 2003; Wang & Sun, 2009).

(5) ‘Good for economy’ refers to the belief that an inbound tourist can economically benefit from banner advertising of local online travel agencies in terms of providing accurate and reliable product information (Petrovici et al., 2007) that is value for time (Korgaonkar et al., 1997; Wolin et al., 2002) and money (Bharawaj et al., 1993; Chiplin & Sturgess, 1981; Eskin & Baron, 1977; Nelson, 1974).

(6) ‘Irritation’ is an undesirable perception on banner advertising of local online travel agencies, which contributes to annoyance, offensive, or disturbance to tourists while surfing webpages (Aaker & Bruzzone 1985; De Pelsmacker & Van den Bergh, 1998).

(7) ‘Interactivity’ refers to the degree to which a tourist engages in banner advertising by interacting with advertising messages of local online travel agencies in terms of user control (Bezjian et al.,1998; McMillan & Hwang, 2002) and speed of response (McMillan & Hwang, 2002).

3) ‘Attitude toward banner advertising’ is a tendency to respond consistently in favorable or unfavorable manner to local online travel agencies’ banner advertising (Krech et al., 1962; Fishbein & Ajzen, 1975; Lutz, 1985; Mehta & Purvis, 1995).

4) ‘Banner advertising effectiveness’ focuses on the extent to which local online travel agencies’ banner advertising generates a certain desired effect. This study tests the banner advertising effectiveness by traditional measure (i.e., advertising recall, brand attitude, and purchase intention (Alba, Hutchinson, and Lynch, 1991), as well as a commonly used web metric (i.e., click-through (Baltas, 2003; Chatterjee et al., 2003; Kania, 1999; Rosenkrans, 2006; Young, 2000)).

(1) ‘Banner advertising effect’ refers to the tourist behaviors in response to banner advertising of local online travel agencies. More specifically, behavioral responses show the banner advertising effect as indicated by the changes in inbound tourists’ attitude with respect to the messages conveyed by the banner advertising of local online travel agencies (and therefore with respect to tourism products and services mentioned by the banner advertising); they include the ability to recall the banner advertising, the brand, and the product, the frequency of the inbound tourists to click-through the banner advertising, and inbound tourists’ attitude toward the brand. Banner advertising effect is an indicator of ‘banner advertising effectiveness’ (Alba, Hutchinson, & Lynch 1991; Baltas, 2003; Chatterjee et al., 2003; Danaher & Mullarkey, 2003; Drez & Hussherr, 2003; Gong & Maddox, 2003; Hwang, Yoon, & Par, 2011; Internet Advertising Bureau, 1998; Kania, 1999; MacKenzie et al., 1989; Mehta, 2000; Palanisamy, 2004; Pavlou & Steward, 2000; Poh & Adam, 2002; Rosenkrans, 2006; Schlosser et al., 1999; Young, 2000), and also generates the

tendency that behavioral responses will move to the second level of effective measure of advertising—purchase intention.

a) 'Advertising recall' is "the ability of banner advertising of local online travel agencies to create remembrance after the exposure of the banner advertising" (Laskey et al. (1995).

b) 'Click through' refers to an interaction with banner advertising, which refers to the process of clicking through a banner advertisement to local online travel agencies' websites (Bhat et al., 2002; Yoo et al., 2004).

c) 'Brand attitude' refers to inbound tourists' evaluation of the brand advertised on local online travel agencies' banner advertising with some degree of favor or disfavor (Doss, 2011; Fishbein & Ajzen, 1975; Lutz, MacKenzie, & Belch, 1983; Mitchell & Olsen, 1981; Phelps & Hoy, 1996).

(2) 'Purchase intention' refers to an inbound tourist's intention to make an initial purchase from a local online travel agency (Belch & Belch, 2007; Phelps & Hoy, 1996).

5) 'Banner advertising management' is a guideline to best practice for local online travel agencies. It provides executional features and application to achieve banner advertising effectiveness, which enable local online travel agencies to optimize their online advertising tasks. The banner advertising management for local online travel agencies was developed from the substantiation of the relationships among the three main constructs (i.e., belief, attitude and effectiveness of banner advertising) used in this study.

1.8 Conclusions

This introductory chapter presents research motivation and the significance of the study of inbound tourists' belief and attitude toward banner advertising of local online travel agencies and their advertising responses to indicate local online travel agencies' banner advertising effectiveness. This systematic study provides a new area of study about online advertising of tourism business in the context of an emerging marketing country. This chapter also describes the link of research ideas from extant studies to this thesis key research objectives and major research questions of this

thesis. The next chapter reviews banner advertising's belief, attitude, and effectiveness literatures in order to identify key variables for the study, and develop conceptual model and hypotheses for empirical testing of the belief-attitude-effectiveness relations of banner advertising for local online travel agencies.

CHAPTER 2

LITERATURE REVIEW

2.1 Introduction

This chapter examines literatures related to the research, which are presented in three main sections according to the focus of the research. The first section reviews literatures regarding beliefs toward banner advertising. The second section presents literatures related to attitude toward banner advertising. The final section presents literatures related to banner advertising effectiveness.

2.2 Banner Advertising in Tourism Business

Internet advertising is one of the most effective advertising methods, as it provides the ability to target a specific market by delivering marketing messages to attract customers during their internet surfing (Mehta, 2000). Internet advertising has several definitions offered by previous researchers and also the authors.

Hawkins (1994) stated that internet advertising has been labeled as ‘‘electronic advertising”, which is the advertising that “is delivered to users of electronic information services”.

Schlosser et al. (1999) described internet advertisement as “any form of commercial content available on the internet that is designed by businesses to inform consumers about a product or service”. Internet advertising consists of variety of commercial contents, varies from the advertisements that are similar to traditional ones (e.g., billboard and banner ads) to formats that are different (Schlosser, 1999), such as corporate websites (Ducoffe, 1996).

Internet advertising comprises of “non-personal commercial content paid by sponsors, designed for audiences, delivered by video, print, and audio” (Rodgers &

Thorson, 2000). Internet advertising forms can be ranged from “corporate logos, banners, pop-up message, email messages, and text-based hyperlinks to official web sites” (Abd Aziz & Mohd Yazin, 2008).

Internet advertising normally includes a variety of advertising formats. In an article on “interactive advertising”, Rodgers and Thorson (2000) identified five types of internet advertising formats. There were “banners, interstitials and pop-ups, sponsorships, hypertext links, and web sites”.

Ko and Park (2002), in their study of internet advertising effects in the Korean clothing industry, advised 12 types of internet advertising (see Table 2.1) by classified them into three groups basing on Jung and Choi (1999)’s criteria, and the 11 formats could also be classified into four groups basing on Jupiter Communication’s (1997) criteria.

Table 2.1 Type of Internet Advertisements

Type of Advertisement	**Jung and Choi (1999)**	**Jupiter Communication (1997)**
Search engine Electronically commission Usenet news group	Attractive tool	Not applicable
Banner advertisement Interval advertisement	Advertisement content	Media buy
Sponsor advertisement Website advertisement Insertion advertisement E-mail advertisement		Advertisement contents
Chat advertisement Push advertisement Internet access	Follow-up marketing	Selectable AD platform

Source: Ko and Park, 2002.

Belch and Belch (2007) specified internet advertising as banner advertisements and pop-up advertisements, which the web users may find while surfing the web.

Regarding study of Hoffman and Novak (1996), advertising on the internet has been classified as “banner advertisement and target advertisement”. They have defined banner advertisement as “a small rectangular graphic image linked to a target advertisement and it serves as a path to the visitor to surf and find out more information”. For target advertisement, consumers can access the information by clicking on a banner advertising, which contains a link to the web page.

Of various formats of internet advertising, banner advertising is the main (Li & Bukovac, 1999) and the most widely used form of advertising on the web (Wolin et al., 2002; Millward Brown Interactive and Internet Advertising Bureau, 1997) and it is also a major source of internet advertising revenue (Novak & Hoffman, 1997).

Banner advertising serves different purposes, for example, as a direct marketing instrument, it encourages customers to click on thread and then transfer them to the advertising company’s website, or as marketing communication, banner advertising, similar to advertising in print media or on television, is used to promote business products or services (Dreze & Hussherr, 2003; Robinson, Wysocka, & Hand, 2007).

Following O’Connor, Galvin, and Evans (2001), banner advertising is defined as “the advertising space on the website that carries advertisements.” More specifically, banner advertising is a type of online advertising in which banners are placed on third-party websites, when clicked, the banner can switch the user to the advertiser’s website. Banner advertising typically appears as a rectangular-shaped box, which is composed of text and graphic image either static or animated and located at the top, side, or bottom of a webpage (Burke, Hornof, Nilsen, & Gorman, 2005; Hoffman & Novak, 1997) (See Figure 2.1 to Figure 2.6). Banner advertising is designed to attract viewers to surf and search for more information. By clicking on the banner, the viewers could be linked to the advertiser’s website where they can learn more about a particular product or service (O’Connor et al., 2001; Rae and Brennan, 1998) or linked to the company’s website for further information (English & Pearce,

1999). Click-through is also recorded, and served as a measure of advertising effectiveness (Papatla & Bhatnagar, 2002).

Studies concerning tourism business' banner advertisement have been undertaken previously. For example, Wu et al. (2008) examined on how internet banner advertising influenced on banner advertising attitude, banner advertising effects and respondents' product involvement. More specifically, travel agencies' banner advertising was examined in terms of how its 'contact/attention' and 'content design' influenced on attitude toward banner advertising, banner advertising effects, and also product involvement of Taiwanese respondents. Ghosh and Bhatnagar (2013) examined the techniques used to increase the effectiveness of banner advertising by analyzing banner advertising campaign launched by the national tourism department of eight South-East Asian countries. The research suggested that the effectiveness of banner advertising campaign can be increased by making banner advertising messages to be relevant to the target customers. Study of Ghosh and Bhatnagar (2013) was conducted on general tourism web surfers. To the best of my knowledge, there has been no extant research that examines banner advertising in the context of online travel agencies and also banner advertising effects in relation to inbound tourist respondent. Thus, this study is considered to be the pioneer work that empirically investigate inbound tourists' belief and attitude toward banner advertising and banner advertising effectiveness in the context of local online travel agencies.

By mean of the current study, banner advertising is defined as a typically rectangular advertisement placed on a third-party website, which is linked to local online travel agency's website. Banner advertising is designed to attract inbound tourists, by clicking, tourists could be transferred to local online travel agency's website to learn more about a particular travel agency's products or services.

Figure 2.1 Banner Advertising Places

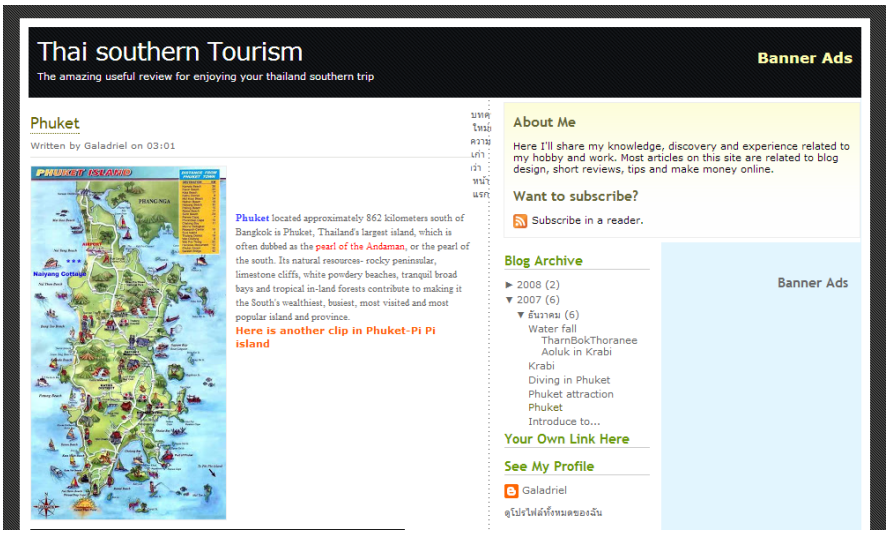

Figure 2.2 Banner Advertising Positioned on Top of a Web Page

Figure 2.3 Tourism Package Tour Banner Advertising

Source: Tourism Authority of Thailand, 2016.

Figure 2.4 A Travel Agency's Banner Advertising

Source: Travelblog.org, 2016.

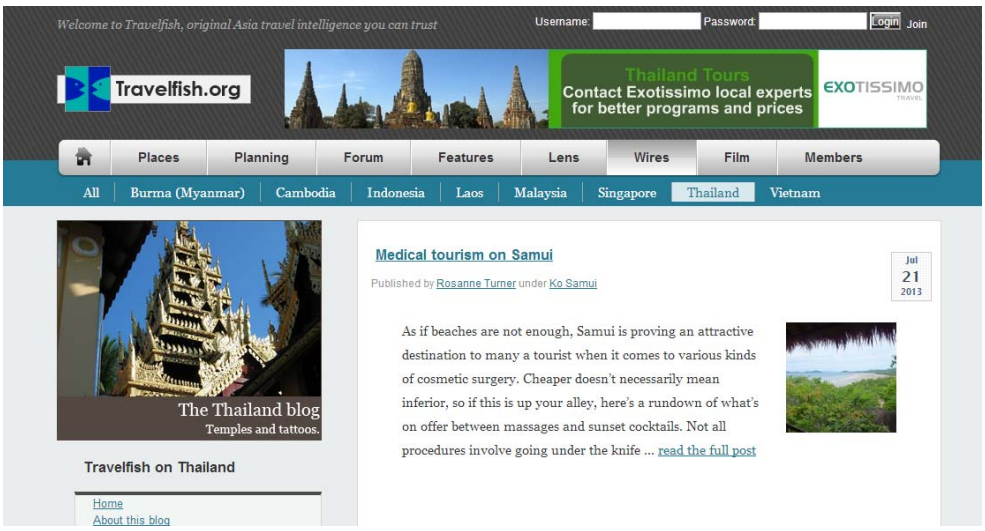

Figure 2.5 A Travel Agency's Banner Advertising Placed on a Travel Blog

Source: Travelfish.org, 2016.

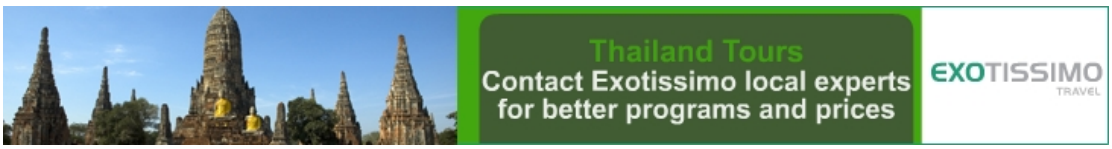

Figure 2.6 A Travel Agency's Banner Advertising
Source: Travelfish.org, 2016.

2.3 Advertising of Tourism Products and Services

Tourism product or services is not a simple item; it is "a bundle of activities, services, and benefits that constitute experiences" (Medlik & Middleton, 1973). It is composed of specific elements of the service and the singular features of the tourism industry, which discriminate tourism products from any physical goods (Yilmaz & Bitizti, 2005).

The unique characteristic of tourism products limits the use of marketing communication tools, especially the use of online marketing tools in the tourism industry (Dionyssopoulou & Stafylakis, 2007; Wertner & Klein, 1999). The complexity of marketing tourism products online occurs because of many reasons (Henriksson, 2005; Martin, 2004; Werther & Klein, 1999).

First, the intangibility of tourism products creates uncertainty and perceived risk in tourist's mind. As tourists cannot appraise the property and quality of a tourism product before consuming, their purchase decision usually requires more information flow and communication effort. The intangibility of tourism product decreases the ability of tourists to distinguish the difference of tourism product between tourism suppliers (Bateson & Hoffman, 2002), and increases the difficulty for tourists to grasp the advertising messages (Zeithaml & Bitner, 2000). Therefore, the offered tourism products must be apparent in the advertising message (Cutler & Javalgi, 1993; George & Berry, 1981; Hill & Gandhi, 1992; Legg & Baker, 1987; Mortimer, 2000; Murray & Schlacter, 1990). Hoffman (2003) asserted that using web-based delivery channels to advertise tourism products could overcome some of the challenges created by intangibility.

Second, tourism product is “a bundle of activities, services, and benefits” that are served by a number of providers (e.g., transport, accommodation, restaurant, and activities). These providers vary greatly in terms of quality and price, and mistake can happen in actual time (Yilmaz & Bitizti, 2005). Thus, it is difficult to market tourism product online to perfectly meet tourist’s need and expectation. Hoffman (2003) suggested that in electronic environment, variation of quality in providing tourism products from one customer to the others should be minimal, the heterogeneity can be overcome.

Third, tourism product is an experienced good. Marketing a tourism product online to present what kind of experience a tourist would receive is quite challenging.

Last, the heterogeneity characteristic of tourism products that involves a mixture of varied business services has also influence on the information exchange and affects the use of online marketing tools in the tourism industry.

Martin (2004) also suggested three characteristics of tourism product (i.e., intangibility, perishability, and heterogeneity) in his study on “E-innovation: Internet impacts on small UK hospitality firms”, which is consistent with Werthner and Klein (1999)’s study. The mentioned characteristics of tourism product and service lead to the risk perception among the tourists (Wahab, Crampon, & Rothfield, 1976) and contribute to product information intensity (Inkpen, 1998; Poon 1993; Sheldon, 1997; Schertler, 1995). For this reason, tourists would highly involve in information searching process in order to reduce their uncertainty feelings toward purchase decision making. Thus, purchase decision would be made upon the quality and amount of information the internet available (Etzel & Wahlers, 1985; Fodness & Murray, 1998; Gitelson & Perdue, 1987; Perdue, 1985; Raitz & Dakhil, 1989; Snepenger, Meged, Snelling, & Worral, 1990; Snepenger & Snepenger, 1993; Van Raaij, 1986).

2.4 Belief and Consumer's Attitude toward Advertising

2.4.1 Beliefs about Advertising

To get better understanding about inbound tourists' attitude toward banner advertising, published literatures regarding beliefs and consumers' attitudes toward advertising in general are examined.

In general, belief factor has been an important measurement variable to examine the respondents' attitudes (Lutz, 1985; Mackenzie, Lutz, & Belch, 1986; Mackenzie & Lutz, 1989; Mehta, 1994; Muehling, 1987; Shimp, 1981; Thorson, 1981). Extant studies (e.g., Ajzen & Fishbein, 1980; Alwitt & Prabhakar, 1992; Anderson, 1972; Pallay & Mittal, 1993; Previte & Forrester, 1998) have found a close link between beliefs and attitudes; any change in one belief is likely to produce a change in attitude. More specifically, Dubinsky and Hensel (1984) found that there was a significant relationship between beliefs about advertising in general and attitude toward advertising.

Belief factors are commonly used as a measurement of attitude toward advertising (e.g., Kak, 1995; Ramaprasad, 2001; Wang & Sun, 2010; Wolin et al., 2002; Yang, 2000). While belief is the perception that a person has about other people, objects, and issues (Ajzen & Fishbein, 1980), attitude is a summative evaluation of particular objects (Pollay & Mittal, 1993).

In the earlier work of Bauer and Greyser (1968) on attitude toward advertising, "belief" was classified into economic and social dimensions, which have been applied by various succeeding studies (Muehling, 1987). More studies have been done to substantiate the relationships between belief dimensions and attitudes toward advertising (e.g., Alwitt & Prabhakar, 1992; Andrew, 1989; Barksdale & Darden, 1972; Dubinsky & Hensel, 1984; Sandage & Leckenby, 1980; Yang, 2000) and be able to conclude with empirical evidence that belief about advertising effected on attitudes toward advertising in general.

2.4.2 Attitude toward Advertising

Attitude is defined as a person's predisposition to responds toward some objects or ideas in favorable or unfavorable manner (Fishbein & Ajzen, 1975; Krech, Rosenzweig, & Bennett, 1962). In terms of attitude toward advertising, Lutz (1985) defined attitude as a "predisposition to respond in favorable or unfavorable manner to a particular advertising stimulus during a particular exposure occasion". Mehta and Purvis (1995) defined attitude toward advertising as an "overall favorability or unfavorability" factor.

Basing on Theory of Reasons Action (Fishbein & Ajzen, 1975, 1980), behavioral intention of a person predicts his performance, while behavioral intention is the outcome of a person's attitude, which is influenced by beliefs and subjective norm concerning behavior. More specifically, an attitude toward a product can be predicted by a specific belief about the product (Solomon, 1999). People differ in their evaluation of advertising basing on their own perceptions, and their beliefs and attitudes toward advertising (Alwitt & Prabhakar, 1992; Pallay & Mittal, 1993). In addition, attitudes toward any objects can certainly change overtime (Petty, Wheeler, & Tormala, 2003; Wang et al. 2002). The change in perceptions and attitudes may lead to certain behavior (Goldsmith & Rafferty, 2002; Wu, 1999; Wang et al. 2002). Advertisers have to know the reason of why the consumers change their attitude toward advertisements. This notion corresponds with Heischmidt and Elfrink (1991) who cited that "when the consumers change their attitudes, it is important to know the reasons because it may indicate a change in consumer behavior". The change of consumers' attitude toward advertising and their behavior upon that decision making should not be underestimated. It is generally believed that those who holds favorable attitudes toward the advertising would be more likely to be persuaded for a certain behavior (e.g., click-through, and purchase intention) (MacKenzie & Lutz, 1989).

Bauer and Greyser (1968) who were the first scholars considering attitude toward advertising systematically conducted an academic study in the United State regarding the public attitude toward advertising, and found that more people had favorable attitude toward advertising than had unfavorable attitude and most of respondents felt that advertising was important. Bauer and Greyser (1968) study indicated that attitude toward advertising in general consisted of "economic and social

dimensions". Bauer and Greyser's two-factor model has been used in many studies and several facets of consumers' advertising evaluations have been suggested (e.g., Andrews, 1989; Barksdale & Darden, 1972; Larking, 1977; Li, Edward and Lee, 2002; Lutz et al., 1983; Muehling, 1987). From study of Larkin in 1977, basing on Bauer and Greyser's (1968) two-factor model, Larkin (1977) factor analyzed, and categorized attitudes toward advertising into four general areas; "social effects of advertising, economic effects of advertising, ethics of advertising, and regulations of advertising". Larkin (1977) reported that most of college students had negative attitudes toward advertising to varying degrees. Alwitt and Prabhakar (1992) found that consumer perceptions of television advertising was predicted by the dimensions called "advertising belief", and in their follow-up study in 1994, they observed consumers' advertising evaluation by using the belief dimensions, which consisted of "personal and social benefit dimension, availability dimension, offensive dimension, non-informative dimension, intrusive dimension, and negative dimension". Durvasula, Andrews, Lysonski, and Netermeyer (1993) examined consumers' attitude toward advertising in general, and tested it cross-national applicability with the data from the United States, New Zealand, Denmark, Greece, and India. Several other studies (e.g., Burke & Edell, 1989; Olney et al., 1991) suggested a variety of precedent dimensions to attitude toward the advertising. Mittal (1994) categorized ten consumer perceptions and beliefs about advertising in his study. Pollay and Mittal (1993) supported a seven-factor belief model; the seven factors represented "three personal uses of advertising (i.e., product information, social role and image, and hedonic/pleasure) along with four social effects of advertising (i.e., good for the economy, materialism, value corruption, and falsity/no sense)". Ducoffe (1995) described four factors (i.e., informativeness, deceptiveness, irritation, and entertainment) to examine how the value of advertising was assessed by consumers. The study was conducted in New York City, and revealed that "entertainment has a substantial and direct influence on advertising value, and it also has an indirect effect through its relationship with informativeness" (Ducoffe, 1995).

Basing on extant studies (e.g., Bauer & Greyser, 1968; Pollay & Mittal, 1993; Ramaprasad & Thurwanger, 1998; Yang, 2000), determinants such as "hedonic, good for economy, product information, values corruption, irritation, credibility,

interactivity, materialism, and consumer benefits" constantly indicated strong relationship with consumers' attitude toward advertising. Table 2.2 presents the development of key dimensions determined consumers' attitude toward advertising.

Table 2.2 Summary of the Key Evaluation of Consumer's Attitude toward Advertising

Studies	Key Dimensions of Consumer's Attitude toward Advertising
Bauer and Greyser. (1968)	Two factors: economic and social dimensions
Larkin (1977)	Four factors: social effect, economic effect, ethic, regulation
Alwitt and Prabhakar (1992), (1994)	Six factors: personal and social benefit, availability, offensive, non-informative, intrusive, negative
Pollay and Mittal (1993)	Seven factors: product information, social role and image, hedonic/pleasure, value corruption, falsity/no sense, good for economy, materialism
Mittal (1994)	Ten factors: product information, social role and image, hedonic/pleasure, value corruption, falsity/no sense, good for economy, materialism, regulation, mental orientation, manipulation
Ducoffe (1995)	Four factors: informativeness, deceptiveness, irritation, entertainment
Korgaonkar et al. (2001)	Seven factors: product information, social role and image, hedonic/pleasure, value corruption, falsity/no sense, good for economy, materialism
Protrovici and Marinova (2005)	Six factors: general attitude, attitude institution, attitude instrument, product information, social role (integration)/image, hedonic/pleasure

Table 2.2 (Continued)

Studies	Key Dimensions of Consumer's Attitude toward Advertising
Tsang, Ho and Liang (2004)	Five factors; entertainment, informative, irritation, credibility, relevant demographic variables
Wang et al. (2002)	Six factors: entertainment, informative, irritation, credibility, interactivity, demographic
D'Souza and Taghian (2005)	Five factors: favorable, pleasant, convincing, believable, good
Zhang and Wang (2005)	Five factors: entertainment, informative, irritation, credibility, interactivity
Tan and Chia (2007)	Six factors: product, hedonic, social, falsity, good for economy, materialism
Protrovici et al. (2007)	Seven factors: product information, social integration/image, hedonic/pleasure, good for economy, promotes undesirable values, alienation/value incongruence, falsity/misleading
Wang et al. (2009)	Five factors: entertainment, information, credibility, economy, value corruption

2.4.3 Attitude toward Online Advertising

With the emergence of the internet and online advertising, it has brought marketers and researchers to explore factors affecting the success of the internet advertising, at the same time, advertising online has increased and turned into more cluttered and irritating people (Burns, 2003). Internet advertising is characterized as being annoying or intruding, and it is considered to have negative effects such as affecting peoples' task performance (Zhang, 2000). These problems needed to be understand by researchers on how consumer have perceived online advertising (Ducoffe, 1996).

The attempt to examine attitude toward online advertising have been done by most studies (e.g., Burns, 2003; Ducoffe, 1996; Cowley et al., 2000; Schlosser et al.,

1999; Wang et al., 2002) by deriving their theoretical frameworks from earlier studies about attitude toward advertising in general. Focusing on online advertising, the study of Mehta and Sivadas (1995) suggested that consumers tended to have negative attitudes toward newsgroup advertising and email advertising.

Ducoffe (1996) examined the relationship among "three perceptual antecedents" (i.e., informativeness, irritation, and entertainment), "web advertising values", and "attitudes toward web advertising" basing upon his prior study (i.e., Ducoffe, 1995) (see Figures 2.7 and 2.8). The study revealed that advertising value was influenced by all perceptual antecedents, advertising values influenced on attitude toward web advertising, and "entertainment" had a direct effect on attitude toward web advertising (Ducoffe, 1996). The study (Ducoffe, 1996) confirmed that the belief and attitude model in 1995 (Figure 2.7) (i.e., four belief factors; informativeness, deceptiveness, irritation, entertainment), which was tested on the traditional media could be adapted to test on the online media.

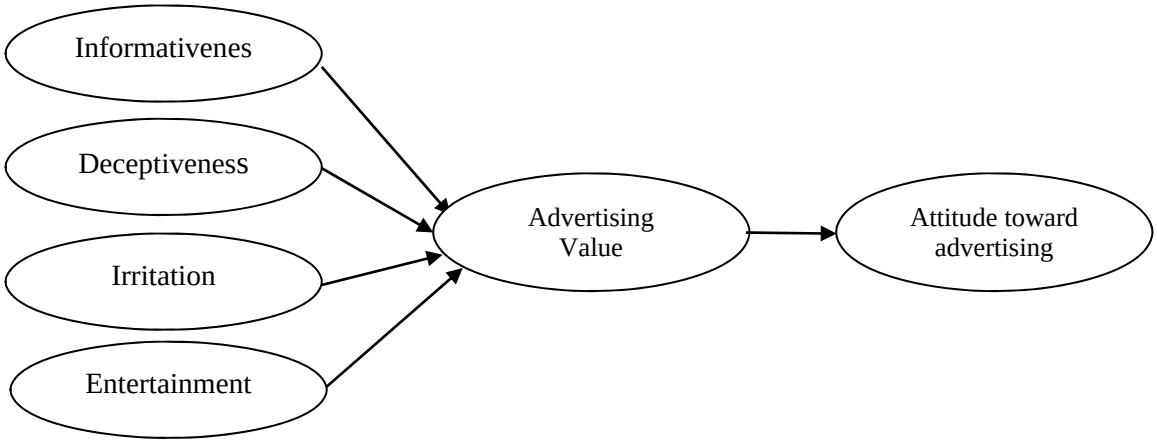

Figure 2.7 Relationship between Perceptual Antecedents and Attitude toward Advertising

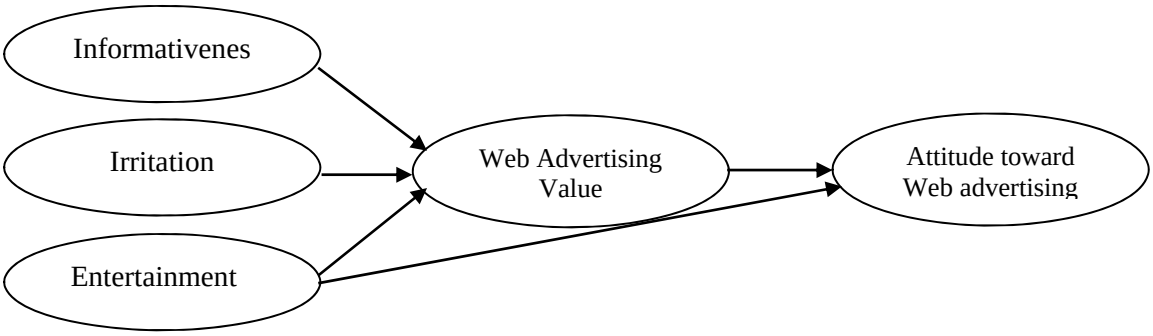

Figure 2.8 Relationship between Perceptual Antecedents and Attitude toward Web Advertising

Schlosser et al. (1999) studied the relationships between attitudes toward internet advertising examining respondents in the United State, and identified three belief factors, i.e., informational utility, entertainment utility, and behavioral utility. The study revealed that the "advertising utility" factor was the most determinant factor of attitudes toward internet advertising. When considering the findings from individual item, the study revealed that an "entertaining" item was the most significant factor predicting attitude toward internet advertising. This finding was consistent with Ducoffe's (1996) study.

Cowley et al. (2000) proposed a conceptual model for studying attitudes toward web advertising basing on three belief dimensions that they extracted from the previous studies of Alwitt and Prabhakar (1992), Mittal (1994), and Pollay and Mittal (1993). The belief dimensions included "institutions (i.e., economic and social benefits/costs), instruments (i.e., sex in advertising, advertising frequency, and deceptive/offensive), and function (i.e., hedonic, social role and image, and product information)". All belief dimensions were expected to influence respondents' attitudes toward web advertising, and would be similar to the results of previous studies (e.g., Alwitt & Prabhakar, 1992; Johnson, et al., 1999; Mittal, 1994; Muehling, 1987; Pollay & Mittal, 1993). However, empirical testing of the conceptual model has not been conducted, providing no empirical evidence that could support their proposition that belief dimensions had influence on respondents' attitude toward web advertising.

Brackett and Carr (2001) conducted the study by adopting and extending Ducoffe's model (Ducoffe, 1996; Figure 2.8). Two more variables; i.e., "credibility

and relevant demographic variables" were added. They found that "informativeness, entertainment, irritation, and credibility" had significant relationship with "advertising value", and relevant demographic variables were not found to exert significant relationship with attitude toward web advertising. In addition, informativeness, entertainment, credibility, advertising value, and gender were found to have direct relationships with attitude toward web advertising.

Wang et al. (2002) proposed a model of attitudes toward web advertising to examine the difference between consumers' perceptions of advertising values and advertising attitudes by basing their conceptual framework on Ducoffe's (1996) and Brackett and Carr's (2001) studies. They added two more factors (i.e., motive and interactivity) into their model. The study revealed that consumers' perceptions of web advertising were influenced by entertainment, informative, irritation, credibility, and interactivity factors.

In 2002, Wolin, Korgaonkar, and Lund conducted a research to examine advertising effectiveness model used in traditional media in the online context, seven belief factors (i.e., product information, hedonic/pleasure, social role and image, good for economy, materialism, falsity, and value corruption) from the study of Pollay and Mittal (1993) were applied. The study partially confirmed that most of the belief factors had a significant relationship to attitude toward web advertising, excepted 'good for economy' factor.

Burns (2003) studied the relationships between consumers' attitude toward online advertising format and consumers' attitude toward advertising. There were two antecedents of attitude toward advertising (i.e., attitude toward online advertising format, and attitude toward online advertising) and four antecedents of attitude toward online advertising formats (i.e., attitude toward internet, online advertising format perceptions, attitude toward web site, and attitude toward online advertising). The study revealed that entertainment perception toward online advertising format and annoyance perception toward online advertising format had significant influence on all online advertising formats (i.e., pop-up, large rectangle, skyscraper, banner, interstitial, and floating). However, information perception toward online advertising format had influence only on some online advertising formats. In addition, the study found that attitudes toward some advertising formats were predicted by attitude

toward web site and attitude toward online advertising, and attitudes toward the advertising in each format were influenced by attitudes toward all of advertising formats.

Following the definition of Fishbein and Ajzen (1975), Krech et al. (1962), Lutz (1985), and Mehta and Purvis (1995), attitude toward banner advertising in this study is defined as a tendency of inbound tourists to respond consistently in favorable or unfavorable manner to local online travel agencies' banner advertising.

Table 2.3 Summary of the Key Evaluation of Consumer's Attitude toward Web Advertising

Studies	**Key Dimensions of Consumer's Attitude toward Web Advertising**
Ducoffe (1996)	Three factors: informativeness, irritation, entertainment
Schlosser et al. (1999)	Three factors: informational utility, entertainment utility, behavioral utility
Cowley et al. (2000)	Eight factors: economic, social, sex, advertising frequency, deceptive/offensive, hedonic, social role/image, product information
Brackett and Carr (2001)	Four factors: informativeness, entertainment, irritation, credibility
Korgaonkar et al., (2001)	Seven factors: product information, hedonic/pleasure, social role and image, good for economy, materialism, falsity, value corruption
Wang et al. (2002)	Six factors: informativeness, entertainment, irritation, and credibility, motive, interactivity
Wolin et al. (2002)	Seven factors: product information, hedonic/pleasure, social role and image, good for economy, materialism, falsity, value corruption

2.5 Belief Dimensions and Consumer's Attitude toward Tourism Banner Advertising

To evaluate why inbound tourists tend to have favorable or unfavorable attitudes toward banner advertising of local online travel agencies, it is necessary to understand the cognitive structure and attitudinal effect of the tourists in terms of reasons in which why they hold such attitudes and what they know about banner advertising. The cognitive structure refers to the beliefs in which the tourists have about banner advertising. The belief factors are commonly used as the predictors of online advertising attitudes (e.g., Kak, 1995; Ramaprasad, 2001; Wang & Sun, 2010; Wolin, et al., 2002; Yang, 2000).

Generally, consumers' attitudes toward online advertising are derived from their own beliefs. Findings from previous studies (e.g., Brackett & Carr, 2001; Cowley et al., 2000; Ducoffe, 1996; Korgaonkar et al., 2001; Schlosser et al., 1999; Wang et al., 2002; Wolin et al., 2002) asserted that consumer's favorable or unfavorable attitude toward web advertising was varied regarding his belief. A study of Schlosser et al. (1999) indicated that respondents' favorable attitude toward web advertising was associated with product information belief, social role belief, and good for economy belief of web advertisements. On the other hand, the respondents disliked web advertising because it encouraged materialism, leaded to value corruption, and had no sense.

With regard to the development of scales used to measure attitude toward online advertising, Korgaonkar et al. (1997) examined consumers' beliefs about direct marketing advertising applying Pollay and Mittal's (1993) model, and concluded that general scales used to measure attitude toward advertising could be adapted to test advertising through specific medium (e.g., mobile advertising or online advertising). Belief-based measurement has been applied to various studies to measure the attitude of consumers toward online advertising (e.g., Pollay & Mittal, 1993; Andrews, 1989; Korgaonkar & Wolin, 2004). Table 2.4 summarizes the belief dimensions and attitude toward advertising and online advertising.

In order to get the in-depth understanding of inbound tourists' beliefs and attitudes toward banner advertising of local online travel agencies and from review of

previous studies about characteristics of tourism products, beliefs, and attitudes toward advertising and online advertising, the belief factors applied to investigate inbound tourists' attitude toward local online travel agencies' banner advertisings are proposed in relevant to the intrinsic characteristics of tourism products; i.e., intangibility, perishability, and heterogeneity.

2.5.1 Product Information

Product information has been proved in prior studies (e.g., Petrovici & Marinov, 2007; Wang et al., 2009) as a primary reason for the use of advertising. Product information dimension measures a consumer's beliefs about online advertising as a valuable source of product or service information (Wang et al., 2009). It describes advertising's role as an influential information provider (Wang et al., 2009). The informativeness of advertising is defined as having the capability to provide the necessary information for target customers (Bendixen, 1993; Ducoffe, 1996; Kim, Kim, & Park, 2010). Pasadeos (1990) found that, "when advertisements are perceived as valuable (containing useful information), they elicit less irritation and avoidance". Ducoffe (1995, 1996) noted an important and positive relationship between informativeness and advertising value, and attitude to advertising. Handel, Cowley, and Page (2000) supported that "the amount of information provided in web advertising will be an important dimension, and have a positive effect on attitudes toward web advertising".

Regarding the intangibility of tourism products that creates consumer's perception of risk and uncertainty (Hugstad, Taylor, & Bruce, 1987; Zeithaml, 1981), tourists usually collect a large amount of information to form their expectations before purchasing a tourism product. Previous studies indicated that advertising is often seen as information source for product choice (Barker 2005; Davis 1986; Ducoffe 1996; Huang 2005; YeongHyeon et al. 2006; Jang 2004; Jeong & Lambert, 2001; Marchionini, 1995), more information flow and communication effort about the products are required in order to reach efficient purchase decision for tourism products (Hugstad et al., 1987; Zeithaml, 1981). Berry and Clark (1986) proposed the visualization method of advertising to help tourism products being more tangible to consumers. Visualization strategy is an effective tool in service advertising (Hill,

Blodgett, Baer, & Wakefield, 2004). It can create live picture of services, its qualities, and utilities, which help customers to recognize product's benefits, and grasp the tangible cue.

In this study, product information belief is defined as individual's beliefs about banner advertising of local online travel agencies whether it is a good source of tourism product or service information (Wang & Sun, 2010) and it provides useful information for inbound tourists (Bendixen, 1993; Ducoffe, 1996; Kim et al., 2010).

2.5.2 Hedonic/Pleasure

Hedonic/pleasure is an individual belief about internet advertising in terms of it being fun, entertaining, and pleasant (Wang et al., 2009), and it is also the belief in which internet advertising can provide amusing and enjoyable experience through the use of advertising (Eighmey & McCord, 1998). Hedonic/pleasure is one of the advertising experiences that can touch on consumer's emotion (Bauer & Greyser., 1968). It can serve as an assessment of "entertainment value" of an advertisement (Raman & Leekenby, 1998). Value of advertising products and services can be increased if the advertising contains messages and images that embedded with enjoyable, attractive color, and specific language communication (Haghirian, Madlberger, & Tanuskova, 2005). Advertising with interactive and multimedia features is believed to be "beautiful, sentimental, motivating, humorous, and entertaining" (Watson et al., 1998). Hedonic/pleasure can strengthen the effectiveness of advertising messages since it strongly impresses on the memory of people, and influences on people's behavior (MacInnis & Price, 1998; Werner, 1998).

Korgaonkar et al. (2001) found that those who took an interest in internet advertising was likely to perceive internet advertising as enhancing their hedonic/pleasure. When consumers perceived that internet advertising enhanced their pleasure, they may consider the products advertised as well. Korgaonkar et al. (2001)'s study was consistent with the study of Bauer and Greyser (1968) who found that hedonic value of advertisements could direct consumers' reaction toward the advertisement. To specify on banner advertising and attitude toward banner advertising, web users who perceived banner advertising as entertaining were induced to more brand loyalty and had higher chance of purchase decision making (Stern and

Zaichkowsky, 1991). Wolin et al. (2002) found that hedonic/pleasure is significantly and positively related to the respondents' attitudes toward internet advertising. Similarly, Alwitt and Prabhakar (1992); Pollay and Mittal (1993) and Ducoffe (1995, 1996) found that hedonistic factor created significant favorable attitude toward advertising.

Following prior studies, this study defines hedonic/pleasure belief as the belief that viewing banner advertising of local online travel agencies is fun, entertaining, and pleasant (Alwitt &d Prabhakar, 1992; Pollay & Mittal, 1993; Wang et al., 2009), providing an amusing and pleasant experience (Eighmey & McCord, 1998), as well as applying animated and visualized advertising contents (Korgaonkar et al., 2001).

2.5.3 Credibility

MacKenzie and Lutz (1989) identified advertising credibility as "consumers' general perception toward the truthfulness, reliability, trustworthiness, and believability of an advertisement". In the context of tourism products, consumer's perception of risk and uncertainty in purchasing a tourism product increases the importance of credibility (Fisk, Grove, & John, 2000), particularly in the situation that consumers must make decisions, or take action under the condition of uncertain information (Okazaki, 2007). Generally, acquiring information is a risk reduction strategy for consumers. The more reliable or credible the information is, the lower the perceived risk would be (Vogt & Fesenmaier, 1998).

The attitudinal study of Lafferty and Goldsmith (1999) revealed that advertising credibility was a key factor affecting the formation of attitude and behavior. Credibility of the advertising message influences positively on consumers' attitude toward advertising (e.g., Tsang et al., 2004; Haghirian & Madlberger, 2005; Brackett & Carr, 2001). Chen (2006) asserted that overall trust in a travel website was influenced significantly by website design (i.e., physical appearance, color, layout, graphics, functionality, usability, efficiency, reliability, and likeability). Message credibility is crucial because of the intangible nature of tourism products (Loda, Teichmann, & Zins, 2009).

Following prior studies (e.g., Adler & Rodman, 2000; Gaziano & McGrath, 1986; MacKenzie & Lutz, 1989; Meyer, 1988; Newhagen & Nass, 1989; O'Keefe,

1990), the term credibility in this study is defined as the beliefs of inbound tourists that banner advertising of local online travel agencies is trustworthy, truthful, reliable, and accurate.

2.5.4 Social Role and Image

Advertiser often link an image or lifestyle with a product or service and sell to consumers (Burns, 2003). Social role and image is about the beliefs that advertising has an impact on people's lifestyle, and the constitution of social status and image (Wang & Sun, 2009), as well as promotes depiction of ideal users, social reaction to purchase, and brand image (Pollay & Mittal, 1993). In other words, consumer constructs a "self" by purchasing and absorbing products featured in advertising, and communicates who he/she is (or wants to be) through the products purchased and displayed. By associating the product with some desirable image, advertising offers people the opportunity to satisfy those psychic or symbolic wants and needs (Purmal, Alam, & Zam Zam, 2013). The symbolic meaning may depict individual consumer or reflect his/her connection with others (Klein, Ettenson, & Morris, 1998). The consumer learns to develop consumption symbols through socialization process and mass media (i.e., advertising) exposure, and uses symbolic consumption to categorize him/herself in a society (Belk, 1988).

Advertising is one of the most influence sources of symbolic meaning (Grunert, 1986; Lannon & Cooper, 1983; Mick & Buhl, 1992; Sherry, 1987). Because consumption of tourism does not occur regularly, Hummon (1988) suggested that advertising of tourism products should provide symbolic representation for status display that is not normally found in everyday life. In many cases, tourists travel to gain status recognition from others, and thus prefer destinations and services that match their self-image (Dann, 1977).

Advertising that facilitates consumers' development of own identity is likely to lead to positive attitude toward advertising. The congruence between the perceived images of advertised product and consumer's self-image can lead to preference of the product advertised and result in purchasing behavior (Zinkhan & Hong, 1991). In other words, consumer usually prefers the advertising that is congruent and reinforces the way he/she thinks about themselves.

In this study, social role and image is the belief of an inbound tourist that banner advertising of local online travel agencies conveys messages that are consistent with their social status and provides social and lifestyle messages (Korgaonkar et al., 2001) that represent his/her self-identity (Burns, 2003; Wang & Sun, 2009).

2.5.5 Good for Economy

Good for economy is related to the economic effects of advertising for consumers. The economic benefit of advertising is therefore related to the accuracy and reliability of product or service information provided by the advertisers (Petrovici et al., 2007). Basing on the "economics of information theory" of Stigler (1961) and Telser (1964), and prior literatures (e.g., Bharadwaj, Varadarajan, & Fahy, 1993; Chiplin, Sturgess, & Dunning, 1981; Eskin & Baron, 1977; Korgaonkar, Karson, & Akaah, 1997, Nelson, 1974), the reliability of product information in the advertising would reduce the searching costs of consumers. More specifically, internet advertising can enhance purchasing efficiency by facilitating consumers' access to product information more quickly with less time, effort, and monetary cost for information collection (Moon, 2004; Wolin et al., 2002).

Good for the economy also reflects the point of view that advertising "speeds up consumers' adoption of new goods and technologies, fosters full employment", reduces the average production cost, promotes full competition among producers, and increases the average standard of living (Belch & Belch, 2007). By promoting competition, advertising helps to put the price down, that could serves the "consumer's self-interest".

Prior literatures (e.g., Munusamy & Wong, 2007; Tan & Chia, 2007; Wang et al., 2009) found empirical evidence that good for economy was positively related to consumers' attitude toward advertising. The better advertising offers good for economy, the more positive attitudes toward advertising are developed.

Good for economy in this research is defined as the belief that an inbound tourist can economically benefit from banner advertising of local online travel agencies in terms of providing accurate and reliable product information (Petrovici et al., 2007) that is value for time (Korgaonkar et al., 1997; Wolin et al., 2002) and

money (Bharawaj et al., 1993; Chiplin et al., 1981; Eskin and Baron, 1977; Nelson, 1974).

2.5.6 Irritation

The consumer irritation has been studied extensively in the context of attitude toward advertising (e.g., Aaker & Bruzzone, 1985; Ducoffe 1996; De Pelsmacker & Van den Bergh 1998; Fennis & Bakker 2001). In terms of advertising, irritation is defined as "provoking, annoying, causing displeasure, and momentary impatience". It expresses a negative feeling more than dislike (Aaker & Bruzzone 1985; De Pelsmacker & Van den Bergh, 1998; Fennis & Bakker 2001).

The intrusive and complex tactics advertisers employed when grasping consumers' attention can be annoying (Ducoffe, 1996; Rettie, Robinson & Jenner, 2003; Sandage & Leckenby, 1980; Zhang 2000). More specifically, users are frustrated by advertisings that create unwanted interruption and require more attention and effort (Chan, Jon, & Stevens, 2004) and even a small, irritation can diminish the advertising effectiveness (Aaker & Bruzzone, 1985). In most cases, consumers have no control over receiving unwanted advertisement information that makes they feel forced to act upon (Benitez, 2002). This undesired advertising usually creates displeasure (Milne & Rohm, 2004), and causes unfavorable attitudes toward the advertising (De Pelsmacker & Van den Bergh, 1998) and advertised brands (Chakrabarty & Yelkur, 2005). Higher level of irritation technique used in advertising can contribute to the reduction of advertising effectiveness (Bauer & Greyser, 1968).

Banner advertising is usually located on the top or the bottom of a webpage (Burke et al., 2005). Even though banner advertising does not obscure web content, it cannot be closed or removed. The design of banner advertising with animation, music, or video can distract users from page content or even make them close the website after all. This lack of control can generate the sense of irritation (Mccoy, Everard, Polak, & Galletta, 2008) and the interruption has been found to negatively affect consumers' attitudes toward the advertising (Rettie, 2001). This negative attitude can also affect brand perceptions (MacKenzie & Lutz, 1989), and leads to advertising avoidance (Abernethy, 1991). Lee and Lumpkin (1992) found that informativeness of

the advertising could decrease the advertising avoidance, therefore it was perceived as useful and less irritating (Pasadeos, 1990).

In this study, irritation is defined as an undesirable perception on banner advertising of local online travel agencies, which contributes to annoyance, offensive, or disturbance to tourists while surfing webpages (Aaker & Bruzzone 1985; De Pelsmacker & Van den Bergh, 1998).

2.5.7 Interactivity

Many scholars (e.g., Heeter, 1989; Hoffman & Novak, 1996; Lee, 2005; Newhagen & Rafaeli, 1996; Rafaeli, 1988; Rogers, 1986; Steuer, 1992) have defined and conceptualized interactivity. Steuer (1992) defined interactivity as "the extent to which users can participate in modifying the form and content of a mediated environment in real time" while Bezjian-Avery, Calder and Iacobucci (1998) conceptualized interactivity as the ability to control information. Cho and Leckenby (1999) defined interactivity in terms of advertising as "the degree to which a person actively engages in advertising processing by interacting with advertising messages and advertisers." Novak, Hoffman, and Yung (2000) defined interactivity as the interaction between a particular site and its users.

Interactivity allows consumers to control what they want to view. Highly interactive advertisements give consumers a considerable level of control and choice to help shape their online experience. More specifically, animated banner advertising, which allow users to modify features as well as provide quick response, are perceived as high interactivity (Cho & Leckenby, 1999; Li & Bukovac, 1999). Cho and Leckenby (1999) studied banner advertising and found that banner advertising with higher degree of interactivity promoted favorable attitude toward the ad and toward brand.

Following Cho and Leckenby (1999), this study defines interactivity as "the degree to which a person actively engages in advertising processing by interacting with advertising messages and advertisers." More specifically, it is the degree to which a tourist engages in banner advertising by interacting with advertising messages of local online travel agencies in terms of user control (Bezjian et al.,1998; McMillan & Hwang, 2002) and speed of response (McMillan & Hwang, 2002).

Table 2.4 Summary of the Belief Dimensions and Attitude toward Advertising

Belief Dimension	**Studies**	**Findings from prior studies on the association between belief dimension and attitude toward advertising**
Product Information	Alwitt and Prabhakar (1992) Pollay and Mittal (1993) Mittal (1994) Ducoffe (1995) Ducoffe (1996) Shavitt et al., 1998 Schlosser et al. (1999) Brackett and Carr (2001) Korgaonkar, Silverblatt and O'Leary (2001) Wang et al. (2002) Wolin et al. (2002) Protrovici and Marinov (2005) Zhang and Wang (2005) Tan and Chia (2007) Protrovici, Marinova and Lee (2007) Wang and Sun (2009)	Positive relationship
Hedonic/ Pleasure	Aaker and Bruzzone, 1981 Alwitt and Prabhakar (1992) Pollay and Mittal (1993) Mittal (1994) Ducoffe (1995) Ducoffe (1996) Korgaonkar, Silverblan and Brackett and Carr (2001) O'Leary (2001)	Positive relationship

Table 2.4 (Continued)

Belief Dimension	Studies	Findings from prior studies on the association between belief dimension and attitude toward advertising
	Wang et al. (2002) Wolin et al. (2002) Protrovici and Marinov (2005) Zhang and Wang (2005) Protrovici, Marinova and Lee (2007) Wang et al. (2009)	
Credibility	Newhagen and Nass (1989) Mackenzie et al. (1989) Lafferty and Goldsmith (1999) Brackett and Carr (2001) Wang et al. (2002) Zhang and Wang (2005) Xu, (2007)	Positive relationship
Social Role/Image	Alwitt and Prabhakar (1992), (1994) Mittal (1994) Cowley et al. (2000) Korgaonkar, Silverblan and O'Leary (2001) Wolin et al. (2002) Protrovici and Marinov (2005) Protrovici, Marinova and Lee (2007)	Positive relationship
Good for Economy	Muehling, 1987 Andrews, 1989 Pollay and Mittal (1993) Mittal (1994) Cowley et al. (2000)	Positive relationship

Table 2.4 (Continued)

Belief Dimension	Studies	Findings from prior studies on the association between belief dimension and attitude toward advertising
	Korgaonkar, Silverblan and O'Leary (2001) Wolin et al. (2002) Munusamy and Wong, 2007 Tan and Chia (2007) Protrovici, Marinova and Lee (2007) Wang et al. (2009)	
Irritation	Alwitt and Prabhakar (1992) Ducoffe (1995) Ducoffe (1996) De Pelsmacker and Van den Bergh, 1998 Cowley et al. (2000) Brackett and Carr (2001) Rettie, 2001 Wang et al. (2002) Chakrabarty and Yelkur (2005) Haghirian et al. (2005) Zhang and Wang (2005)	Negative relationship
Interactivity	Cho and Leckenby, 1999 Li and Bukovac, 1999 Jee and Lee (2002) McMillan and Hwang (2002) Wang et al. (2002) Zhang and Wang (2005) Wang (2011)	Positive relationship

In summary, extant studies suggested that consumers' beliefs about advertising were associated with their attitude toward advertising. In particular, product information, hedonic/pleasure, credibility, social role/image, good for economy, and interactivity beliefs are expected to be positively related to attitude toward advertising while irritation is expected to be negatively associated with attitude toward advertising. Accordingly, the following hypotheses are developed for empirical testing.

2.6 Hypotheses on the Relationship between Beliefs and Banner Advertising

1) H1: Product information belief about banner advertising of local online travel agencies is positively related to inbound tourists' attitude toward the banner advertising.

2) H2: Hedonic/pleasure belief about banner advertising of local online travel agencies is positively related to inbound tourists' attitude toward the banner advertising.

3) H3: Credibility belief about banner advertising of local online travel agencies is positively related to inbound tourists' attitude toward the banner advertising.

4) H4: Social role and image belief about banner advertising of local online travel agencies is positively related to inbound tourists' attitude toward the banner advertising.

5) H5: Good for economy belief about banner advertising of local online travel agencies is positively related to inbound tourists' attitude toward the banner advertising.

6) H6: Irritation belief about banner advertising of local online travel agencies is negatively related to inbound tourists' attitude toward the banner advertising.

7) H7: Interactivity belief about banner advertising of local online travel agencies is positively related to inbound tourists' attitude toward the banner advertising.

2.7 Banner Advertising Effectiveness

Advertising attitude theory has indicated that the effectiveness of internet advertising is significantly predicted by attitude toward internet advertising and internet advertising responses (MacKenzie et al., 1989; Poh & Adam, 2002; Schlosser et al., 1999). Mitchell and Olsen (1981) found that attitude toward advertising affected consumers' response toward advertising and their buying behavior. Nedungadi et al. (1993) found that motivation for searching further product information was effected from consumer's attitude toward the advertising. Particulary, the more favorable attitude toward advertising is, the more positive advertising evaluations are (Bauer & Greyser, 1968; Mehta & Purvis, 1995). In 1999, Schlosser et al. examined internet users' attitudes toward internet advertising by using their five belief factors (i.e., advertising utility, indignity, trust, price perceptions, regulation, informative, and entertaining) and found that informative factor and entertaining factor did not exert any effect on internet users' purchase behavior even they believed that online advertising was informative. Mehta (2000) found that consumers were more likely to remember the brand if they had favorable attitude toward advertising. Korgaonkar and Wolin (2002) investigated the differences between heavy, medium, and light web users and found that "heavier users hold stronger beliefs about and attitudes toward web advertising, which likely lead to stronger purchase intent". The heavy internet users also had positive attitude toward the web advertising since they believed that web advertising was more believable, entertaining, informative and helpful. Hwang, Yoon and Park (2011) conducted the study on web advertisements, and found positive relationship between responses toward web advertising and website attitudes. Empirical investigation also revealed that website attitudes had a positive effect on brand attitudes, which positively influenced purchase intention.

Several indicators of advertising effectiveness have been specifically established to be used in the context of internet advertising. Briggs and Hollis (1997) measured internet advertising effectiveness in terms "awareness" and "recall". The emotional responses in terms of "attitude" toward internet advertising were assessed extensively (e.g., Cho Lee & Tharpe, 2001; Chtourou et Chandon, 2002; Raman &

Leckenby, 1998; Shura Abida & Ben Dahmene Mouelhi, 2003), as much as the behavior responses in terms of “direct click-through” (e.g., Briggs & Hollis, 1997; Broussard, 2000; Cho Lee & Tharpe, 2001; Hofacker & Murphy, 1998; Lendrevie, 2000 and “purchase behavior” (Briggs & Hollis, 1997, Singh & Dalal, 1999).

Traditional measurements such as advertising recall, brand attitude, purchase intention, and actual brand purchases have been important in internet advertising effectiveness studies (Lavrakas, Mane, & Laszlo, 2010). More specifically, prior studies (e.g., Pavlou & Steward, 2000) have confirmed that the measurements of online advertising effectiveness do not differ from the conventional media. The banner advertising effectiveness can be measured by both traditional measures and web metrics (Alba, Hutchinson, & Lynch 1991; Danaher & Mullarkey, 2003; Drez & Hussherr, 2003; Gong & Maddox, 2003; Palanisamy, 2004). This study tests the banner advertising effectiveness by traditional measure (i.e., advertising recall, brand attitude, and purchase intention (Alba et al., 1991), as well as a commonly used web metric (i.e., click-through (Baltas, 2003; Chatterjee, Hoffman, and Novak 2003; Kania, 1999; Internet Advertising Bureau, 1998; Rosenkrans, 2006; Young, 2000).

Advertising effectiveness is defined as the extent to which a specific advertising generates a desired effect specified by the advertiser (Corvi & Bonera, 2010; Puranik, 2011). More specifically, it is the scope of how well a company’s advertising accomplishes the intended or meets the objectives specified by the advertisers (Punarik, 2011). For purpose of this study, banner advertising effectiveness is defined to conform to Corvi and Bonera (2010) as the extent to which local online travel agencies’ banner advertising generates a certain desired effect.

In this study, banner advertising effect refers to the behaviors of international tourists in response to banner advertising of local online travel agencies. More specifically, behavioral responses show the banner advertising effect as indicated the changes in inbound tourists’ attitude with respect to the messages conveyed by the banner advertising of local online travel agencies (and therefore with respect to tourism products and services mentioned by the banner advertising); they include the ability to recall the banner advertising, the brand and the product, the frequency of the inbound tourists to click-through the banner advertising, and inbound tourists’ attitude toward the brand. Prior studies (e.g., Alba, Hutchinson, & Lynch 1991; Baltas, 2003;

Chatterjee, Hoffman, & Novak 2003; Danaher & Mullarkey, 2003; Drez & Hussherr, 2003; Gong & Maddox, 2003; Hwang, Yoon, & Par, 2011; Internet Advertising Bureau, 1998; Kania, 1999; MacKenzie et al., 1989; Mehta, 2000; Palanisamy, 2004; Pavlou & Steward, 2000; Poh & Adam, 2002; Rosenkrans, 2006; Schlosser et al., 1999; Young, 2000) show that banner advertising effect is an indicator of banner advertising effectiveness, and also generates the tendency that target customers will move to the upper level of effective measure of advertising—purchase intention.

In general, people develop certain feeling (favorable or unfavorable attitudes) about the advertisement basing on their beliefs toward that advertisement (Brackett and Carr, 2001; Cowley et al., 2000; Ducoffe, 1996; Korgaonkar et al., 2001; Schlosser et al., 1999; Wang et al., 2002; Wolin et al., 2002). The formed attitude will bring them to the next stage of taking action in response to the advertisement, and finally lead to development of the intention to make a purchase (Phelps and Hoy, 1996). Aaker and Day (1974) argued that not every consumers went through each step of the process but they could jump over several steps at a time. The influence of advertising could move from attitude toward advertising to purchase intention directly, and it is not necessary that the effect of advertising must occur through other advertising effects. In other words, attitude toward advertising can directly relate to intention to purchase as indicated by the results of a number of studies (e.g., Bruner & Kumar, 2005; Karson & Fisher, 2005; Korgaonkar &d Wolin, 2002; Mitchell & Olsen, 1981; Stevenson, Bruner, & Kumar, 2000; Wang et al., 2009; Wolin et al., 2002). For all the aforementioned reasons, this study investigates these two possible levels of measurement of banner advertising effectiveness. The first level of banner advertising effectiveness was measured by the banner advertising effect through the inbound tourists' behavioral responses (i.e., advertising recall, click-through, and brand attitude) with respect to the banner advertising of local online travel agencies. The second level of banner advertising effectiveness directly links with the final goal of marketing tool (i.e., purchase decision), and was measured by the intention of inbound tourists to purchase the tourism products/services. The assessments of banner advertising effectiveness of local online travel agencies include:

2.7.1 Banner Advertising Effect

2.7.1.1 Advertising Recall

The effectiveness of advertising has long been evaluated on the basis of how well an advertisement or an advertised brand is recalled and remembered by the customer (Laskey et al., 1995). Advertising recall is one of the major measures used in advertising effectiveness testing (Mehta & Purvis, 2006). Advertising recall refers to the ability of web advertising to create remembrance after advertising exposure (Laskey et al., 1995). In other words, advertising recall measures some aspects of memory toward advertising by technic of dredging the advertising recollection and awareness.

Factors effecting web advertising recall have been studied by many scholars (e.g., Danaher & Mullarkey, 2003; Goldsmith & Lafferty, 2002; Menon & Soman, 2002). The factors include “advertising characteristics, internet users’ viewing mode and duration of viewing, campaign publicity, attitudes toward the website or advertising, and curiosity and innovative advertising strategy”.

Danaher and Mullarkey (2003) examined the effects of duration of viewing. The key finding was that the ability to recall banner advertising was influenced by the duration of advertisement viewing, with “a minimum level of exposure (around 40 seconds per page)”, consumer can recall the banner advertisement. Furthermore, advertising recall and recognition were determined by the internet users’ viewing mode. The users who “surfing the site” were more likely to remember banner advertising than those who were “goal-direct” users.

Dreze and Hussherr (2003) examined the ability to recall ads in relation to advertising characteristics and advertising effectiveness, and found that banner advertising with animation content could create higher level of advertising recall. In addition, the shape and frequency of the advertising either had an influence on advertising recall. The study also revealed that recall of the ad and brand recognition were influenced by banner advertising’s messages.

Many scholars have found the relationship between attitude toward advertising and the advertising recall (e.g., Danaher & Mullarkey, 2003; Goldsmith & Lafferty, 2002; Menon & Soman, 2002; Metha, 2000). They found that more favorable attitude toward advertising could lead to higher ability of advertising recall.

More specifically, consumers who have positive attitude toward advertising are more likely to recall the advertising than those with negative attitude. Following Laskey et al. (1995), this study defines advertising recall as “the ability of banner advertising of local online travel agencies to create remembrance after the exposure of the banner advertising”.

2.7.1.2 Click-Through

Click-through is an advertising behavioral response, which refers to “the process of clicking through banner advertising to the advertiser web site” (Yoo, Kim, & Stout, 2004). A click indicates the interaction of consumer with the advertising (Bhat, Bevans, & Sengupta, 2002). Click-through occurs when a user clicks at a link on the advertisement, and then that user is transferred to another online location. It is a countable measure that is easy to observe (Baltas 2003; Chatterjee et al., 2003; Kania 1999; Internet Advertising Bureau, 1998; McLuhan 2000; Rosenkrans 2006; Young 2000) as it can point out user’s prompt attention to the advertising (Lawrence 2000; Rosenkrans 2006; Singh & Dalal 1999).

As reported by the study of Cho (2003), “the banner advertisement click-through is the most common way to draw consumers into a target sites, and engages them with a brand or product”. Click-through has been, therefore, a widely used measurement for assessing banner advertising effectiveness (Dreze & Hussherr, 2003; Faber, Lee, & Nan, 2004). Cho (2003) examined “consumer-related” factors and “contextual” factors that predicted advertising click-through, and found that banner ads were more likely to be clicked if the products being advertised were the highly involved products. In addition, tendency to click on a banner advertising occurred when consumer perceived the consistency between content of the web page and the banner advertising, had preference over the host web site, and exhibited favorable attitude toward banner advertising. Gong and Maddox (2003) examined the relationship between click-through and banner advertising recall, and found that click-through was the most dominant predictor of banner advertising recall.

Following Bhat et al. (2002) and Yoo et al. (2004), this study defines click through as an interaction with banner advertising, which refers to the process of clicking through a banner advertisement to local online travel agencies’ websites.

2.7.1.3 Brand Attitude

Brand attitude is related to consumers' perspective regarding their evaluation of brand with some degrees of favor or disfavor (Doss, 2011; Fishbein & Ajzen, 1975; Mitchell & Olsen, 1981).

In the advertising context, brand attitude is often used as a measurement of advertising success (Brown & Stayman, 1992; Pecheux & Derbaix, 2002). Lutz et al. (1983) defined brand attitude as "recipients' affective reactions toward the advertised brand", while Phelps and Hoy (1996) defined brand attitude as "predisposition to respond in a favorable or unfavorable manner to a particular brand after the advertising stimulus has been shown to the individual".

Brown and Stayman (1992) conducted an analysis on the "antecedents and consequences of attitude toward advertising" in traditional media. The study revealed a direct impact of advertising attitudes on brand attitudes, and the latter on purchase intentions; their findings were consistent with extant studies (e.g., Homer, 1990; MacKenzie & Lutz, 1989; Stayman & Aaker, 1988). More specifically many studies found that brand attitude was significantly and positively related to purchase intention (Machleit & Wilson, 1988; Phelps & Hoy, 1996; Mackenzie et al., 1986; Mitchell & Olson, 1981; Batra & Ray, 1986; Brown & Stayman, 1992; Homer & Yoon, 1992; Yi, 1990; Gresham & Shimp, 1985; Homer, 1990).

The studies of Mitchell and Olson (1981), and Shimp (1981) also reveal that positive brand attitude was the effect of positive responses of consumers toward website and web advertising

This study defines brand attitude as inbound tourists' evaluation of the brand advertised on local online travel agencies' banner advertising with some degree of favor or disfavor (Doss, 2011; Fishbein & Ajzen, 1975; Lutz et al., 1983; Mitchell & Olsen, 1981; Phelps & Hoy, 1996).

2.7.2 Purchase Intention

Purchase intention is a key indicator of the success of online advertisements (Brown & Stayman, 1992; Moe & Fader, 2004; Raney, Arpan, Pashupati, & Brill, 2003) as prior studies found it as a predictor of consumers' purchase behavior (e.g., Goldsmith et al., 2000, Goldsmith & Lafferty, 2002; Gresham & Shimp, 1985; Yi,

1990). Purchase intention is defined as the tendency of an individual to make a purchase (Phelps & Hoy, 1996), or "the predisposition to buy a certain brand or product" (Belch & Belch, 2007).

The attitudinal studies of Bruner and Kumar (2005), Karson and Fisher (2005), Korgaonkar and Wolin (2002), Mitchell and Olsen (1981), Stevenson, Bruner, and Kumar (2000), Wang et al. (2009), and Wolin et al. (2002) indicated that purchase intention was positively influenced by attitude toward advertising. For example, Mitchell and Olsen (1981) found that attitude toward advertising affected consumers' response toward advertising and their purchasing behavior. The more favorable attitude toward advertising is, the more positive advertising evaluations are, and therefore, lead to more advertising recalls and higher purchasing attention (Bauer & Greyser, 1968; Mehta & Purvis, 1995).

Following extant literatures (e.g., Belch & Belch, 2007; Phelps & Hoy, 1996), purchase intention in this study is defined as an inbound tourist's intention to make an initial purchase from a local online travel agency.

Table 2.5 summarizes source of studies of measurement of banner advertising effectiveness used in this study.

Table 2.5 Dimension of the Banner Advertising Effectiveness

Measurement of Banner Advertising Effectiveness	**Studies**
Advertising Recall	Danaher and Mullarkey (2003) Goldsmith and Lafferty (2002) Mehta (2000) Mehta and Purvis (1995) Menon and Somar (2002) Mullarkey (2003) MacInnis and Jaworski (1989)
Click-Through	Baltas (2003) Chatterjee et al. (2003)

Table 2.5 (Continued)

Measurement of Banner Advertising Effectiveness	Studies
	Dreze and Hussherr (2003)
	Kania (1999)
Brand Attitude	Brown and Stayman (1992)
	Ind and Riondino (2001)
	Mitchell and Olsen (1981)
	Shimp (1981)
Purchase Intention	Brown and Stayman (1992)
	Bruner and Kumar (2005)
	Homer (1990)
	Korgaonkar and Wolin (2002)
	Mitchell and Olsen (1981)
	Stevenson et al. (2000)
	Wang et al. (2009)
	Wolin et al. (2002)

2.8 Hypotheses on the Relationship between Attitude and Banner Advertising Effectiveness

Basing on the results from prior studies, attitude toward advertising is expected to have significant relationship with advertising effectiveness (e.g., MacKenzie et al., 1989; Poh & Adam, 2002; Schlosser et al., 1999). The following hypotheses are developed for empirical testing of the relationship between attitude of inbound tourists toward banner advertising of local online travel agencies and banner advertising effectiveness.

1) H8: Attitude toward banner advertising of local online travel agencies is positively related to the ability of inbound tourists to recall the banner advertising

2) H9: Attitude toward banner advertising of local online travel agencies is positively related to click-through of inbound tourists to the banner advertising

3) H10: Attitude toward banner advertising of local online travel agencies is positively related to attitude that inbound tourists have toward brand of Local online travel agencies

4) H11: Click-through to the banner advertising of local online travel agencies is positively related the ability of inbound tourists to recall the banner advertising

5) H12: Banner advertising effect of local online travel agencies is positively related to the purchase intention of inbound tourists

6) H13: Attitude toward banner advertising of local online travel agencies is positively related to the purchase intention of inbound tourists

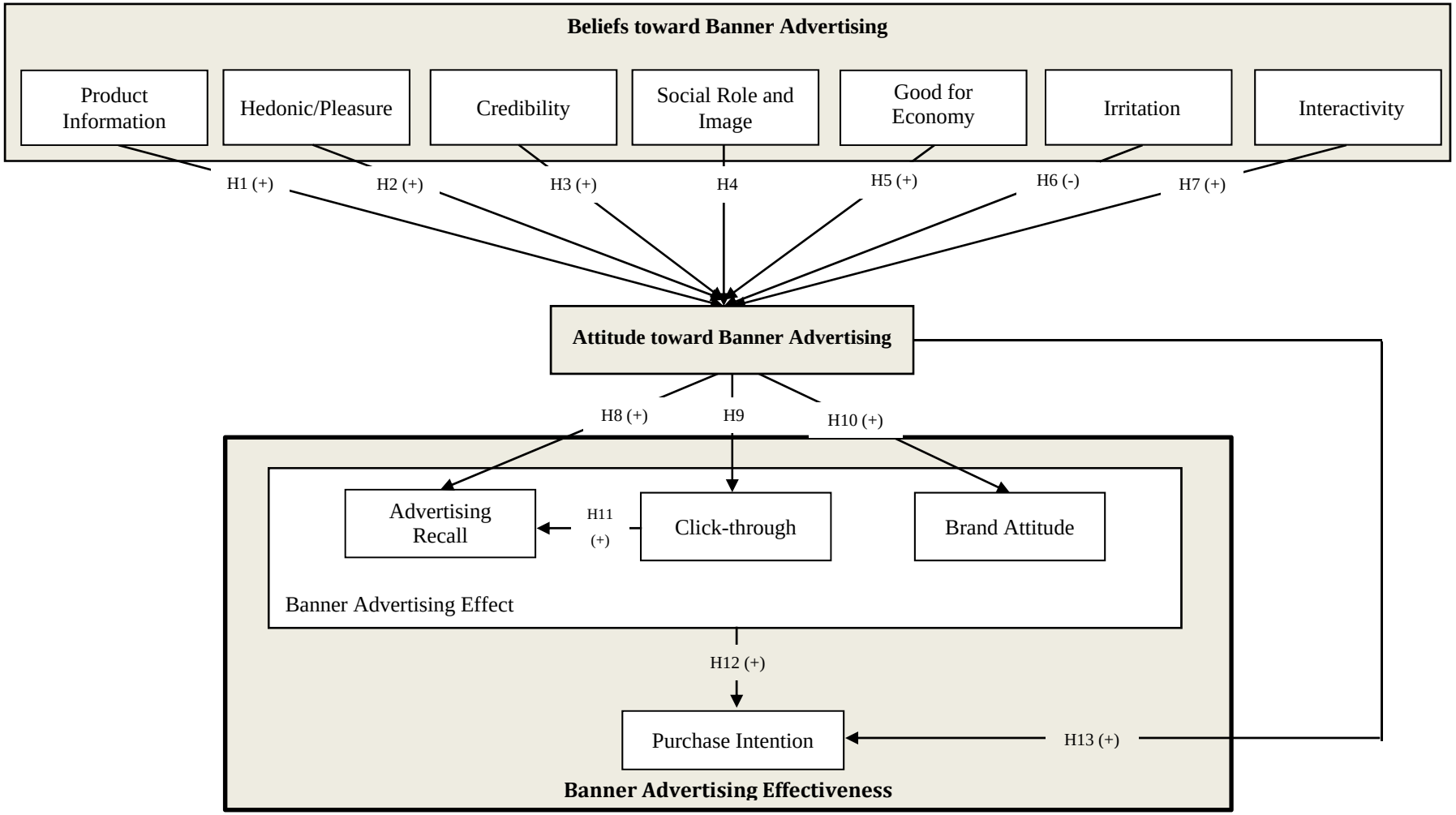

Figure 2.9 Conceptual Framework

2.9 Conclusions

This chapter has provided a review of three major strands of literature in order to set the theoretical foundations for quantitative studies that are presented in Chapters 3 and 4. The first strand of literature relates to consumers' beliefs toward advertising, specifically banner advertising, and describes key belief dimensions that have been studied in prior literatures. Based on empirical findings in prior studies, this research proposes key belief dimensions for the empirical testing in the context of banner advertising of local online travel agencies. The second strand of literature review is about consumers' attitude toward advertising in order to establish the groundwork for Research Questions 1 to 3 and for empirical investigation into the inbound tourists' attitudes toward banner advertising of local online travel agencies and the association between their attitudes and beliefs toward banner advertising. The third strand of research is about advertising effectiveness, extracting the key measurement for the study of banner advertising effectiveness, and the empirical testing of the relationship between attitude toward banner advertising and banner advertising effectiveness. Overall, Chapter 2 provides a comprehensive picture of how the banner advertising management in this study has been developed, and concludes the relations of beliefs, attitudes, and effectiveness of banner advertising, which is tested by using Structure Equation Modeling in Chapter 4.

The next chapter details the research methodology used in this study. The philosophical stance and relating methodological issues are discussed together with the procedures for the development of a reliable and valid instrument. The conceptual model is proposed for empirical testing.

CHAPTER 3

RESEARCH METHODOLOGY

3.1 Introduction

This chapter explains the research methodology that is adopted in the present study. The philosophical assumption underpinning the research is presented along with research paradigm and its underlying assumption. Following the discussion of research philosophy is the explanation of research design, which describes the purpose of using quantitative research method, the quantitative data collection, and population and sample. The next section discusses research instrument and design, which covers the instrumentation, testing the quality of the instrument, the variables included in the study and the survey administration. Lastly, the analysis of the data is discussed, which presented how the data of the pilot study and the main study are analyzed.

3.2 Research Philosophy

An appropriate research paradigm underlying the type of research conducted in a study is normally identified. Paradigm is defined as "a set of assumptions about the social world, and about what constitute proper techniques and topic for inquiry" (Punch, 2005). In general, a research paradigm could be viewed as "systems of beliefs and practices that influence researchers select both the questions they study and methods that they use to study them" (Morgan, 2007).

Management research includes two dominant research paradigms—positivism and constructivism. Positivism is that, "our knowledge of the world can be justified only by the testimony of senses (e.g., experience, observation, and experiment)" (Rosenberg, 2008). On the other end, constructivism argues that in attempting to understand the world, subjective evaluations of the experiences human beings have

with the objects or things shall be developed (Creswell, 2009). Positivism is a major paradigm for quantitative study, while constructivism is a main paradigm for qualitative study.

The positivist paradigm has the goals to collect facts of human behavior, and constructs a theory that allows researchers to state causes and predict human behavior (Bogdan & Biklen, 1998). In more concise terms, positivism exhibits relationships between variables, statistical description, establishing facts (Bogdan & Biklen, 1998), validation (Krathwohl, 1998), prediction and control (Gage, 1989), and testing hypotheses (Gall, et al., 1996). The summary of positivist paradigm based on its philosophical elements is presented in Table 3.1.

In the present study, a positivist paradigm was mainly used to explore respondent's beliefs and attitudes toward banner advertising and banner advertising effectiveness. Conducting a quantitative study can result in the clarification of a cause and effect relationship, and could provide more empirical evidence of the belief–attitude–effectiveness relations for banner advertising of local online travel agencies from the perspective of inbound tourists.

Table 3.1 Basic Elements of Positivist Paradigm and Its Implications

Elements	Positivism
Ontology (Nature of reality)	Objective/singular reality (external to researcher); researchers accept or reject hypotheses
Epistemology (Relationship between researcher and that being researched)	Researchers are distant from what is being researched
Anxiology (Role of value)	Unbiased and value-free
Methodology (Process of research)	Deductive; a priori theory; mainly quantitative
Methods	Quantitative method

Table 3.1 (Continued)

Elements	Positivism
(Individual technique for data collection/analysis)	
Purpose of research	Confirmatory (plus exploratory)
Rhetoric (Language of research)	Formal style (researchers define and use a certain set of variables)
Theory	Hypothetico-deductive models/based on established conceptual frame work/theory
Sampling	Mostly probability
Analysis/interpretation	Verification, falsification
Validity	Internal/external validity

3.3 Research Design

3.3.1 Purpose

In this study, the quantitative study was conducted to answer the research questions proposed in Chapter 1. More specifically, this study explored the relationships among three key constructs, that is; beliefs toward banner advertising, attitudes toward banner advertising, and banner advertising effectiveness. The study established the overall picture of belief-attitude-effectiveness relations for banner advertising of the local online travel agencies. The ultimate goal of the study was to suggest a banner advertising management for local online travel agencies, which would be attractive to inbound tourist.

3.3.2 Objectives

1) To explore whether belief factors influence inbound tourists' attitudes toward local online travel agencies' banner advertising

2) To examine whether inbound tourists' attitudes toward local online travel agencies' banner advertising are associated with the effectiveness of local online travel agencies' banner advertising

3) To confirm and test the proposed hypotheses

4) To formulate an effective banner advertising management for local online travel agencies

3.3.3 Data Collection

The data for quantitative study was collected through structured questionnaire survey. The quantitative study was employed in this thesis because: 1) it could be used to test a large sample size, and could enhance the generalization of the research findings (Bryman, 2008; Holton and Burnett, 1997); 2) it could be used to gather information about the attitudes, perceptions, and opinions of the respondents in the study (Creswell, 2009); 3) it could be used for descriptive and exploratory studies (Saunders et al., 2007); 4) it offered anonymity (de Vaus, 2002); and 5) it could achieve higher degree of reliability of collected data because of controlled questionnaire surveys (Balsley, 1970).

3.3.4 Population and Sample

According to Zikmund (2003), target population is the complete group of specific population that researcher is interested, and is in respect of the research project. The purpose of this research was to explore inbound tourists' attitude toward local online travel agencies' banner advertising and to assess the tourists' responses that indicate effectiveness of the banner advertising. Accordingly, the target population of this study was international tourist travelling into Thailand. Basing on data of the Department of Tourism, Thailand, the total number of international tourist arrival to Thailand in 2012 is 22,353,903 persons. Table 3.2 presents the detail of international tourist arrival to Thailand in 2012 breaking down by nationality.

Table 3.2 International Tourist Arrival to Thailand by Nationality (January-December 2012)

Nationality	Year 2012	
	Number	**% Share**
East Asia	**12,525,214**	**56.03**
ASEAN	6,281,153	28.10
Brunei	10,459	0.05
Cambodia	423,642	1.90
Indonesia	447,820	2.00
Laos	975,999	4.37
Malaysia	2,554,397	11.43
Myanmar	129,385	0.58
Philippines	289,566	1.30
Singapore	831,215	3.72
Vietnam	618,670	2.77
China	2,786,860	12.47
Hong Kong	473,666	2.12
Japan	1,373,716	6.15
Korea	1,163,619	5.21
Taiwan	394,225	1.76
Others	51,975	0.23
Europe	**5,650,619**	**25.28**
Austria	94,667	0.42
Belgium	94,896	0.42
Denmark	167,499	0.75
Finland	154,919	0.69
France	576,106	2.58
Germany	682,419	3.05
Ireland	60,305	0.27
Italy	200,703	0.90

Table 3.2 (Continued)

Nationality	Year 2012	
	Number	**% Share**
Netherlands	208,122	0.93
Norway	148,796	0.67
Russia	1,316,564	5.89
Spain	113,141	0.51
Sweden	364,681	1.63
Switzerland	191,147	0.86
United Kingdom	873,053	3.91
East Europe	280,976	1.26
Others	122,625	0.55
The Americas	**1,083,433**	**4.85**
Argentina	17,853	0.08
Brazil	30,387	0.14
Canada	219,354	0.98
USA	768,638	3.44
Others	47,201	0.21
South Asia	**1,286,861**	**5.76**
Bangladesh	72,657	0.33
India	1,013,308	4.53
Nepal	26,277	0.12
Pakistan	71,982	0.32
Sri Lanka	73,346	0.33
Others	29,291	0.13
Oceania	1,046,755	4.68
Australia	930,241	4.16
New Zealand	113,871	0.51
Others	2,643	0.01

Table 3.2 (Continued)

Nationality	Year 2012	
	Number	**% Share**
Middle East	**605,477**	**2.71**
Egypt	19,918	0.09
Israel	129,551	0.58
Kuwait	64,611	0.29
Saudi Arabia	17,084	0.08
U.A.E.	113,547	0.51
Others	260,766	1.17
Africa	155,544	0.70
South Africa	76,326	0.34
Others	79,218	0.35
Grand Total	22,353,903	100.00

Source: Department of Tourism, 2013.

To find out a representative sample for a population as a whole, Krejcie and Morgan (1970) developed an equation to calculate appropriate sample size for a finite population, as shown in Equation 3.1.

$$s = \frac{X^2 NP(1\text{-}P)}{d^2(N\text{-}1)+(X)^2P(1\text{-}P)}$$

Where S denotes required sample size

X^2 denotes the Chi-square distribution with 1 degree of freedom at the desired confidence level

N denotes the population size

P denotes the estimate of variance

d denotes acceptable margin of error for proportion being estimated

Basing on Krejcie and Morgan's formula (1970), there are two important statistics concerning the estimation of sample size: the survey's margin of error and the alpha level. The margin of error is the acceptable risk or error the research is willing to take in the study (Bartlett, Kotrlik, & Higgins, 2001). In general, at the 95% confidence level, the margin of error falling between 4% and 8% is acceptable. In case of social research, for categorical data, 5% margin of error is acceptable (Krejcie & Morgan, 1970). Alpha level (α) is the level of risk the researchers willing to accept, so that the true margin of error may exceed the acceptable margin of error (Bartlett et al., 2001). The alpha (α) level is incorporated into the formula by utilizing the z-value for the alpha level (α) selected (Krejcie & Morgan, 1970). When the significance level (α) is 0.05 and with one degree of freedom, the critical value for a Chi-square distribution is 3.841 (noted that $(1.96)^2$ is 3.841). In general, a significance level of 0.05 is acceptable for most researches, especially in most education and social science researches (Krejcie & Morgan, 1970; Hill, 1998; Jamison, 2006).

In addition, Krejcie and Mogan (1970) recommend the proper value for variance estimation incorporated in sample size formula. Variance at the 0.50 has been recommended since this would provide the maximum sample size.

With the data on international tourist arrival to Thailand of the Department of Tourism (Table 3.2), using Krejcie and Morgan (1970) sample size calculation in case of finite population (N); the population that is countable individually, with a 95% confidence level and 5% margin error, the sample size of this study came up with 385 in generalizing to the 22,353,903 inbound tourists. The calculation of sample size is demonstrated in Equation 3.2.

$$s = \frac{X^2NP(1-P)}{d^2(N-1)+(X)^2P(1-P)} = \frac{3.841*(22,353,903)(0.5)*(1-0.5)}{(0.05)^2 * (22,353,903-1)+(3.841)*(0.5)*(1-0.5)} = 385$$

Where S denotes required sample size

X^2 denotes the Chi-square distribution with 1 degree of freedom at the 95% confidence level

N denotes the population size

P denotes the estimate of variance (assumed to be 0.50 since this would provide the maximum sample size)

d denotes acceptable margin of error for proportion being estimated (0.05)

The appropriateness of sample size suggested by Krejcie and Morgan (1970) was 385; however, a hundred percent of complete questionnaire was highly unlikely (Hair et al., 2010) and for analytical purposes, sample size greater than 385 was required in responding to questionnaire survey to make the total samples achieving the data that best represented the population.

Accordingly, 680 inbound tourists were selected by using a convenient sampling technique (Kalton, 1983), in which the data collection was conducted at the convenience of the researchers (Dörnyei, 2007) in terms of easy access and willing participation (Teddlie & Yu, 2007). The data was collected during the period of February to the middle of May, 2013.

Following the laid-out research plan, the survey data was collected from inbound tourists in key tourist attraction places, which are the places where most inbound tourists to Thailand typically visit. The specific places where the data was collected include: The Royal Grand Palace and The Royal Monastery of the Emerald Buddha, Wat Trimit (The Temple of Solid Golden Buddha), Wat Pho (The Temple of the Reclining Buddha), Wat Benchamabopit (The Marble Temple), Wat Arun (The Temple of Dawn), Vimarnmek Royal Mension, and Jim Thompson House (museum). With this strategy, the collection of data from the target sample (i.e., inbound tourists) could be achieved as intended.

3.3.5 Characteristic of Sample Data

1) Subjects and Procedure of Data Collection

The data collection for this study was conducted two times. The numbers of participants in the first data collection and the second data collection were 230 and 450 subjects, respectively.

The exploratory factor analysis (EFA) and structural equation modeling (SEM) were analyzed using the data from the two collections. Regarding the sample size for EFA, Comfrey and Lee (1992) suggested the following scale: “50 - very poor;

100 - poor; 200 - fair; 300 - good; 500 - very good; 1000 or more – excellent". Some scholars (e.g., Gorsuch, 1983; Hair et al., 1998; Hatcher, 1994) recommended a minimum participant to item ratio of 5:1 or a minimum in EFA. However, the participant to variable ratio (e.g., 1:5, 1:10, or 1:20) has been regarded as invalid and insufficiently responsive to such a kind of important data characteristics (e.g., Barrett and Klein, 1981; Fabrigar, Wegener, MacCallum, and Strahan, 1999; MacCallum, Widaman, Zhang, and Hong, 1999; Velicer and Fava, 1998). Specifically, Fabrigar et al. (1999) asserted that:

> The primary limitation of such guidelines is that adequate sample size is not a function of the number of measured variables per se but is instead influenced by the extent to which factors are over-determined (i.e., at least three or four measured variables represent each common factor) and the communalities are high (i.e., an average of .70 or higher), accurate estimates of population parameters can be obtained with samples as small as 100 (MacCallum et al., 1999). However, under more moderate conditions a sample size of at least 200 might be needed; when these conditions are poor it is possible that sample as large as 400 to 800 might not be sufficient. (p. 274)

Accordingly, the sample size of 200, when each common factor had three observed variables in a minimum, and each communalities of each observed variable were reasonably high, in sum, was considered to be acceptable for EFA. Thus, the sample size of 230 in the first data collection deemed appropriate. Simultaneously, in order to obtain practically useful parameter in the structural model, the sample size in structural equation modeling (SEM) was suggested to be at least 150 (Anderson and Gerbing (1984, 1988). A minimum of 200 participants were also recommended in case of SEM using a maximum likelihood technique (e.g., Hair et al., 1998; Kelloway, 1998). In consequence, the sample size in the second data collection after divided in two groups (225 samples for each group) was considered to be acceptable.

2) Sample Distribution

To be more precise, the proportion of inbound tourists was taken into account. To minimize sample biases, to make the findings more generalizable to the entire population and to ascertain reliability and validity of the study results, the samples of inbound tourists were evenly distributed in terms of region of residence, frequent of visit, and travel arrangement (see Table 3.3 and Table 3.4). The number of sample in each region of residence conformed to the ratio of international tourist arrival by region.

Table 3.3 Sample Proportion and Distribution for the First Data Collection

Key Characteristics		**Number of International Tourist Arrival in 2012 (Person)**	**Sample Distribution**	
			Frequency	**%**
Region of residence	Africa	155,544	2	0.7
	Americas	1,083,433	11	4.9
	East Asia	12,525,214	129	56.0
	Europe	5,650,619	58	25.3
	Middle East	605,477	6	2.7
	Oceania	1,046,755	11	4.7
	South Asia	1,286,861	13	5.8
Total		22,353,903	230	100.0
Frequent of visit	First visit		115	50.0
	Revisit		115	50.0
Total			230	100.0
Travel arrangement	Group Tour		115	50.0
	Non Group Tour		115	50.0
Total			230	100.0

Table 3.4 Sample Proportion and Distribution for the Second Data Collection

Key Characteristics		Number of International Tourist Arrival in 2012 (Person)	Sample Distribution	
			Frequency	%
Region of residence	Africa	155,544	4	0.7
	Americas	1,083,433	22	4.9
	East Asia	12,525,214	252	56.0
	Europe	5,650,619	113	25.3
	Middle East	605,477	12	2.7
	Oceania	1,046,755	21	4.7
	South Asia	1,286,861	26	5.8
Total		22,353,903	450	100.0
Frequent of visit	First visit		225	50.0
	Revisit		225	50.0
Total			450	100.0
Travel arrangement	Group Tour		225	50.0
	Non Group Tour		225	50.0
Total			450	100.0

3.4 Research Instrument and Design

3.4.1 Instrumentation

Beliefs and attitude toward local online travel agencies' banner advertising and banner advertising effectiveness were measured by a structured questionnaire (see Appendix A). The conceptualization and development of the questionnaire were adapted from existing scales of previous studies. The measurement items were adjusted to make them more appropriate for the tourism business context.

The questionnaire began with a screening question on whether each respondent had experience viewing banner advertising of local online travel agencies. Non-experience respondents were then screened out from the survey. The first three parts of the questionnaire were related to inbound tourists' beliefs and attitudes toward banner advertising of local online travel agencies and banner advertising effectiveness. The items in the questionnaire were measured on a seven-point Likert scale. Likert-type scale asked respondents to indicate their degrees of agreement with declarative statements (DeVellis, 2003; Gay and Airasian, 2000; Vagias, 2006). Likert-type scale response anchors indicated level of agreement used in this study were:

1 - Strongly Disagree
2 - Disagree
3 - Somewhat Disagree
4 - Neutral
5 - Somewhat Agree
6 - Agree
7 - Strongly Agree

The fourth part of the questionnaire measured demographic characteristics of the respondents. Demographic information collected in this study included: gender, age, education level, marital status, annual household income, and origin of residence. Gender was operationalized by asking the respondents to check one of the two categories (male or female). Age was operationalized by asking the respondents to check one of six categories, ranging from "under 25" to "above 65". Region of residence was operationalized by asking the respondent to check one of seven regions that indicates their region of residence (region categories derived from the Department of Tourism, Thailand). Education was operationalized by asking the respondents to describe their level of education from "less than high school" to "Doctor's degree and higher". The respondents were asked to describe their occupation by checking one of nine categories, ranging from "Profession" to "Others". Annual income was operationalized by asking the respondents to check one of six categories, ranging from "Less than $20,000" to "$80,001 or greater" and "no income". Frequent of visit could be "First visit" or "Re-visit". Two categories of

travel arrangement; i.e., “group tour” and “non-group tour” were questioned. Finally, the purposes of visit was operationalized by asking the respondents to check one of the seven purposes (i.e., Holiday, Business, Meeting, Incentive, Convention, Exhibitions, and Others).

3.4.2 Testing the Quality of Survey Instrument

Before the survey was conducted, the first draft of questionnaire was examined for content validity. The validity assessment could establish content-related evidence and indicate whether the measurement items measure defined criteria, objectives or content (McMillan and Schumacher, 1989). The assessment of validity was performed comprehensively by ten experts and professions in the fields of Tourism and Hospitality, Marketing and International Business, and Management and Information Technology.

To assure the validity of the questionnaire, item-objective congruence (IOC) evaluation was assessed by the experts. When the IOC evaluation was completed, modifications on sentences and words were made according to the experts’ comments and suggestions. List of ten experts and IOC scores are presented in Appendix B.

The average congruence index of the questionnaire was 0.92 (see Appendix B, Table B-2), which was much higher than the threshold score value of 0.50 (Rovinelli & Hambleton, 1976). The index of item-objective congruence (IOC) of each item ranged from 0.20 to 1.00, where IOC score of item IA04 (IOC = 0.20) and CT04 (IOC = 0.20) did not meet the cut-off value of 0.50, the items IA04 and CT04 were deleted from the data pool consequently. To sum up, 49 measurement items totally were valid for further tryout process.

3.4.3 Measures of Key Research Variables in the Survey Instrument

The 49 measurement items were developed to measure the key constructs of the study; these were beliefs toward banner advertising, attitudes toward banner advertising, and banner advertising effectiveness. The measurement items were developed basing mainly on existing scales commonly used in advertising and internet advertising studies. Table 3.5 shows the measurement items used in the current study.

Table 3.5 Measurement Items and Reference Sources

Variable	Definition	Measurement Statement	Measurement Scale Reference
Product Information	Individual's beliefs about banner advertising of local online travel agencies whether it is a good source of tourism product or service information (Wang and Sun, 2010) and it provides useful information for inbound tourists (Bendixen, 1993; Ducoffe, 1996; Kim et al., 2010).	Local online travel agencies' banner advertising…	Adapted from Wolin et al. (2002)
		a. is valuable source of tourism product information such as tour packages and accommodation.	
		b. provides useful information about tourism products available in Thailand.	Adapted from Ramaprasad andThurwanger (1998)
		c. is a convenient source of information about tourism products available in Thailand.	Adapted from Mehta and Purvis (1995); Ramaprasad and Thurwanger (1998)
		d. supplies information about features (e.g., price, hotel location, program tour) of tourism products that I'm looking for.	Adapted from Wu et al. (2008)

Table 3.5 (Continued)

Variable	Definition	Measurement Statement	Measurement Scale Reference
		e. supplies information about features (e.g., price, hotel location, program tour) of tourism products that I'm looking for.	Adapted from Ducoffe (1996)
		f. provides information about quality of the tourism products.	Adapted from Ducoffe (1996)
Hedonic/Pleasure	The belief that viewing banner advertising of local online travel agencies is fun, entertaining and pleasant (Alwitt and Prabhakar, 1992; Pollay and Mittal, 1993; Wang et al., 2009), providing an amusing and pleasant experience (Eighmey and McCord, 1998), as well as applying animated and visualized advertising contents	Local online travel agencies' banner advertising…	Developed for this research
		a. is more enjoyable than other types of advertising media	
		b. is entertaining.	Adapted from Ramaprasad andThurwanger (1998); Wolin et al. (2002)

Table 3.5 (Continued)

Variable	Definition	Measurement Statement	Measurement Scale Reference
	(Korgaonkar et al., 2001)	c. is amusing.	Adapted from Pollay and Mittal (1993)
		d. is pleasant.	Adapted from Yang (2004)
Credibility	The beliefs of inbound tourists that banner advertising of local online travel agencies is trustworthy, truthful, reliable and accurate. (Adler and Rodman, 2000; Gaziano and McGrath, 1986; MacKenzie and Lutz, 1989; Meyer, 1988; Newhagen and Nass, 1989; O'Keefe, 1990).	a. Local online travel agencies' banner advertising has credible information.	Adapted from Mehta and Purvis (1995); Wu et al. (2008)
		b. There is a consistency between the tourism products banner advertised and the actual tourism products.	Adapted from Wang and Sun (2009)
		c. Local online travel agencies' banner advertising is reliable.	Adapted from Ducoffe (1996)
		d. I trust tourism products advertised on the Web more than those that are not.	Adapted from Wolin et al. (2002)

Table 3.5 (Continued)

Variable	Definition	Measurement Statement	Measurement Scale Reference
Social Role and Image	The belief of an inbound tourist that banner advertising of local online travel agencies conveys messages that are consistent with their social status and provides social and lifestyle messages (Korgaonkar et al., 2001) that represent his/her self-identity (Burns, 2003; Wang and Sun, 2009).	a. Local online travel agencies' banner advertising helps me learn what tourism products are in trend.	Adapted from Wolin et al. (2002)
		b. Local online travel agencies' banner advertising helps me learn what tourism products I should buy for keeping a good social image	Developed for this research
		c. Local online travel agencies' banner advertising gives me information about what people like me are buying and using.	Adapted from Wolin et al. (2002)
		d. Local online travel agencies' banner advertising helps me know which product will or will not reflect the sort of person I am.	Adapted from Yang, (2004)

Table 3.5 (Continued)

Variable	Definition	Measurement Statement	Measurement Scale Reference
		e. Local online travel agencies' banner advertising helps me learn what tourism products I should buy for keeping a good social image	Adapted from Pollay and Mittal (1993)
Good for Economy	The belief that an inbound tourist can economically benefit from banner advertising of local online travel agencies in terms of providing accurate and reliable product information (Petrovici et al., 2007) that is value for time (Korgaonkar et al., 1997; Wolin et al., 2002) and money (Bharawaj et al., 1993; Chiplin and Sturgess, 1981; Eskin and Baron, 1977; Nelson, 1974).	a. Local online travel agencies' banner advertising intensifies the competition which results in the lower price of tourism products.	Adapted from Schlosser et al. (1999)
		b. I usually get better value for my money spending on the tourism products advertised on the web than the unadvertised ones.	Adapted from Schlosser et al. (1999)
		c. Local online travel agencies' banner advertising saves my time in searching tourism product information.	Adapted from Wolin et al. (2002)

Table 3.5 (Continued)

Variable	Definition	Measurement Statement	Measurement Scale Reference
		d. Local online travel agencies' banner advertising is useful to me for searching the best price for a tourism product.	Adapted from Alwitt and Prabhakar (1994)
		e. I save money when I gather information from banner advertising.	Developed for this research
Irritation	An undesirable perception on banner advertising of local online travel agencies, which contributes to annoyance, offensive or disturbance to tourists while surfing webpages (Aaker and Bruzzone 1985; De Pelsmacker and Van den Bergh, 1998).	a. Local online travel agencies' banner advertising is annoying.	Adapted from Ducoffe (1996)
		b. There is too much local online travel agencies' banner advertising located in a single web page that obscure the web content.	Developed for this research
		c. I often have no control over unwanted banner advertising during my web surfing.	Developed for this research

Table 3.5 (Continued)

Variable	Definition	Measurement Statement	Measurement Scale Reference
		d. Local online travel agencies' banner advertising techniques require too much of my attention.	Developed for this research
		e. The animation on local online travel agencies' banner advertising distracts my attention from the page content.	Developed for this research
Interactivity	"The degree to which a person actively engages in advertising processing by interacting with advertising messages and advertisers." More specifically, it is the degree to which a tourist engages in banner advertising by interacting with advertising messages of local online travel agencies in terms of user	a. When I click on local online travel agencies' banner advertising, information is shown instantly.	Developed for this research
		b. When I click on local online travel agencies' banner advertisings, there is speedy link to the online travel agencies' website.	Developed for this research
		c. Local online travel agencies' banner advertising gives me full control.	Developed for this research

Table 3.5 (Continued)

Variable	Definition	Measurement Statement	Measurement Scale Reference
	control (Bezjian et al.,1998; McMillan and Hwang, 2002) and speed of response (McMillan and Hwang, 2002).		
Attitude toward Banner Advertising	A tendency to respond consistently in favorable or unfavorable manner to local online travel agencies' banner advertising. (Krech et al., 1962; Fishbein and Ajzen, 1975; Lutz, 1985; Mehta and Purvis, 1995).	a. I often refer to local online travel agencies' banner advertising because it allows me to enjoy the best and interesting deals.	Adapted from Mehta and Purvis (1995)
		b. Local online travel agencies' banner advertising serves as a good reference for my purchasing decision.	Adapted from Ramaprasad and Thurwanger (1998)
		c. Local online travel agencies' banner advertising is a good thing.	Adapted from Ramaprasad and Thurwanger (1998)

Table 3.5 (Continued)

Variable	Definition	Measurement Statement	Measurement Scale Reference
		d. Overall, I consider that local online travel agencies' banner advertising is favorable.	Adapted from Ramaprasad and Thurwanger (1998)
Banner advertisings effectiveness	The extent to which banner advertising of local online travel agencies generates a certain desired effect (Corvi and Bonera, 2010; Puranik, 2011).		
Advertising Recall	"The ability of banner advertising of local online travel agencies to create remembrance after the exposure of exposure of the banner advertising" (Laskey et al., 1995).	a. Local online travel agencies' banner advertising messages are easy to remember.	Adapted from Smith et al. (2008); Wu et al. (2008)
		b. Tourism product information on local online travel agencies' banner advertising is easy to recall.	Adapted from Wu et al. (2008)

Table 3.5 (Continued)

Variable	Definition	Measurement Statement	Measurement Scale Reference
		c. I can describe tourism products advertised on Local online travel agencies' banner advertising.	Adapted from Wu et al. (2008)
		d. The interactive of local online travel agencies' banner advertising helps me recall tourism products more easily.	Developed for this research
Click-Through	An interaction with banner advertising, which refers to the process of clicking through a banner advertisement to local online travel agencies' websites (Bhat et al., 2002; Yoo et al, 2004).	a. I often click local online travel agencies' banner advertising to see more product information from the site.	Adapted from Wolin et al. (2002)
		b. I click local online travel agencies' banner advertising when the advertising content is relevant to the third-party web third-party web content.	Developed for this research

Table 3.5 (Continued)

Variable	Definition	Measurement Statement	Measurement Scale Reference
		c. I am likely to click through the banner advertising of local online travel agencies again.	Adapted from Wu et al. (2008)
Brand Attitude	Inbound tourists' evaluation of the brand advertised on local online travel agencies' banner advertising with some degree of favor or disfavor (Doss, 2011; Fishbein and Ajzen, 1975; Lutz, MacKenzie and Belch, 1983; Mitchell and Olsen, 1981; Phelps and Hoy, 1996).	a. After viewing local online travel agencies' banner advertising, I develop preference for the travel agencies' brand.	Adapted from Wu et al. (2008)
		b. Local online travel agencies' banner advertising can create strong brand royalty.	Developed for this research
		c. Local online travel agencies that are advertised on banners are better in quality than those of online travel agencies that are not banner advertised.	Adapted from Mehta and Purvis (1995)

Table 3.5 (Continued)

Variable	Definition	Measurement Statement	Measurement Scale Reference
		d. After viewing local online travel agencies' banner advertising, my impression for the travel agencies' brand is strengthened.	Adapted from Wu et al. (2008)
Purchase Intention	Purchase intention in this study is defined as an inbound tourist's intention to make an initial purchase from a local online travel agency (Belch andBelch, 2007; Phelps and Hoy, 1996).	a. I feel comfortable to purchase local online travel agencies' products because of their banner advertising.	Adapted from Wu et al. (2008)
		b. I prefer to buy tourism products banner advertised more than those that are not.	Adapted from Wu et al. (2008)
		c. I intend to purchase tourism products banner advertised more than those that are not.	Adapted from Wu et al. (2008)

3.4.4 Survey Administration

In this study, a self-completion or self-administer questionnaire was the main survey instrument. Particularly, "paper-and-pencil" survey administration style was conducted. To collect the data, the respondents were approached by the researcher to ask if they were willing to participate in this study. If the respondents were willing to participate, before went through the main questions, they might be screened out by the question on the front page of the survey in case they had never viewed banner advertising of local online travel agencies. Each respondent spent around eight to ten minutes in total to complete the survey questionnaire.

In order to achieve the targeted sample size, several techniques could be applied. The first common technique was oversampling. The sample size in the current study was increased from at least 200 participants in the first data collection to be 230 participants, and from 385 participants in the second data collection to be 450 participants. Second, the content of measurement items was validated by the experts and professionals. Thus the survey focused on essential questions, and had reasonable length. This could reduce survey fatigue. The respondents could have appropriate time spending on answering each question; the incomplete survey questionnaire could also be reduced. Third, respondent confidentiality was ensured by informing the respondents how the information will be used and who will view the survey results. Lastly, using of incentive; a Thai silk coin purse was offered to the respondents who completed the survey. The use of incentives can increase the value of survey participation to those who seems uninterested (Groves et al., 2006).

3.5 Data Analysis

3.5.1 Analysis of Pilot Study

3.5.1.1 Data Collection

In order to investigate considerable information concerning instrument deficiency and suggestion for improvement, the instrument was tried out for reliability and dimensionality concerned underlying constructs (Gay, 1996). The modification of the initial instrument could be made, or it could be finalized and proceeded to the main study based on data collected from the pilot test.

The survey instrument was tried out with 30 inbound tourists on the 24th January 2013 without informing them that the questionnaire was in the process of development (undeclared pre-test) (De Vaus, 2002), that was in order to probe any plausible problems that came from the questionnaire design, and to determine the difficulty in understanding content of the survey. 30 respondents administered in the pilot study were regarded sufficient as suggested by McMillan and Schumacher (1989) that the size of the pre-test should be 20 in a minimum. Since 30 respondents of inbound tourists did not address any problem while completing the questionnaire, the questionnaire was adopted for the main study.

3.5.1.2 Data Coding

Before the analyses could be performed, the variables must be defined, and the survey data were needed to be transformed into numerical codes. The data were then analyzed using Statistical Package for Social Science (SPSS22). Descriptive statistics and the analysis on internal consistency reliability were done. More specifically, demographic information of the respondents was analyzed using descriptive statistics. Internal consistency was examined using Cronbach's alpha coefficients and item-to-total correlation coefficients.

3.5.1.3 Characteristics of Sample Data in Pilot Study

Table 3.6 exhibits demographic information of the respondents who participated in the pilot study. The respondents in the pilot study consisted of (70%) men and (30%) women. The majority of the respondents were 25 to 30 years old (40%), most of them were from South Asia (23.3%). A majority of the sample held a bachelor's degree (50%), having the occupation as professional (46.7%), most of whom earned between USD 40,001 and USD60,000 annually (23.3%). Of the total respondents, 60% were first-visit, 80% were non-group tour arrangement, and all of them visited Thailand for holiday.

Table 3.6 Demographic Characteristics of the Sample in Pilot Study

Demographic	Variables	Frequency	Percent
Gender	Male	21	70.0
	Female	9	30.0
Total		30	100.0
Age	Under 25	3	10.0
	25-34	12	40.0
	35-44	6	20.0
	45-54	4	13.3
	55-64	2	6.7
	65 and over	3	10.0
Total		30	100.0
Region of	Africa	2	6.7
residence	Americas	6	20.0
	East Asia	2	6.7
	Europe	10	33.3
	Middle East	0	0.0
	Oceania	3	10.0
	South Asia	7	23.3
Total		30	100.0
Education	Less than high school	2	6.7
	High school	2	6.7
	Bachelor's degree	15	50.0
	Master's degree	7	23.3
	Doctors' degree and higher	4	13.3
Total		30	100.0
Occupation	Professional	14	46.7
	Administrative and Managerial	1	3.3
	Commercial and Personnel and	1	3.3
	Clerical	3	10.0

Table 3.6 (Continued)

Demographic	Variables	Frequency	Percent
	Laborers Production and Service Workers	0	0.0
	Agricultural Workers	1	3.3
	Housewife or Unpaid family	5	16.7
	Students	1	3.3
	Retired and Unemployed	4	13.3
Total	Others	30	100.0
Annual	Under USD 20,000	6	20.0
income	USD 20,001-USD 40,000	2	6.7
(U.S. dollars)	USD 40,001-USD 60,000	7	23.3
	USD 60,001-USD 80,000	3	10.0
	USD 80,001 and over	6	20.0
	No income	5	16.7
	Missing	1	3.3
Total		30	100.0
Frequent of	First visit	18	60.0
visit	Revisit	11	36.7
	Missing	1	3.3
Total		30	100.0
Travel	Group Tour	6	20.0
arrangement	Non Group Tour	24	80.0
Total		30	100.0
Purpose of	Holiday	30	100.0
visit	Business	0	0.0
(multiple	Meeting	0	0.0
response)	Incentive	0	0.0
	Convention	0	0.0
	Exhibitions	0	0.0

Table 3.6 (Continued)

Demographic	Variables	Frequency	Percent
	Others	0	0
Total		30	100.0

3.5.2 Assessment of Internal Consistency Reliability

Measurement of reliability was assessed by internal consistency among the respective items. Poor performing items were eliminated from the initial pool because of low Cronbach's alpha and item-to-total correlation values. Cronbach's alpha gives a score of between zero and one, a 0.70 alpha value is considered as an acceptable value to define which items to maintain (Leong and Austin, 1996; Nunnally and Bernstein, 1994; Robinson, Shaver, and Wrightsman, 1991); a 0.50 of corrected item-to-total correlation is a cut-off value to retain an item (Bearden, Netemeyer and Teel, 1989; Zaichkowsky, 1985).

The 49 items were examined for internal consistency based on an assessment of the construct reliabilities. More precisely, the instrument was reliability tested by using the sample data in the pilot study (n = 30), the sample data in the first data collection (n=220), and the first split sample (i.e., calibration sample, n = 209) in the second data collection. In this section, the findings of internal consistency test are reported for all three data sets. As reported in Tables 3.7 to 3.9, the construct reliabilities for each subscale are as follow.

The construct of beliefs toward banner advertising of local online travel agencies had a Cronbach's alpha coefficients ranged from 0.832 to 0.905 for the pilot study sample, 0.802 to 0.927 for the first data collection sample, and 0.844 to 0.934 for the calibration sample. The corrected item-to-total correlation ranged from 0.501 to 0.893 for the pilot study sample, 0.577 to 0.850 for the first data collection sample, and 0.640 to 0.855 for the calibration sample. Based on the suggested criteria (Bearden et al., 1989; Nunnally and Bernstein, 1994; Robinson et al., 1991), all items measuring beliefs toward banner advertising of local online travel agencies in the pilot study, and the main study (i.e., the first data collection and the second data collection) were considered adequate (see Table 3.7).

Table 3.7 Reliability Estimates of Belief Construct

Belief Construct	Corrected Item-Total-Correlation			Alpha if Item Deleted		
	Pilot Study Sample (n=30)	**1st Data Collection Sample (n=220)**	**Calibration Sample (n=209)**	**Pilot Study Sample (n=30)**	**1st Data Collection Sample (n=220)**	**Calibration Sample (n=209)**
Product Information						
Local online travel agents' banner advertising is valuable source of tourism product information such as tour packages and accommodation. (PI01)	0.802	0.798	0.807	0.882	0.904	0.922
Local online travel agents' banner advertising provides useful information about tourism products available in Thailand. (PI02)	0.627	0.780	0.776	0.904	0.907	0.926
Local online travel agents' banner advertising is a convenient source of information about tourism products available in Thailand. (PI03)	0.707	0.795	0.816	0.893	0.905	0.921

Table 3.7 (Continued)

Belief Construct	Corrected Item-Total-Correlation			Alpha if Item Deleted		
	Pilot Study Sample (n=30)	**1st Data Collection Sample (n=220)**	**Calibration Sample (n=209)**	**Pilot Study Sample (n=30)**	**1st Data Collection Sample (n=220)**	**Calibration Sample (n=209)**
Local online travel agents' banner advertising supplies information about features (e.g., price, hotel location, program tour) of tourism products that I'm looking for. (PI04)	0.769	0.799	0.844	0.883	0.904	0.917
Local online travel agents' banner advertising provides information about quality of the tourism products. (PI05)	0.801	0.772	0.820	0.878	0.908	0.920
Local online travel agents' banner advertising keeps me up to date about tourism products available in Thailand. (PI06)	0.752	0.710	0.768	0.886	0.916	0.927
Cronbach's Alpha Coefficient	**α = 0.905**	**α = 0.922**	**α = 0.934**			

Table 3.7 (Continued)

Belief Construct	Corrected Item-Total-Correlation			Alpha if Item Deleted		
	Pilot Study Sample (n=30)	**1st Data Collection Sample (n=220)**	**Calibration Sample (n=209)**	**Pilot Study Sample (n=30)**	**1st Data Collection Sample (n=220)**	**Calibration Sample (n=209)**
Hedonic/Pleasure						
Local online travel agents' banner advertising is more enjoyable than other types of advertising media. (HP01)	0.685	0.770	0.747	0.899	0.875	0.880
Local online travel agents' banner advertising is entertaining. (HP02)	0.799	0.826	0.811	0.858	0.855	0.858
Local online travel agents' banner advertising is amusing. (HP03)	0.865	0.798	0.781	0.830	0.864	0.868
Local online travel agents' banner advertising is pleasant. (HP04)	0.744	0.722	0.766	0.876	0.892	0.874
Cronbach's Alpha Coefficient	**α = 0.897**	**α = 0.901**	**α = 0.899**			
Credibility						
Local online travel agents' banner advertising has credible information. (CD01)	0.764	0.788	0.787	0.798	0.876	0.885

Table 3.7 (Continued)

Belief Construct	Corrected Item-Total-Correlation			Alpha if Item Deleted		
	Pilot Study Sample (n=30)	**1st Data Collection Sample (n=220)**	**Calibration Sample (n=209)**	**Pilot Study Sample (n=30)**	**1st Data Collection Sample (n=220)**	**Calibration Sample (n=209)**
There is a consistency between the tourism products advertised on the web and the actual tourism products. (CD02)	0.813	0.801	0.832	0.781	0.872	0.870
Local online travel agents' banner advertising is reliable. (CD03)	0.893	0.789	0.809	0.737	0.876	0.877
I trust tourism products advertised on the web more than those that are not. (CD04)	0.501	0.767	0.751	0.853	0.884	0.898
Cronbach's Alpha Coefficient	**α = 0.859**	**α = 0.905**	**α = 0.909**			
Social Role and Image						
Local online travel agents' banner advertising helps me learn what tourism products are in trend. (SRI01)	0.623	0.710	0.762	0.810	0.867	0.892

Table 3.7 (Continued)

Belief Construct	Corrected Item-Total-Correlation			Alpha if Item Deleted		
	Pilot Study Sample (n=30)	**1st Data Collection Sample (n=220)**	**Calibration Sample (n=209)**	**Pilot Study Sample (n=30)**	**1st Data Collection Sample (n=220)**	**Calibration Sample (n=209)**
Local online travel agents' banner advertising helps me learn what tourism products I should buy for keeping a good social image. (SRI02)	0.681	0.784	0.821	0.778	0.839	0.872
Local online travel agents' banner advertising gives me information about what people like me are buying and using. (SRI03)	0.693	0.784	0.821	0.778	0.839	0.871
Local online travel agents' banner advertising helps me know which product will or will not reflect the sort of person I am. (SRI04)	0.665	0.721	0.769	0.787	0.863	0.890
Cronbach's Alpha Coefficient	**α = 0.832**	**α = 0.885**	**α = 0.908**			

Table 3.7 (Continued)

Belief Construct	Corrected Item-Total-Correlation			Alpha if Item Deleted		
	Pilot Study Sample (n=30)	1st Data Collection Sample (n=220)	Calibration Sample (n=209)	Pilot Study Sample (n=30)	1st Data Collection Sample (n=220)	Calibration Sample (n=209)
Good for Economy						
Local online travel agents' banner advertising intensifies the competition which results in the lower price of tourism products. (GE01)	0.534	0.731	0.808	0.866	0.907	0.920
I usually get better value for my money spending on the tourism products advertised on the web than the unadvertised ones. (GE02)	0.557	0.783	0.802	0.860	0.897	0.921
Local online travel agents' banner advertising saves my time in searching tourism product information. (GE03)	0.762	0.794	0.830	0.810	0.895	0.916
Local online travel agents' banner advertising is useful to me for searching the best price for a tourism product. (GE04)	0.744	0.836	0.844	0.816	0.886	0.913

Table 3.7 (Continued)

Belief Construct	Corrected Item-Total-Correlation			Alpha if Item Deleted		
	Pilot Study Sample (n=30)	**1st Data Collection Sample (n=220)**	**Calibration Sample (n=209)**	**Pilot Study Sample (n=30)**	**1st Data Collection Sample (n=220)**	**Calibration Sample (n=209)**
I save money when I gather information from banner advertising. (GE05)	0.823	0.781	0.826	0.792	0.897	0.917
Cronbach's Alpha Coefficient	**α = 0.861**	**α = 0.916**	**α = 0.933**			
Irritation						
Local online travel agents' banner advertising is annoying. (IR01)	0.711	0.787	0.747	0.869	0.915	0.927
There is too much local online travel agents' banner advertising located in a single Web page that obscure the web content. (IR02)	0.680	0.818	0.833	0.876	0.909	0.911
I often have no control over unwanted banner advertising during my Web surfing. (IR03)	0.710	0.791	0.833	0.878	0.915	0.911
Local online travel agents' banner advertising techniques require too much of my attention. (IR04)	0.815	0.850	0.855	0.848	0.903	0.906

Table 3.7 (Continued)

Belief Construct	Corrected Item-Total-Correlation			Alpha if Item Deleted		
	Pilot Study Sample (n=30)	**1st Data Collection Sample (n=220)**	**Calibration Sample (n=209)**	**Pilot Study Sample (n=30)**	**1st Data Collection Sample (n=220)**	**Calibration Sample (n=209)**
The animation on local online travel agents' banner advertising distracts my attention from the page content. (IR05)	0.792	0.805	0.809	0.849	0.912	0.915
Cronbach's Alpha Coefficient	**α = 0.888**	**α = 0.927**	**α = 0.930**			
Interactivity						
When I click on local online travel agents' banner advertising, information is shown instantly. (IA01)	0.754	0.700	0.720	0.806	0.673	0.774
When I click on local online travel agents' banner advertisings, there is speedy link to the online travel agents' website. (IA02)	0.883	0.674	0.776	0.704	0.706	0.718
Local online travel agents' banner advertising gives me full control. (IA03)	0.654	0.577	0.640	0.936	0.806	0.848
Cronbach's Alpha Coefficient	**α = 0.865**	**α = 0.802**	**α = 0.844**			

Four items measuring attitudes toward banner advertising of local online travel agencies had a Cronbach's alpha coefficients of 0.938 for the pilot study sample, 0.887 for the first data collection sample, and 0.893 for the calibration sample. The corrected item-to-total correlation ranged from 0.727 to 0.918 for the pilot study sample, 0.726 to 0.798 for the first data collection sample, and 0.735 to 0.787 for the calibration sample. The results of internal consistency tests revealed that the Cronbach's alpha value and item-to-total correlations for all four items were acceptable and met the suggested guideline (see Table 3.8).

Table 3.8 Reliability Estimates of Attitude toward Banner Advertising

Attitude construct	**Corrected Item-Total Correlation**			**Alpha Item Deleted**		
	Pilot Study Sample (n=30)	**1st Data Collection Sample (n=220)**	**Calibration Sample (n=209)**	**Pilot Study Sample (n=30)**	**1st Data Collection Sample (n=220)**	**Calibration Sample (n=209)**
I often refer to Local online travel agents' banner advertising because it allows me to enjoy the best and interesting deals. (ATTB01)	0.727	0.739	0.735	0.958	0.859	0.874
Local online travel agents' banner advertising serves as a good reference for my purchasing decision. (ATTB02)	0.916	0.746	0.786	0.899	0.856	0.854

Table 3.8 (Continued)

Attitude construct	Corrected Item-Total Correlation			Alpha Item Deleted		
	Pilot Study Sample (n=30)	**1st Data Collection Sample (n=220)**	**Calibration Sample (n=209)**	**Pilot Study Sample (n=30)**	**1st Data Collection Sample (n=220)**	**Calibration Sample (n=209)**
Local online travel agents' banner advertising is a good thing. (ATTB03)	0.918	0.798	0.787	0.898	0.837	0.854
Overall, I consider that local online travel agents' banner advertising is favorable. (ATTB04)	0.859	0.726	0.750	0.918	0.864	0.868
Cronbach's Alpha Coefficient	**α = 0.938**	**α = 0.887**	**α = 0.893**			

For banner advertising effectiveness, the total of 14 items were assessed. Cronbach's alpha coefficients of four variables of banner advertising effectiveness ranged from 0.850 to 0.939 for the pilot study sample, 0.852 to 0.880 for the first data collection sample, and 0.872 to 0.898 for the calibration sample; the corrected item-to-total correlation coefficients ranged from 0.709 to 0.904 for the pilot study sample, 0.687 to 0.759 for the first data collection sample, and 0.668 to 0.902 for the calibration sample (see Table 3.9). The results of reliability tests for 14 items in banner advertising effectiveness construct showed that all of them were considered acceptable.

Table 3.9 Reliability Estimates for Banner Advertising Effectiveness

Effectiveness Construct	Corrected Item-Total Correlation			Alpha Item Deleted		
	Pilot Study Sample (n=30)	1st Data Collection Sample (n=220)	Calibration Sample (n=209)	Pilot Study Sample (n=30)	1st Data Collection Sample (n=220)	Calibration Sample (n=209)
Banner Advertising Recall						
Local online travel agents' banner advertising messages are easy to remember. (RC01)	0.789	0.771	0.736	0.904	0.864	0.832
Tourism product information on local online travel agents' banner advertising is easy to recall. (RC02)	0.888	0.804	0.751	0.872	0.851	0.826
I can describe tourism products advertised on local online travel agents' banner advertising. (RC03)	0.829	0.754	0.720	0.894	0.870	0.838

Table 3.9 (Continued)

Effectiveness Construct	Corrected Item-Total Correlation			Alpha Item Deleted		
	Pilot Study Sample (n=30)	**1st Data Collection Sample (n=220)**	**Calibration Sample (n=209)**	**Pilot Study Sample (n=30)**	**1st Data Collection Sample (n=220)**	**Calibration Sample (n=209)**
The interactive of local online travel agents' banner advertising helps me recall tourism products more easily. (RC04)	0.769	0.742	0.698	0.911	0.874	0.848
Cronbach's Alpha Coefficient	**α = 0.920**	**α = 0.895**	**α = 0.872**			
Banner Advertising Click-Through						
I often click local online travel agents' banner advertising to see more product information from the site. (CT01)	0.738	0.765	0.902	0.775	0.828	0.740
I click local online travel agents' banner advertising when the advertising content is relevant to the third-party web content. (CT02)	0.719	0.770	0.668	0.803	0.824	0.944

Table 3.9 (Continued)

Effectiveness Construct	Corrected Item-Total Correlation			Alpha Item Deleted		
	Pilot Study Sample (n=30)	**1st Data Collection Sample (n=220)**	**Calibration Sample (n=209)**	**Pilot Study Sample (n=30)**	**1st Data Collection Sample (n=220)**	**Calibration Sample (n=209)**
I am likely to click through the banner advertising of local online travel agencies again. (CT03)	0.706	0.762	0.801	0.797	0.828	0.832
Cronbach's Alpha Coefficient	**α = 0.850**	**α = 0.877**	**α = 0.891**			
Brand Attitude						
After viewing local online travel agents' banner advertising, I develop preference for the travel agent's brand. (BA01)	0.863	0.748	0.776	0.917	0.855	0.866
Local online travel agents' banner advertising can create strong brand royalty. (BA02)	0.904	0.770	0.796	0.903	0.847	0.859

Table 3.9 (Continued)

Effectiveness Construct	Corrected Item-Total Correlation			Alpha Item Deleted		
	Pilot Study Sample (n=30)	**1st Data Collection Sample (n=220)**	**Calibration Sample (n=209)**	**Pilot Study Sample (n=30)**	**1st Data Collection Sample (n=220)**	**Calibration Sample (n=209)**
Local online travel agents that are advertised on banners are better in quality than those of online travel agents that are not banner advertised. (BA03)	0.833	0.747	0.742	0.926	0.856	0.879
After viewing local online travel agents' banner advertising, my impression for the travel agent's brand is strengthened. (BA04)	0.835	0.741	0.776	0.926	0.858	0.867
Cronbach's Alpha Coefficient	**α = 0.938**	**α = 0.886**	**α = 0.898**			

Table 3.9 (Continued)

Effectiveness Construct	Corrected Item-Total Correlation			Alpha Item Deleted		
	Pilot Study Sample (n=30)	**1st Data Collection Sample (n=220)**	**Calibration Sample (n=209)**	**Pilot Study Sample (n=30)**	**1st Data Collection Sample (n=220)**	**Calibration Sample (n=209)**
Purchase Intention						
I feel comfortable to purchase local online travel agents' products because of their banner advertising. (PCI01)	0.839	0.722	0.754	0.94	0.779	0.844
I prefer to buy tourism products advertised on the web more than those that are not. (PCI02)	0.892	0.712	0.767	0.896	0.790	0.834
I intend to purchase tourism products advertised on the web more than those that are not. (PCI03)	0.899	0.712	0.789	0.892	0.790	0.810
Cronbach's Alpha Coefficient	**α = 0.939**	**α = 0.847**	**α = 0.880**			

For internal consistency reliability test, Cronbach's alpha value 0.70 and item-to-total correlation value 0.50 were used as the cut-off value for item reduction. Based on a result of the findings from the pilot study, the reliability test indicated that all items in questionnaire survey were considered acceptable. The instrument reliability was re-examined upon the new data collections in the main study (i.e., the first data collection and the first split sample in the second data collection) to ensure the quality of the measures. Based on the analysis results of the first data collection and the first split sample in the second data collection, a measure of internal consistency test revealed that all the measurement items were internally consistent as all the constructs possessed an acceptable 0.70 of Cronbach's alpha value, and all the measured items held above 0.50 item-to-total correlation value. In conclusion, internal consistency reliability estimate given by Cronbach's alpha and item-to-total cut-off value suggested that all measured items could be retained, and were the most appropriate for collecting data in this study.

3.5.3 Analysis of the Main Study

This section explains how the survey data were analyzed to test the hypotheses in the main study. There were two data collections in the main study. The first data collection was used for the internal consistency tests and exploratory factor analysis (EFA). The analyses employed in the first data collection were performed using the Statistic Package for Social Science (SPSS22). The data in the second collection was divided equally into two samples. The first split sample was used for confirmatory factor analysis (CFA) for the purpose model purification, and the structural model was then tested. The cross validation test through structural equation modelling (SEM) was conducted on the second split sample in order to confirm the result of structural model in the first split sample. All the analyses employed in the second data collection were performed using AMOS22.

3.5.3.1 The First Data Collection

Even though the result of the pilot test reported no improvement needed for the instrument, the initial instrument needed to be re-examined to ensure its quality (Churchill, 1979). First, each measurement item was assessed through the internal consistency reliability test. The reliability was addressed by coefficient alphas

and item-to-total correlation values. The coefficient alphas for all dimensions shall meet the cut off value of 0.70 (Leong and Austin, 1996; Nunnally and Bernstein, 1994; Robinson et al., 1991); the item-to-total correlations with the 0.50 cut-off value was the guide for dada purification (Bearden et al., 1989; Zaichkowsky, 1985). Second, factor analyses using Principal Axis Factoring (PAF) with varimax rotation were employed (Churchill, 1999). To assess the factor-analyzed appropriateness, factor loading value of 0.40 (Hair, Anderson, Tatham, and Black, 1998), the Kaiser-Meyer-Olkin (KMO) value of 0.50 (Kaiser, 1974), significant ($p < 0.05$) of the Barlett's test of Spehricity (Hair et al., 1998; Tabachnick and Fidell, 2007), and anti-image correlation of 0.50 ($r > 0.50$) (Field, 2000) were considered in the factor analysis.

3.5.3.2 The Second Data Collection

The structural equation modeling (SEM) was employed using the second data collection. The SEM consisted of measurement models and a structural model; the measurement models were examined form construct validity, and the structural model was used for the hypothetical relationship analysis (Tate, 1998). The second data collection was made of a larger set of data ($n = 450$) from the same population as the first data collection. This second data set was split into half (i.e., $n = 225/n = 225$).

In the first place, the reliability of the first split data set (i.e., "calibration sample" ($n = 225$)) was re-examined. The current study employed the internal consistency and individual item reliability for the test. Afterward, all of the measurement models were refined through the use of confirmatory factor analysis (CFA) to estimate the construct validity, discriminant validity, convergent validity, face validity, and nomological validity in order to ensure that each construct would be appropriate for use in the structural equation model (SEM).

To assess the fit of measurement models, absolute fit measures, comparative fit measures, and parsimonious fit measures were utilized for the goodness-of-fit test. For the absolute fit, the most basic fit index, the Chi-square (χ^2) statistic was first assessed. Therefore, the Chi-square (χ^2) statistic is regarded to have some limitations in terms of sensitivity to sample size and its basis on the central χ^2 distribution (Byrne, 2001; Kline 1998). The alternative fit indices were suggested.

The current study utilized χ^2/df ratio and root mean squared error of approximation (RMSEA) in conjunction with the Chi-square (χ^2) statistic. For the comparative fit, Tucker-Lewis index (TLI) and comparative index (CFI) were considered to determine whether the proposed model was better fit the data than the possible model (Kelloway, 1998; Maruyama, 1998). The value of the normed fit index (NFI) in the parsimonious fit measures was also utilized to obtain the level of fit.

Some techniques were selected to examine the validity of the constructs (i.e., convergent validity, discriminant validity, face validity, and nomological validity). Convergent validity was assessed by examining the significance of factor loading, the Average Variance Extracted (AVE), and the Composite Reliability (CR) scores. The correlation coefficients among the construct were examined for the discriminant validity. The evidence of discriminate validity required that a construct should not be highly correlated with other constructs. In addition, AVE score was utilized to evaluate discriminant validity. In order to achieve the discriminant validity, the AVE score for each construct should more than the square of a correlation between constructs (Fornell and Larcker, 1981). In the current study, the paired construct test was also employed to assess the discriminant validity. With the drop of one degree of freedom in the unconstrained model and a returned of a Chi-square value that was 3.84 in a minimum lower than the constrained model, then a two factor solution provided a better fit to the data, and the discriminant validity of the models was satisfied. Face validity in this study was assessed during the initial questionnaire review. The items in the questionnaire were examined by scholars and experts to confirm the validity. Lastly, the construct correlation matrix was examined whether the relationship had sound theoretical or logical rational as predicted in the proposed hypotheses, if so, the nomological validity was confirmed.

Structural equation modeling (SEM) was applied to test the proposed conceptual framework (see Figure 2.9 in Chapter 2), as the SEM technique allowed researchers to estimate multiple and related dependent relationships simultaneously. The proposed model and hypotheses were tested by putting different measurement models together according to the proposed theoretical relationships set forth in the structural model (Hair et al., 2010; Kline, 2005). The Maximum Likelihood (ML) method was used to estimate all of the parameters in the model. All of the proposed

relationships in the model were assessed for their statistical significance, direction, and the effect of parameter estimate. Fit statistics including absolute fit measures, comparative fit measures, and parsimonious fit measures to reduce Type I and type II errors were applied to evaluate goodness-of-fit of the overall structural model (Blunch, 2008; Bollen, 1989). The CFAs, validity tests, and SEM analysis were performed using AMOS 22.

In the last step of this study, a cross validation of the results from the hypothesis tests to other parameter estimation was performed to ensure the robustness of the analysis results. Cross validation test is the process whereby the final structural model derived from previous analyses (i.e., EFAs, and CFAs) is tested on a second independent data set from the same population. The structural model is cross-validated in order to examine whether a predictive model would generalize to an independent data set (Sternthal, Tybout and Calder, 1987).

According to Cudeck and Browne (1983), the cross validation in the structural equation model takes the following steps. First, the data set is randomly divided into two subsamples (i.e., calibration sample and validation sample), and each subsample is used respectively for parameter estimation and validation. Second, all the parameters in the structural model are estimated in the calibration sample. After the model is respecified based on the changes suggested by SEM modification indexes, the model with the estimates obtained from the calibration sample is then confirmed by using the second split of sample (i.e., validation sample). The cross-validation is established when the model fits the validation as well as fits the calibration data (Byrne, 2001; Diamantopoulos and Siguaw, 2000), and then the predict ability of the calibration model was confirmed.

All empirical findings corresponding to Research Questions 1 to 4 were integrated to develop effective banner advertising management for local online travel agencies. In general, advertising management clarifies the advertising features believed to affect an individual's attitude toward advertising (Pyun, 2006), and that attitude significantly predicts consumer's behavior responses, which come to the indication of advertising effectiveness (MacKenzie et al., 1989; Schlosser et al., 1999). Specifically, banner advertising management for local online travel agencies was developed from banner advertising features (i.e., product information,

hedonic/pleasure, credibility, social role and image, good for economy, irritation, and interactivity), which led to favorable attitude toward banner advertising. Furthermore, favorable attitude toward banner advertising was likely to increase banner advertising effectiveness (i.e., recall, click-through, brand attitude, and purchase intention). More particularly, SEM analysis could provide empirical evidences that substantiated the structural relationships among belief, attitude, and effective of banner advertising of local online travel agencies from the perspective of inbound tourists.

Table 3.10 Research Objectives and Overview of Research Methods

	Objective of the Study				
Research Methodologies	Objective 1: To investigate inbound tourists' attitudes toward local online Travel agencies' banner advertising			Objective 2: To provide empirical evidence by using quantitative research method to substantiate the relationship between inbound tourists' attitudes toward banner advertising and local online travel agencies' banner advertising effectiveness	Objective 3: To propose a banner advertising management that is effective in the context of local online travel agencies
	Research Question				
	Question 1: What are inbound tourists' attitudes toward local online travel agencies' banner advertising?	Question 2: Based on the banner advertising belief model, are there relationships between banner advertising belief factors and attitudes toward local online travel agencies' banner advertising?	Question 3: Based on the banner advertising belief model, how important each factor influences on attitudes toward online travel agencies' banner advertising?	Question 4: Is there a linkage between tourists' attitudes toward local online travel agencies' banner advertising and banner advertising's effectiveness?	Question 5: What will be an effective banner advertising management for local online travel agencies?

Table 3.10 (Continued)

1. Research Method	Quantitative Research Method	
2. Population and Sample	1) 1st data collection: 230 inbound tourists 2) 2nd data collection: 225 of inbound tourists (1st split sample: n = 225 (i.e. calibration sample)	2nd data collection: 225 of inbound tourists (1st split sample: n = 225 (i.e. calibration sample) and 225 inbound tourtists (2nd split sample: n = 225 (i.e. calibration sample)
3. Research Tool	Questionnaire	
4. Testing Quality of Research Tool	Item-objective congruence (IOC) Content validity and face validity by the experts Internal consistency test (Cronbach's alpha and inter-item-correlation)	
5. Data Collection	There were two data collections in the main study: The number of participants in the first data collection was 230 and 450 subjects participated in the second data collection	
6. Data Analysis	1st data collection: Internal consistency test, Exploratory Factor Analysis 2nd data collection: 1st plit samples: Internal consistency test, CFA, Test of normality, Analyses of scale va	1st split samples: SEM 2nd split samples: SEM (cross validation test)

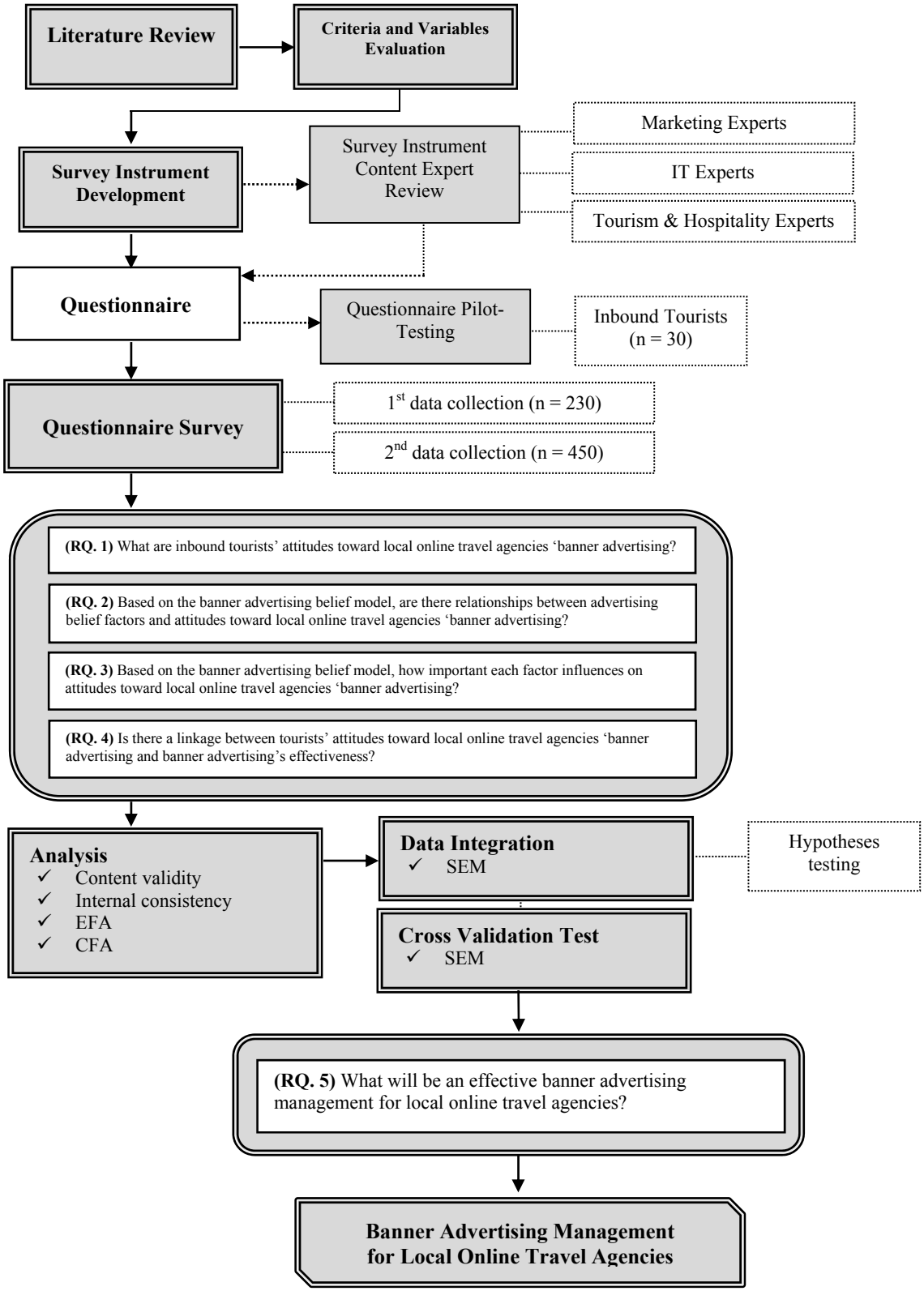

Figure 3.1 Survey Research Process

3.6 Conclusion

This chapter provides an overview of the methodological framework used in this study. The rationale for choosing research designs and the processes by which the data were collected, and analyzed are discussed. This study primarily adopted a quantitative approach to address all research questions mentioned in Chapter 1. The quantitative approach was used to explore and test the main theoretical framework proposed in this study. The quantitative approach draw on the positivist paradigm, which has the goal to empirical investigate the facts of human behavior and constructs a theory that allows researchers to state causes and predict human behavior. The positivist paradigm was mainly used to explore respondent's beliefs and attitudes toward banner advertising, and banner advertising effectiveness. More specifically, conducting a quantitative study can result in the clarification of a cause and effect relationships, and could provide more empirical evidence of the belief–attitude–effectiveness relations for local online travel agencies' banner advertising from the perspective of inbound tourists.

In respect to research design, the target population of this study was international tourist travelling into Thailand. 680 inbound tourists were selected by using a convenient sampling technique. The data was collected at major tourist attractions in Bangkok. The data collections for this study was conducted two times. The numbers of participants in the first data collection and the second data collection were 230 and 450 subjects, respectively. A self-administered questionnaire was applied to this study. The conceptualization and development of the questionnaire were adapted from existing scales of previous studies. For the assessment of survey instrument, the content validity was performed comprehensively by ten experts and professions in the fields of Tourism and Hospitality, Marketing and International Business, and Management and Information Technology. The item-objective congruence (IOC) evaluation was also assessed by the experts. Accordingly, there were two measurement items eliminated from the data pool, and 49 measurement items totally were valid for further tryout process. The survey instrument was tried-out (undeclared pre-tested) with 30 inbound tourists. The pilot-test did not report any problem, accordingly, the data from the test was adopted for further analyses. To

assess the reliability of the measurement items, the internal consistency test was conducted among the respective items. Cronbach's alpha and item-to-total correlation were used as the criteria for item reduction. Based on the analysis results of the pilot-test, the reliability test indicated that all items in questionnaire survey could be retained and were appropriate for collecting data in the main study.

In terms of analyses of the main study, there were two data collections. The first data collection was used to examine reliablity tests, and exploratory factor analysis (EFA). The data in the second collection was divided equally into two samples. The first split sample was used for confirmatory factor analysis (CFA) for the purpose of measurement model purification, and then structural model was tested. The cross validation test through structural equation modelling (SEM) was conducted on the second split sample in order to confirm the result of structural model in the first split sample. Details of research methodology is summarized and presented in Table 3.10. The research process flow of this study is presented in Figure 3.1. Lastly, the findings of main study will be presented and discussed in Chapter 4.

CHAPTER 4

DATA ANALYSIS AND RESEARCH RESULTS

4.1 Introduction

Based on the preliminary findings from the pretest analysis in the previous chapter, this chapter further explored the relationships among belief, attitude toward banner advertising of local online travel agencies and effectiveness of the banner advertising from the perspective of inbound tourists. The analyses aimed to address Research Questions 1 to 4 by investigating beliefs and attitude of inbound tourists toward banner advertising of local online travel agencies, and empirically testing the relationships between these constructs. Additional analyses were conducted to investigate whether the tourists' attitudes toward banner advertising were associated with banner advertising effectiveness.

The chapter begins with the analyses of the first data collection (n = 230), which includes descriptive statistics of the sample in this study and the results from the exploratory factor analysis (EFA). The next section tested construct validity by performing a series of confirmatory factor analysis (CFA) on all constructs in the models by using the first half split sample in the second data collection; i.e., calibration sample (n = 225). The data and measurement items were assess for normality and validity to ensure that they met the assumptions and requirements necessary for SEM analysis. The main structure model was tested for the overall goodness-of-fit. In the final section, the cross validation was performed using the second split sample in the second collection; i.e., validation sample (n = 225) to assess whether the findings from the calibration sample be generalized to an independent dataset (i.e., an unknown dataset from a real setting). The results of the cross validation indicated the accuracy of the predictive model if performed in practice. Thirteen hypothesized relationships in the model were also evaluated by path coefficients.

4.2 Assessment of Scale Purification

4.2.1 Objectives

The primary purposes of this section were to examine the structures of a set of measurement items used in the proposed study framework, and to reduce the number of measurement items using exploratory factor analysis (EFA). Specifically, EFA was performed to assess the quality of the measurement items in the underlying dimensions. This step was regarded as importance to assess whether any measurement items were identified into appropriate conceptualized dimensions, and to delete inappropriate items, which could not be loaded into the proposed dimension or had low item-to-total correlations.

4.2.2 Characteristics of Sample Data

A total of 230 samples of inbound tourists in the first data collection was randomly selected for self-administered questionnaire survey. The final data for analyses consisted 220 complete questionnaires after deleted ten incomplete ones. This sample size (n = 220) met the standards of factor analysis suggested by recent literatures (e.g., Barrett & Kline, 1981; Fabrigar et al., 1999; MacCallum et al., 1999); that is when there are moderate communalities of the variables (i.e., 0.40 to 0.70), and when there are three or four variables under each dimension, thus a sample size of 200 is satisfy. In this study, each of the conceptualized dimension had three to six items, and the initial communalities of all items used in the EFA ranged from 0.33 to 0.73.

The demographic characteristics of the respondents (i.e., gender, age, region of residence, education, occupation annual income, frequent of visit, travel arrangement, and purpose of visit) is presented in Table 4.1. The respondents in the first data collection consisted of 57.7% males and 42.3% females, most in the age of 35 - 44 (29.1%), with the region of residence in East Asia (63.6%) and bachelor's degree (42.3%). A majority of the sample had professional career (23.9%) earning USD40, 001- USD60, 000 annually (31.8%). 52.3% of the respondents were first-visit, 56.8% of them came to the country by non-group tour arrangement, and 78.2% of the sample visited Thailand for holiday.

Table 4.1 Demographic Characteristics of the Sample in the First Data Collection

Demographic	Variables	Frequency	Percent
Gender	Male	127	57.7
	Female	93	42.3
Total		220	100
Age	Under 25	27	12.3
	25-34	57	25.9
	35-44	64	29.1
	45-54	43	16.3
	55-64	23	19.5
	65 and over	6	2.7
Total		220	100
Region of residence	Africa	6	2.7
	Americas	14	6.4
	East Asia	140	63.6
	Europe	28	12.7
	Middle East	8	3.6
	Oceania	4	1.8
	South Asia	20	9.1
Total		220	100
Education	Less than high school	9	4.1
	High school	54	24.5
	Bachelor's degree	93	42.3
	Master's degree	58	26.4
	Doctors' degree and higher	6	2.7
Total		220	100
Occupation	Professional	55	23.9
	Administrative and Managerial	42	19.1
	Commercial and Personnel and Clerical	28	12.7

Table 4.1 (Continued)

Demographic	Variables	Frequency	Percent
	Laborers Production and Service Workers	23	10.5
	Agricultural Workers	8	3.6
	Housewife or Unpaid family	16	7.3
	Students	28	12.7
	Retired and Unemployed	11	5
	Others	6	2.7
	Missing	3	1.4
Total		220	100
Annual income	Under USD20,000	54	24.5
(U.S. dollars)	USD20,001-USD40,000	60	27.3
	USD40,001-USD60,000	70	31.8
	USD60,001-USD80,000	20	9.1
	USD80,001 and over	5	2.3
	No income	11	5
Total		220	100
Frequent of visit	First visit	115	52.3
	Revisit	105	47.7
Total		220	100
Travel arrangement	Group Tour	95	43.2
	Non Group Tour	125	56.8
Total		220	100
Purpose of visit	Holiday	172	78.2
(multiple response)	Business	52	23.6
	Meeting	24	10.9
	Incentive	5	2.3
	Convention	8	3.6
	Exhibitions	25	11.4
	Other	8	3.6

4.2.3 Exploratory Factor Analysis

In this stage, exploratory factor analysis (EFA) was conducted to refine the conceptualized measurement variables in the study, in order to test whether the measurement variables produced the expected number of factors and whether the individual measurement variable was loaded on their appropriated factor. Measurement variables were factor-analyzed using the approach of Principal Axis Factoring (PAF) with varimax rotation.

Principal Axis Factor analysis is one of the extraction method in EFA used to determine the number of factor underlying the variance in the dataset (Blunch, 2008). Principal axis factor analysis (PAF) interprets the underlying factors in terms of the theoretical expectation (Preacher and MacCallum, 2003; Steven, 2009). PAF analysis was selected for this study because of the assumption of this study that there were latent variables underlying the variables measured. More specifically, the review of literatures presented in Chapter 2 provided empirical evidence that there are latent variables underlying the item measured (i.e., belief variables, attitude variable, and banner advertising effectiveness variables).

Varimax factor rotation is the technique that creates a solution in which the factors are orthogonal (uncorrelated with one another), and maximizes the variance of each factor, resulting in fewer intermediate values that give a "clearer separation of the factors", which is critical for confirmatory factor analysis (CFA) (Tabachnick and Fidell, 2007; Norusis, 2008). The criteria used to identify the number of factors included Eigen value and percentage of total variance explained. The factors with Eigen value greater than one were kept for further analysis. Regarding the level of factor loadings, the loadings greater than 0.40 in the case of exploratory study was considered to be acceptable (Hair et al., 1998).

Several conditions were checked to assess the suitability of the respondent data for factor analysis. The tests included the Kaiser-Meyer-Olkin (KMO); the measurement of sampling adequacy for the overall data set. The KMO index ranges from zero to one, the value of 0.50 is considered suitable for factor analysis (Kaiser, 1974). The Barlett's test of Sphericity that is statistically significant ($p < 0.05$) indicates appropriateness of factor analysis (Hair et al., 1998; Tabachnick and Fidell,

2007). In addition, the variables with anti-image matrix of correlation greater than 0.50 ($r > 0.50$) are considered in the factor analysis (Field, 2000).

4.2.2.1 Exploratory Factor Analysis for Belief Toward Bannert Advertising

The belief construct was measured by 31 question items in the survey instrument. There were seven variables, which are the indicators of the belief construct including: 1) product information, 2) hedonic/pleasure, 3) credibility, 4) social role and image, 5) good for economy, 6) irritation, and 7) interactivity. Principal Axis Factor analysis (PAF) was performed on each variable to examine whether the measurement items produced expected number of factors, and whether the individual items were loaded on their prospered factor. PAF analysis ensures that the measurement items conform to what was expected on the pre-established theory (Brown, 2009), and helps identify which items to retain or exclude from the scale (Green & Salkind, 2008).

Table 4.2 summarizes the results of EFA. The EFA pointed out to one factor that explained six measured items for the product information variable, one factor that explained four measured items for the hedonic/pleasure variable, one factor that explained four measured items for the credibility variable, one factor that explained four measured items for the social role and image variable, one factor that explained five measured items for the good for economy variable, one factor that explained five measured items for the irritation variable, and one factor that explained three measured items for the interactivity variables. The analysis revealed that the Kaiser-Meyer-Olkin (KMO) values ranged from 0.689 to 0.900, which exceeded the acceptable value of 0.50 (Kaiser, 1974). The Barlett's test of sphericity was significant. The Eigen value for all measured variables exceeded 1.00. According to the Kaiser's rule, factors with Eigen values larger than one could be retained as a proper number of factors in the initial model. The belief construct had the items loadings ranged from 0.641 to 0.894, exceeding the acceptable level of 0.40 as suggested by Hair, et al. (1998). In addition, Appendix D presents the anti-image matrices for the belief construct. The anti-image correlation matrices indicated the sampling adequacy for all measured variables in belief construct (i.e., the values of anti-image correlation coefficients (0.65 to 0.92) being above the 0.50 threshold

(Field, 2000)). In summary, the results of EFA confirmed that the measurement items for the belief constructs conformed to the criteria, and should be retained for further analyses.

Table 4.2 Exploratory Factor Analysis of Belief Construct

Item*	Belief Construct						
	Product information	Hedonic/ pleasure	Credibility	Social role and Image	Good for economy	Irritation	Inter-activity
PI01	0.841						
PI02	0.820						
PI03	0.838						
PI04	0.839						
PI05	0.807						
PI06	0.704						
HP01		0.823					
HP02		0.892					
HP03		0.857					
HP04		0.764					
CD01			0.841				
CD02			0.857				
CD03			0.844				
CD04			0.816				
SRI01				0.762			
SRI02				0.855			
SRI03				0.855			
SRI04				0.774			
GE01					0.768		
GE02					0.825		
GE03					0.838		
GE04					0.886		
GE05					0.827		
IR01						0.823	
IR02						0.856	
IR03						0.827	
IR04						0.894	

Table 4.2 (Continued)

Item*	Belief Construct						
	Product information	Hedonic/ pleasure	Credibility	Social role and Image	Good for economy	Irritation	Inter-activity
IR05						0.844	
IA01							0.850
IA02							0.797
IA03							0.641
Eigenvalue	4.318	3.087	3.114	2.976	3.748	3.883	2.158
% Variance	71.96	77.18	77.85	74.40	74.96	77.66	71.94
KMO	0.894	0.843	0.850	0.817	0.882	0.900	0.689

Note: * Item Abbreviation as Coded in Appendix C-1

4.2.3.2 Exploratory Factor Analysis for Attitude Toward Banner Advertising

Principal axis factoring (PAF) extraction with varimax factor rotation was performed on the question items of the attitude construct and extracted one factor that explained four measurement items for the attitude variable. The Eigen value for attitude construct was 2.988, which exceeded 1.00. The KMO value was 0.817, which was higher than the suggested value of Kaiser (1974). The one-factor solution could explain 74.69 percent of the variance (See Table 4.3), and the Barlett's Test of Sphericity was statistically significant. In addition, the factor loadings of attitude measurement items ranged from 0.783 to 0.871. Thus the item factor loadings were considered to be acceptable by the standard of Hair et al. (1998).

Appendix D presents the anti-image matrices for the attitude measurement variables. The anti-image correlation matrices range from 0.79 to 0.84 indicated that the sampling adequacy for each variable in the attitude construct was above the 0.50 threshold (Field, 2000). To sum up, the result of EFA suggested that the measurement items for the attitude construct met to the criteria and should be retained for further analyses.

Table 4.3 Exploratory Factor Analysis of Attitude Construct

Item*	Attitude toward banner advertising
ATTB01	0.795
ATTB02	0.806
ATTB03	0.871
ATTB04	0.783
Eigenvalue	2.988
% Variance	74.69
KMO	0.817

Note: * Item Abbreviation as Coded in Appendix C-1

4.2.3.3 Exploratory factor analysis for banner advertising effectiveness

Banner advertising effectiveness was measured through the use of 14 question items in the survey instrument. There were four measured variables on behavioral responses that indicated banner advertising effectiveness. These variables included: 1) banner advertising recall, 2) click-through, 3) brand attitude, and 4) purchase intention. Principal axis factoring (PAF) technique was undertaken to interpret the underlying factors in terms of the theoretical expectation (Brown, 2009).

The EFA revealed one factor that explained four measured items for the banner advertising recall variable, one factor that explained three measured items for the click-through variable, one factor that explained four measured items for the brand attitude variable, and one factor that explained three measured items for the purchase intention variable. The eigenvalue for all measured variables exceeded 1.00 (See Table 4.4), suggesting that all the measured variables for banner advertising effectiveness should be retained as a proper number of factors in the initial model (Kaiser, 1974). The analysis also revealed the Kaiser-Meyer-Olkin (KMO) values that ranged from 0.731 to 0.838, higher than the acceptable value of 0.50 as suggested by Kaiser (1974). The measurement items for banner advertising effectiveness had factor loadings ranged from 0.443 to 0.956, which were considered to be accepted by the threshold valued of higher than 0.40 of Hair et al. (1998). Appendix D presents the

anti-image matrices for the measurement items of banner advertising effectiveness construct with the correlation coefficients (0.72 to 0.86) above the 0.50 threshold (Field, 2000). Overall, the results of EFA suggested that all the measurement items in this construct should be retained for model estimation.

Table 4.4 Exploratory Factor Analysis of Effectiveness Construct

Item*	Banner advertising effectiveness construct			
	Recall	Click-through	Brand attitude	Purchase intention
RC01	0.829			
RC02	0.872			
RC03	0.808			
RC04	0.793			
CT01		0.840		
CT02		0.847		
CT03		0.836		
BA01			0.810	
BA02			0.837	
BA03			0.808	
BA04			0.799	
PCI01				0.816
PCI02				0.801
PCI03				0.799
Eigenvalue	3.044	2.415	2.985	2.298
% Variance	76.11	80.50	74.62	76.60
KMO	0.830	0.744	0.838	0.731

Note: * Item Abbreviation as Coded in Appendix C-1

4.3 Model Estimation

4.3.1 Objectives of the Model Estimation

The results of exploratory factor analysis (EFA) from the first data collection suggested that seven belief factors, one attitude factor, and four banner advertising effectiveness factors were justified for further analyses of model estimation.

In this study, the two-step approach was applied to the data set of the second data collection in order to create efficient estimates of structural equation modeling (SEM) as in the study of Anderson and Gerbing (1988). First, a series of confirmatory factor analyses (CFA) was assessed over the measurement models for the best fit to the data. Then, assessments of the full hypothesized model were performed to estimate parameters of interest in this research. The goal of the analysis was to test the structure of theoretical models, and to test the relationship between the factors and measured variables, and the relations among the main construct. The cross validation test was then employed to validate the findings obtained from the full latent path analysis model and to confirm the robustness of the proposed model of local online travel agencies' banner advertising management. AMOS version 22 was used to estimate the CFAs, the SEM, and the cross validation analysis.

A total of 450 samples were randomly selected from the same population of international tourist arrival to Thailand for self-administered questionnaire survey in the second data collection. Of which, 32 incomplete questionnaires were excluded from the study. The final sample therefore consisted of 418 complete questionnaires for data analyses. For the purposes of hypothesized model development and validation, 418 questionnaires were equally divided into two samples; the first half of the samples (n=209) was used to calibrate the hypothesized model, and the second half of the samples (n=209) was used to validate the findings obtain from the calibration sample. The sample size of 209 (n = 209) was considered sufficient for obtaining reliable and valid results from SEM (Anderson and Gerbing, 1984; 1988; Hair et al., 1998; Kelloway, 1998).

4.3.2 Characteristics of the Calibration Sample

The demographic characteristics of the respondents including gender, age, region of residence, education, occupation, annual income, frequent of visit, travel arrangement, and purpose of visit are presented in Table 4.5. The calibration sample consisted of 56% males and 44% females, mostly in age of 25 - 34 (34.4%), with substantial portion of respondents residing in East Asia (60.8%), and holding bachelor's degree (45.5%). A majority of the sample had professional career (21.5%) and earned income under USD20,000 annually (34.9%). 53.6% of the total respondents visited the country for the first time, 55.5% of the respondents came to the country by non-group tour arrangement, and 69.4% of the respondents visited Thailand for holiday.

Table 4.5 Demographic Characteristics of the Calibration Sample

(n = 209)

Demographic	Variables	Frequency	Percent
Gender	Male	117	56
	Female	92	44
Total		209	100
Age	Under 25	29	13.9
	25-34	72	34.4
	35-44	57	27.3
	45-54	26	12.4
	55-64	16	7.7
	65 and over	9	4.3
Total		209	100
Region of residence	Africa	2	1.0
	Americas	9	4.3
	East Asia	127	60.8
	Europe	48	23.0
	Middle East	4	1.9
	Oceania	7	3.3
	South Asia	12	5.7
Total		209	100

Table 4.5 (Continued)

Demographic	Variables	Frequency	Percent
Education	Less than high school	10	4.8
	High school	35	16.7
	Bachelor's degree	95	45.5
	Master's degree	62	29.7
	Doctors' degree and higher	7	3.3
Total		209	100
Occupation	Professional	45	21.5
	Administrative and Managerial	22	10.5
	Commercial and Personnel and Clerical	25	12
	Laborers Production and Service Workers	26	12.4
	Agricultural Workers	11	5.3
	Housewife or Unpaid family	21	10
	Students	33	15.8
	Retired and Unemployed	10	4.8
	Others	15	7.2
	Missing	1	0.5
Total		209	100
Annual income	Under USD20,000	73	34.9
(U.S. dollars)	USD20,001-USD40,000	63	30.1
	USD40,001-USD60,000	45	21.5
	USD60,001-USD80,000	14	6.7
	USD80,001 and over	4	1.9
	No income	10	4.8
Total		209	100
Frequent of visit	First visit	112	53.6
	Revisit	97	46.4
Total		209	100

Table 4.5 (Continued)

Demographic	Variables	Frequency	Percent
Travel arrangement	Group Tour	93	44.5
	Non Group Tour	116	55.5
Total		209	100
Purpose of visit	Holiday	145	69.4
	Business	32	15.3
	Meeting	20	9.6
	Incentive	6	2.9
	Convention	13	6.2
	Exhibitions	15	7.2
	Other	12	5.7

4.4 Confirmatory Factor Analysis for the Initial Measurement Model

The analyses in this section dealt with the operation of the measurement models. More specifically, this section examined the number of constructs underlying the measured variables, and assessed the adequacy of individual item as indicators for the constructs they intended to measure. The latent constructs included belief toward banner advertising, attitude toward banner advertising, and banner advertising effectiveness, while the measured variables were product information, hedonic/pleasure, credibility, social role and image, good for economy, irritation, and interactivity for the belief construct, and banner advertising recall, click-through, brand attitude, and purchase intention for the banner effectiveness construct.

4.4.1 Fit Indices

Confirmatory factor analysis (CFA) using the Analysis of Moment Structures software version 22 (AMOS 22) was performed on the initial measurement models to confirm reliability, validity, and goodness-of-fit of the model. Before proceeding with an investigation of a structural model, the measurement models needed to be specified and fitted (Anderson and Gerbing, 1988). In this study, CFA was performed on all the measuring constructs retained by EFA in section 4.2. To evaluate whether the data

gathered from inbound tourists sufficiently fitted the proposed model, three main types of fit measure were adopted for this study: 1) absolute fit, 2) incremental (comparative) fit, and 3) parsimonious fit measures.

1) Absolute Fit Measures

Absolute fit measures determine how well the proposed model fits the observed covariance matrix, in which the fit is assessed solely without an alternative model as a base for comparison (Hair et al., 2010; Meyer, Gamst, and Guarino, 2006). Absolute fit measures commonly include the Chi-square (χ^2) statistic, the goodness-of-fit index (GFI), and the root mean square error of approximation (RMSEA).

The Chi-square (χ^2) statistic is the most fundamental fit index (Breckler, 1990). A non-significant value of Chi-square (χ^2) is preferred to a significant one, and the higher value of the Chi-square (χ^2) statistic, the better the proposed model fits the observed data (Byrne, 2010; Meyers et al., 2006). In practice, however, the Chi-square (χ^2) statistic is not a good fit index for several reasons.

First, the Chi-square (χ^2) statistic is sensitive to a sample size. A large sample size produces a large Chi-square (χ^2) that subjects to a significant value, and that almost all models fail to fit the data statistically (Byrne, 2010; Ho, 2006). Second, the model with more variables always generates a larger Chi-square (χ^2), because the model size has an increasing effect on Chi- square (χ^2) value. Third, when data are not normally distributed, the proposed model may fail to fit (e.g., highly skewed and kurtotic variables increase Chi-square (χ^2) value) (Kline, 1998). Due to some limitations of Chi-square (χ^2) statistic, Chi-square (χ^2) index is recommended to be used in conjunction with other fit indices (Ho, 2006).

The examination of the ratio of Chi-square (χ^2) to degree of freedom (χ^2/df) has been suggested to use as compensating indicator for the model fit in order to reduce the sensitivity of the Chi-square (χ^2) statistic to a sample size (Jöreskog and Sörbom, 1993; Kelloway, 1998). The χ^2/df value less than five indicates marginally reasonable fit (Arbuckle, 2007), less than two indicates good fit (Tabachnick and Fidell, 2007), and less than one indicates over fitting (Jöreskog and Sörbom, 1993).

The Goodness-of-Fit Index (GFI) is the measure of the amount of variance in a sample correlation or covariance explained by the proposed model (Byrne, 2010; Meyers et al., 2006). The value of GFI ranges from zero to one; with a

value closer to one indicates a good fit (Meyers et al., 2006). The GFI index has been continuously less used since there is new development of other fit indices (Hair et al., 2010).

The Root Mean Square Error of Approximation (RMSEA) is a measure of the error of the approximation in the population, and it is expressed on a per degree of freedom basis. The value of RMSEA ranges from zero to one. The range of 0.10 to 0.08 indicates a mediocre fit, while the values above 0.10 and below 0.05 indicate poor fit and good fit, respectively (Byrne, 2010).

2) Increment (Comparative) Fit Measures

Incremental or comparative fit indices could be obtained to assess how well the proposed model fits the observed data when compared to the baseline model, or often known as null model (Ho, 2006). These measures provide the relative fit against the baseline model, ranging from the worst fit to the perfect fit (Meyers et al., 2006). Acceptable model fit is indicated by a cut-off value of 0.90 or greater. Some most common indices of fit include the Normed Fit Index (NFI), the Comparative Fit Index (CFI), and the Tucker-Lewis Index (TLI).

The Normed Fit Index (NFI) is calculated by taking the difference between the Chi-square (χ^2) value of the proposed model and independent model, divided by the Chi-square (χ^2) value of the independent model (Hair et al., 2010; Hu and Bentler, 1998). The NFI varies from zero to one, where closer to one indicates a good fit (Bentler and Bonnet, 1980). The weakness of NFI is that the value is normally inflated, especially when the model has more variables. In addition, NFI is sensitive to small sample size, by underestimating fit for samples less than 200 (Bentler, 1990; Mulaik, James, Van Alstine, Bennett, Lind, and Stilwell, 1989). Consequently, this fit measure is recommended to be used in conjunction with other fit indices (Hair et. al., 2010, Kline, 2005).

The Comparative Fit Index (CFI) is a revised version of the NFI since it is standardized to make possible values fall in the range of zero to one, and is more easily interpreted. CFI also takes into account the fact of sample size (Byrne, 1998), it performs well even when sample size is small (Tabachnick and Fidell, 2007). A cut-off criterion of CFI equal or greater than 0.90 indicates a good fit of the model (Hu and Bentler, 1999).

The Non-Normed Fit Index (NNFI), also known as the Tucker-Lewis index (TLI), takes model complexity into consideration by comparing the specified model with normed Chi-square (χ^2) values (Hair et al., 2010).

In conclusion, all increment (comparative) fit measures represent a comparison between the proposed model and the independent model, and the models with a good fit regularly have the value that are close to one (Hair et al., 2010).

3) Parsimonious Fit Measures

These fit indices are the adjustments of absolute and increment fit indices. The logic of adjustment is that the models should be kept as simple or parsimonious as possible (Ho, 2006). As such, the less complex the model, the more value the fit index. On the contrary, the more complex the model, the lower the fit index.

This fit measure is assessed by determining the degrees of freedom (df) ratio used by the model to the total available degrees of freedom (Hair et al., 2010; Marsh and Balla 1994; Marsh and Hau 1996). Parsimony fit indices include parsimony normed fit index (PNFI) and Akaike Information Criterion (AIC). The PNFI considers the degrees of freedom used to obtain the level of fit. This measure multiplies the value of the normed fit index (NFI) by the parsimony ratio. The PNFI is used as an adjustment of the normed fit index (NFI), with higher values indicating a better fit. The AIC is the index used to compare two models with a different number of constructs. The AIC indicates whether the model achieves a good fit along with to reveal whether the model is over-fitting (Ho, 2006). An AIC value close to zero reflects good fit and more parsimonious.

The structural equation modeling software, AMOS, employed in the current study provides more than 20 fit indices; however, it is not necessary to report all fit indices for the SEM studies (Byrne, 2001; Kline, 2005; Meyer et al., 2006). With this regard, a set of a few fit indices derived from different categories may be reported. So far, there has been no conclusive guidance on which combination of fit indices should be reported (Hair et al., 2010). Meyer et al. (2006) suggested that Chi-square (χ^2), NFI, CFI, and RMSEA should be reported together, while Jaccard and Wan (1996) and Hair et al. (2010) recommended that model fit report should cover all types of fit criteria with at least three indices, one from each category (i.e., absolute,

incremental, and parsimonious). Kline (2005) recommended report of TLI, instead of RMSEA (i.e., χ^2, NFI, CFI, and TLI). Byrne (2010) noted that, since the Chi-square (χ^2) is sensitive to sample size, the Chi-square (χ^2) should not be reported alone. Based on the recommendations in prior studies, χ^2, NFI, CFI, RMSEA, and TLI are reported in this study as the indicators of the goodness-of-fit for the proposed measurement and structural models. Table 4.6 provides recommendations for fit indices report with the suggested cut-off values commonly cited in the literatures.

Table 4.6 Goodness-of-Fit Indices and Recommended Values to Assess Model Fit

Indicators	Interpretations
Absolute fit measure	
Chi-square statistic (CMIN) χ^2	The higher the value of χ^2, the better fit the model is [1]; non-significant χ^2 ($p > 0.05$, perhaps 0.10 or 0.20) [7]
CMIN/df	1 - 2 (acceptable), 2 - 5 (reasonable fit) [5], < 2 (good) [6]
Goodness-of-Fit Index (GFI)	Closer to 1 [1],[2]; 0 = no fit, 1 = perfect fit [3],[7],[4]; GFI > 0.90 may indicate good fit [4]; negative value (extremely poor) [4]
Root Mean Square Error of Approximation (RMSEA)	0.05 – 0.08 (acceptable fit) [7]; 0.08 – 0.10 (mediocre fit), > 0.10 (poor fit) [1],[4],[6]; < 0.05 (good fit) [2],[3]; 0 (best fit) [4], < 0.06 (good fit) [6], < 0.06 (good fit), < 0.05 (acceptable fit) [8]
Increment (Comparative) Fit Measures	
Tucker-Lewis Index (TLI)	> 0.90 (acceptable) [1],[7], > 0.95 (good fit) [2],[3],[6]; > 0.90 (reasonable good fit) [4]

Table 4.6 (Continued)

Indicators	Interpretations
Normed Fit Index (NFI)	> 0.90 (acceptable) [1],[7], > 0.95 (good fit) [2],[3]; > 0.90 (reasonable good fit) [4]
Relative Fit Index (RFI)	> 0.90 (acceptable) [1], > 0.95 (good fit) [2]; > 0.90 (reasonable good fit) [4]
Incremental Fit Index (IFI)	> 0.90 (acceptable) [1], > 0.95 (good fit) [2]; > 0.90 (reasonable good fit) [4]
Comparative Fit Index (CFI)	> 0.90 (acceptable) [1], > 0.95 (good fit) [2][6]; > 0.90 (reasonable good fit) [4]
Parsimonious Fit Measures	
Parsimonious Normed Fit Index (PNFI)	The higher, the better [1]; 0 = not fit; 1 = perfect fit [3]
Akaike Information Criterion (AIC)	Closer to 0 (better fit and greater parsimony) [1]; 0 = perfect fit, negative value = poor fit [3]

Source: Boonchoo, 2011; [1] Ho, 2006, [2] Byrne, 2001, [3] Schumacker and Lomax, 2004, [4] Kline, 2005, [5] Arbuckle, 2007, [6] Tabachnick and Fidell, 2007, [7] Hair et al., 1998, and [8] Bagozzi and Phillips, 1982.

The guidelines for interpreting model fit in Table 4.6 were just general rules. The assessment of model adequacy should be based on statistical, theoretical, and practical consideration (Byrne, 2010) since a set of cut-off values for one study may not be applicable to other studies (Hair et al., 2010). In addition, model complexity and sample size have an effect on the choice of varying cut-off values (Hair et al., 2010). As a result, fit indices and cut-off values adopted for evaluation of model fit in this study were based on Hair et al. (2010), which is suitable for the model evaluation with the number of observed variables being more than 30 and a sample size of more than 200. To sum up, model fit indices for this study include:

(1) χ^2 with a significant p-value
(2) χ^2 /df with a value equal or less than 3.00
(3) CFI with a value equal or greater than 0.90
(4) TLI with a value equal or greater than 0.90
(5) NFI with a value equal or greater than 0.90)
(6) RMSEA with a value equal or less than 0.07

4.4.2 Confirmatory Factor Analysis of Belief toward Banner Advertising

The CFA was conducted to examine the construct validity of beliefs toward banner advertising of local online travel agencies. The measurement model for belief toward banner advertising was estimated using 31 survey items representing seven dimensions including product information, hedonic/pleasure, credibility, social role and image, good for economy, irritation, and interactivity.

The maximum likelihood technique was employed to estimate the parameters in the measurement model. The findings of the CFA (see Table 4.7 and Figure 4.1) showed that the values of factor loadings for all observed variables were greater than the recommended level of 0.50 (Hair et al., 2010) and were statistically significant ($p < 0.001$). The analysis results indicated that NFI value (0.89) was slightly lower than the commonly accepted value of above 0.90. However, the rest of the fit indices (i.e., χ^2 /df, TLI, CFI, and RMSEA) seemed to indicate goodness of fit for the measurement model. As suggested by Hopper et al. (2008) and Kline (2005) that CFI was recommended as a better fit index than NFI, it could be concluded that the goodness of fit indices was satisfactory, suggesting that the initial measurement model for belief toward banner advertising had an acceptable fit to the data, and could be seen as a valid construct that can be applied in the structural equation analysis in the next section.

Table 4.7 CFA for Belief Construct

Belief Construct	**Factor Loading** > 0.50
Product information	
PI01	0.83
PI02	0.81
PI03	0.85
PI04	0.88
PI05	0.85
PI06	0.80
Hedonic/Pleasure	
HP01	0.82
HP02	0.87
HP03	0.82
HP04	0.81
Credibility	
CD01	0.86
CD02	0.88
CD03	0.86
CD04	0.80
Social role and image	
SRI01	0.82
SRI02	0.87
SRI03	0.88
SRI04	0.82
Good for economy	
GE01	0.85
GE02	0.84
GE03	0.87
GE04	0.88

Table 4.7 (Continued)

Belief Construct	Factor Loading > 0.50
GE05	0.86
Irritation	
IR01	0.77
IR02	0.85
IR03	0.88
IR04	0.90
IR05	0.86
Interactivity	
IA01	0.82
IA02	0.89
IA03	0.71

Test of Model Fit	Fit Index	Value	The Criteria for Decision
Initial Model	$\chi 2$	674.84	-
	df	413	-
	p-value	0.00	> .05
	$\chi 2$ /df	1.63	≤ 3.00
	NFI	0.89	≥ .90
	TLI	0.95	≥ .90
	CFI	0.95	≥ .90
	RMSEA	0.06	≤ 0.07

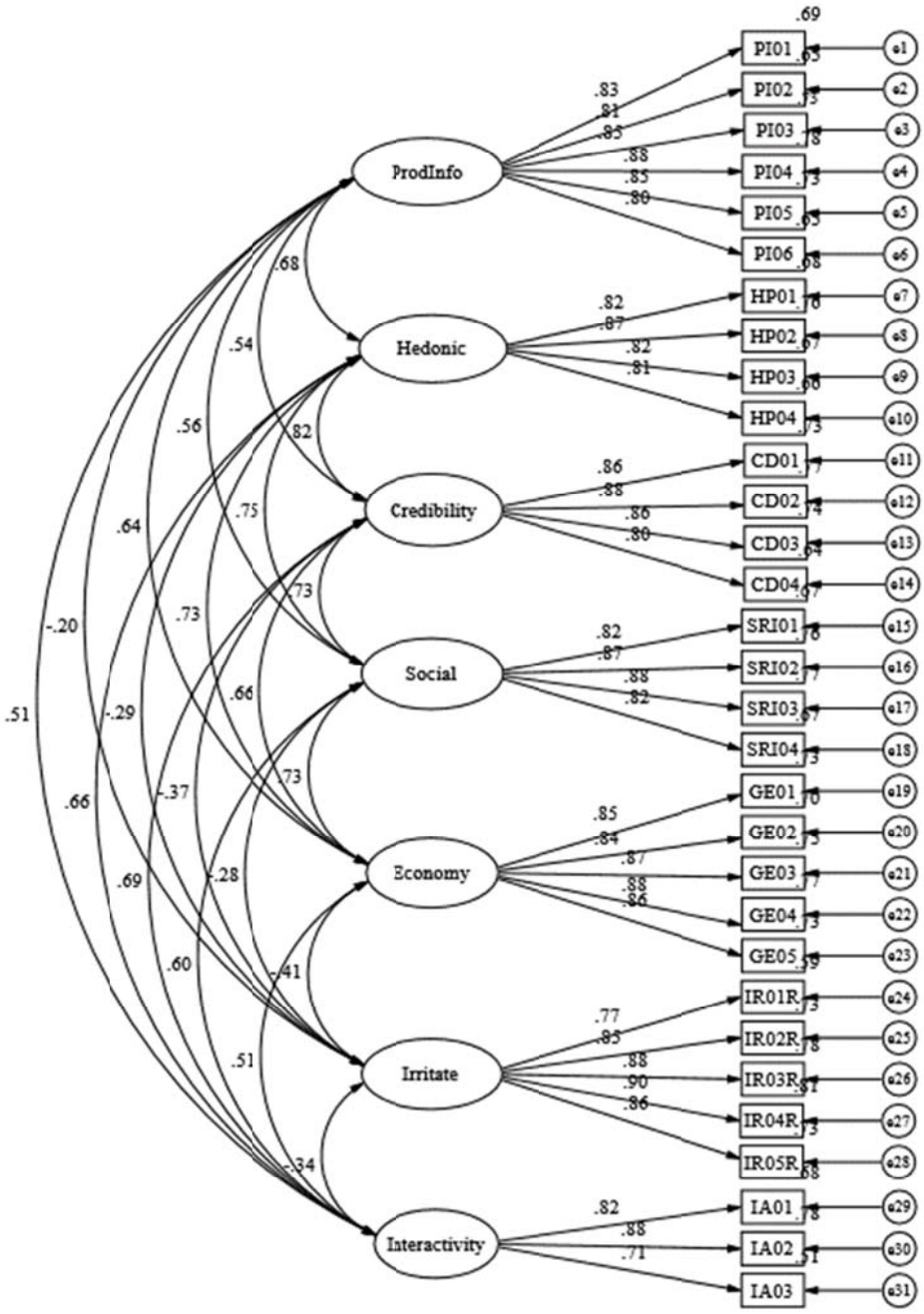

Figure 4.1 Belief toward Banner Advertising Model

4.4.3 Confirmatory Factor Analysis of Attitude toward Banner Advertising

The measurement model for attitude toward local online travel agencies' banner advertising was estimated using four survey items. The model estimates showed that the standardized regression weights of the items ranged from 0.79 to 0.85 were more than 0.50 and were statistically significant ($p < 0.001$). The findings of CFA (see Table 4.8 and Figure 4.2) indicated reasonably good fit model (i.e., NFI = 0.98, TLI = 0.96, and CFI = 0.99), while χ^2/df (3.86) and RMSEA (0.12) values did not meet the acceptable guidelines. For less strict criteria, the χ^2/df value ranging from 2.0 to 5.0 indicates reasonable model fit (Arbuckle, 2007). The value of χ^2/df (3.86) in this study thus indicated acceptable model-data fit. Even though the modification indices indicated that the model could be respecified further by correlating the error terms ATTB01 (I often refer to Local online travel agents' banner advertising because it allows me to enjoy the best and interesting deals) and ATTB02 (Local online travel agents' banner advertising serves as a good reference for my purchasing decision) with a modification index of 4.52, it would not have been conceptually justified. In addition, the modification index was not large enough to cause a significant change in model's Chi-square fit index (Albright, 2006). For these reasons, no further modification was made. The validity of the initial measurement model for attitude toward banner advertising was confirmed and this construct was valid to be included in the structural equation analysis.

Table 4.8 Confirmatory Factor Analysis of Attitude toward Banner Advertising

Attitude construct	**Factor Loading** > 0.50		
ATTB01	0.79		
ATTB02	0.84		
ATTB03	0.85		
ATTB04	0.81		
Test of Model Fit	**Fit Index**	**Value**	**The Criteria for Decision**
Initial model	χ^2	7.73	-
	df	2	-
	p-value	0.02	> .05
	χ^2 /df	3.86	≤ 3.00
	NFI	0.98	≥ .90
	TLI	0.96	≥ .90
	CFI	0.99	≥ .90
	RMSEA	0.12	≤ .07

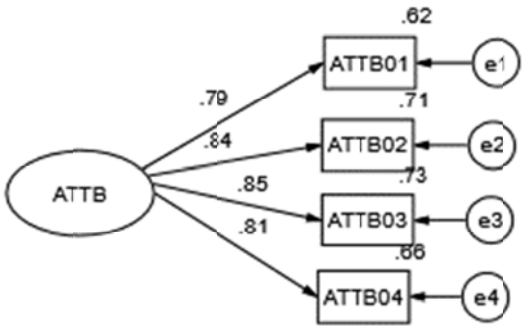

Figure 4.2 Attitude toward Banner Advertising Model

4.4.4 Confirmatory Factor Analysis for Banner Advertising Effectiveness

Confirmatory factor analysis examining banner advertising effectiveness construct was performed on four dimensions, totally 14 question items. The model estimates showed that the standardized regression weights of the items ranged from 0.72 to 0.99 were more than 0.50, and were statistically significant ($p < 0.001$). The results of the confirmatory analysis reported in Table 4.9 and Figure 4.3 suggested that this measurement model fit the sample data reasonably well as indicated by the goodness-of-fit statistics (i.e., $\chi^2/df = 2.16$, NFI = 0.93, TLI = 0.95, and CFI = 0.96). Even though the RMSEA value (i.e., 0.08) was slightly higher than the acceptable guideline of 0.07, the value was in the level of 0.08 as suggested by Hair et al. (1998), and could be generally accepted as indication of good fit. Therefore, the model solution of the banner advertising effectiveness construct was considered proper, and to be a valid construct that could be applied in the structural equation analysis.

Table 4.9 Confirmatory Factor Analysis of Banner Advertising Effectiveness

Banner advertising effectiveness	**Factor Loading** > 0.50
Recall	
RC01	0.80
RC02	0.83
RC03	0.77
RC04	0.78
Click-through	
CT01	0.99
CT02	0.72
CT03	0.90
Brand attitude	
BA01	0.85
BA02	0.84

Table 4.9 (Continued)

Banner advertising effectiveness	**Factor Loading** > 0.50		
BA03	0.80		
BA04	0.83		
Purchase intention			
PCI01	0.83		
PCI02	0.86		
PCI03	0.85		
Test of Model Fit	**Fit Index**	**Value**	**The Criteria for Decision**
Initial model	χ^2	153.29	-
	df	71	-
	p-value	0.00	> .05
	χ^2 /df	2.16	≤ 3.00
	NFI	0.93	≥ .90
	TLI	0.95	≥ .90
	CFI	0.96	≥ .90
	RMSEA	0.08	≤ .07

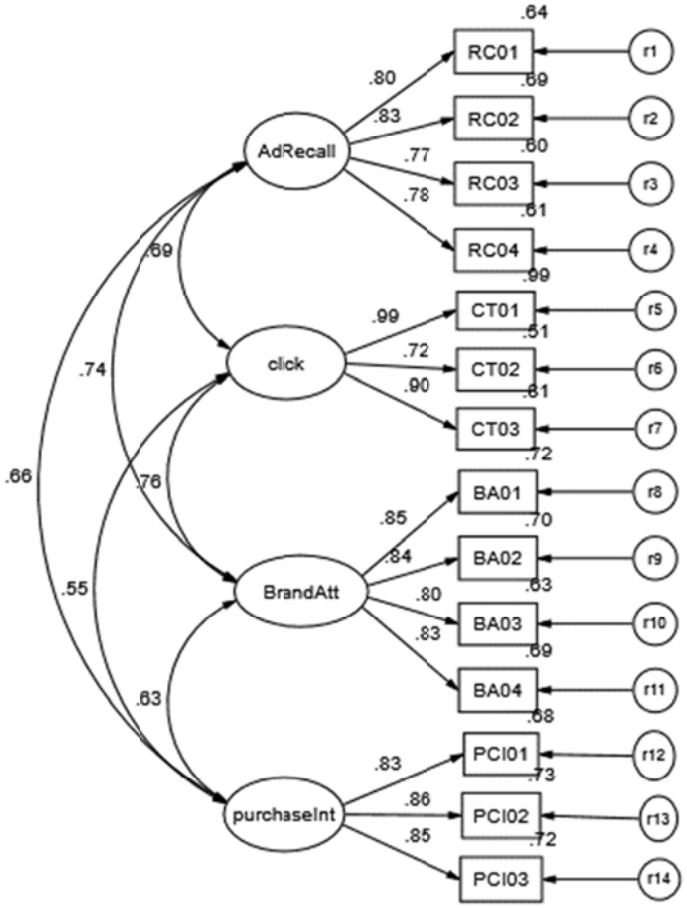

Figure 4.3 Banner Advertising Effectiveness Model

The assessment of the initial measurement models was conducted using the calibration sample (n = 209) with 31 measured items in the measurement model of belief toward banner advertising, four measured items in the measurement model of attitude toward banner advertising, and 14 measured items in the measurement model of banner advertising effectiveness. The CFAs finalized the 31 measured items in the belief construct, four measured items in the attitude construct, and 14 measured items in the effectiveness construct, and reconfirmed justification for retaining all 49 measured items. The goodness-of-fit tests represented the overall adequacy of the measurement models. The testing results indicated that the measurement models provided the best model fit to data based on various overall and internal model fit indexes.

4.5 Assessment of Normality

Structural equation modeling (SEM) assumes multivariate normality in model estimation (Byrne, 2010). If the data are not normally distributed, the accuracy of statistical tests might be problematic (Weston & Gore, 2006). To test whether the assumption of normality is met, this study examined the distribution of each observed variable for skewness and kurtosis. The test of normality and outlier was performed using AMOS. Skewness index indicates the symmetry of a variable's distribution with positive skew suggesting a distribution where many data are at the low end of a scale, and negative skew describing a distribution where many data are at the high end of a scale. Kurtosis is an index to assess outliers. Positive kurtosis (i.e., leptokurtic) indicates peaked and heavy-tailed distributions, which represent few outlier. Negative kurtosis (i.e., mesokurtic) shows flatted and thin-tailed distributions, which indicate many outliers. For the assessments of normality in observed variables, each observed variable was examined using skewness and kurtosis values. A variable that reasonably closes to normal distribution should have the skewness and kurtosis values between -1.0 and +1.0 (Bulmer, 2012; Joanes & Gill, 1998). The results for minimum and maximum values, skewness, kurtosis, and critical ratio are shown in Table 4.10. Skewness of all observed variables in this study was in the range of -0.620 and 0.228. The kurtosis index of all observed variables was also between -0.948 and 0.021. The index values of normality and outlier tests were clearly below the threshold (Bulmer, 2012; Joanes & Gill, 1998), which suggested that the variables were normally distributed. This screening for univariate normality indicated that the variables in this study met the assumption of multivariate normality in SEM, and there were no outliers in this dataset. The normality of the data ensured that the statistical tests and model estimation in SEM would be accurate.

Table 4.10 Skewness, Kurtosis, Minimum and Maximum Values of Observed Variables

Variable	min	max	Skew	c.r.	Kurtosis	c.r.
PI01	1	7	-0.556	-3.280	-0.200	-0.589
PI02	2	7	-0.337	-1.992	-0.621	-1.833
PI03	1	7	-0.464	-2.741	-0.423	-1.248
PI04	1	7	-0.608	-3.591	-0.323	-0.954
PI05	1	7	-0.442	-2.611	-0.587	-1.733
PI06	1	7	-0.620	-3.661	-0.273	-0.805
HP01	1	7	-0.376	-2.219	-0.428	-1.262
HP02	1	7	-0.224	-1.319	-0.325	-0.958
HP03	1	7	-0.517	-3.049	-0.094	-0.278
HP04	1	7	-0.487	-2.874	0.021	0.063
CD01	1	7	-0.384	-2.266	-0.632	-1.866
CD02	1	7	-0.490	-2.892	-0.247	-0.730
CD03	1	7	-0.437	-2.577	-0.396	-1.168
CD04	1	7	-0.238	-1.403	-0.637	-1.881
SRI01	1	7	-0.268	-1.581	-0.617	-1.822
SRI02	1	7	-0.513	-3.026	-0.270	-0.796
SRI03	1	7	-0.324	-1.912	-0.706	-2.083
SRI04	1	7	-0.424	-2.502	-0.294	-0.867
GE01	1	7	-0.331	-1.951	-0.387	-1.143
GE02	1	7	-0.553	-3.263	-0.171	-0.506
GE03	1	7	-0.487	-2.877	-0.550	-1.622
GE04	1	7	-0.386	-2.276	-0.531	-1.566
GE05	1	7	-0.340	-2.007	-0.360	-1.061
IR01	1	7	0.058	0.344	-0.933	-2.753
IR02	1	7	0.168	0.990	-0.937	-2.766
IR03	1	7	0.228	1.343	-0.822	-2.427
IR04	1	7	0.159	0.938	-0.638	-1.884
IR05	1	7	0.078	0.462	-0.948	-2.798
IA01	1	7	-0.187	-1.104	-0.577	-1.702
IA02	1	7	-0.425	-2.511	-0.156	-0.460

Table 4.10 (Continued)

Variable	min	max	Skew	c.r.	Kurtosis	c.r.
IA03	2	7	-0.198	-1.170	-0.542	-1.599
ATTB01	2	7	-0.392	-2.316	-0.673	-1.985
ATTB02	1	7	-0.297	-1.752	-0.372	-1.097
ATTB03	1	7	-0.506	-2.989	-0.197	-0.583
ATTB04	2	7	-0.473	-2.794	-0.431	-1.271
RC01	1	7	-0.166	-0.979	-0.302	-0.890
RC02	1	7	-0.438	-2.582	-0.144	-0.424
RC03	2	7	-0.309	-1.823	-0.515	-1.519
RC04	2	7	-0.412	-2.429	-0.477	-1.409
CT01	2	7	-0.275	-1.625	-0.507	-1.498
CT02	1	7	-0.334	-1.969	-0.323	-0.953
CT03	2	7	-0.337	-1.986	-0.408	-1.205
BA01	2	7	-0.285	-1.682	-0.360	-1.062
BA02	1	7	-0.269	-1.590	-0.501	-1.478
BA03	1	7	-0.336	-1.981	-0.389	-1.149
BA04	2	7	-0.261	-1.541	-0.488	-1.439
PCI01	2	7	-0.321	-1.894	-0.523	-1.542
PCI02	1	7	-0.384	-2.268	-0.679	-2.002
PCI03	1	7	-0.528	-3.117	-0.291	-0.858
Multivariate					406.581	41.571

4.6 Analysis of Scale Validity

Scale validity concerns with the extent where the instruments measure what they are supposed to measure (Kline, 2005). The confirmatory factor analysis (CFA) discussed in Section 4.4 was one method to address the validity of the scales. In CFA application, larger factor loadings evidence that the measurement items are strongly related to their associated constructs, and thus indicate the construct validity (Hair et al., 2010). In this study, other types of scale validity assessment were also examined to ensure that all the constructs were measured suitably for the analysis of the main

structural equation model. According to Hair et al. (2010), there are four types of construct validity; 1) convergent validity, 2) discriminant validity, 3) face validity, and 4) nomological validity.

4.6.1 Convergent Validity

Observed variables designed to measure the same construct occupy convergent validity if they possess the scale correlation (Blunch, 2008; Kline, 2005). In other words, to achieve a high level of convergent validity, the item used to measure the same constructs should share more variance with its constructs than another variable (Hair et al., 2010). The tests for convergent validity include the evaluation of significance of factor loadings, Average Variance Extracted (AVE) scores, and Composite Reliability (CR). To ensure convergent validity, factor loading or regression weight in AMOS of each construct should be greater than 0.50, and is statistically significant (Hair et al., 2010). In this study, regression weights of all observed variable (i.e., 0.71- 0.91) were greater than the recommended value of 0.50, and were statistically significant at the level of 0.001, indicating that all constructs attained the necessary level of convergent validity.

Average Variance Extracted (AVE) and Construct Reliability (CR) were also assessed to indicate the convergent validity. The AVE is the sum of the squares of the factor loadings divided by number of items/indicators (See Equation 4.1). The value of AVE for each variable should be at least 0.50 to indicate an adequate convergent validity (Fornell and Larcker, 1981).

$$VE = \frac{\sum_{i=1}^{n} \lambda_i^2}{n}$$

Where: λ denotes the standardized factor loading and *n* denotes number of items

Another commonly used indicator for convergent validity is the Composite Reliability (CR), which is often used in conjunction with the AVE in structural equation modeling (SEM). The CR is calculated by dividing the squared sum of factor

loadings for a specific construct by the squared sum of the factor loadings for the construct plus the sum of error variance (See Equation 4.2). The rule of thumb for CR is that it should be 0.60 or 0.70 to indicate high internal consistency and reliability of the construct (Fornell and Bookstein, 1982).

$$CR = \frac{(\sum_{i=1}^{n} \lambda_i)^2}{(\sum_{i=1}^{n} \lambda_i)^2 + (\sum_{i=1}^{n} \delta_i)}$$

Where λ denotes standardized factor loading; *n* denotes number of items and δ denotes error variance

The values of AVE and CR for three major constructs used in this study are summarized in Table 4.11 along with range of factor loadings. From Table 4.11, all CR values were greater than the recommended value of 0.60, showing high internal consistency and construct reliability. The AVE and CR values suggested that all the constructs in this study considered to demonstrate an acceptable convergent validity, and therefore were appropriate for the analysis of the main structural equation model.

Table 4.11 Test of Convergent Validity

Construct	Dimension	Range of Factor loadings	AVE	CR
		≥ 0.50	≥ 0.50	≥ 0.60
Beliefs toward Banner Advertising	Product information	0.80 - 0.88	0.70	0.93
	Hedonic/pleasure	0.81 - 0.87	0.69	0.90
	Credibility	0.80 - 0.88	0.72	0.91
	Social role and image	0.82 – 0.88	0.71	0.91
	Good for economy	0.84 - 0.88	0.74	0.93
	Irritation	0.77 – 0.90	0.73	0.93
	Interactivity	0.71 – 0.89	0.66	0.85
Attitude toward Banner Advertising		0.79 – 0.85	0.68	0.89
Banner Advertising effectiveness	Advertising recall	0.77 - 0.83	0.63	0.87
	Click-through	0.72 - 0.91	0.77	0.91
	Brand attitude	0.80 - 0.85	0.69	0.90
	Purchase intention	0.83 – 0.85	0.72	0.88

4.6.2 Discriminant Validity

1) Chi-square Difference Test

Discriminant validity is assessed by a Chi-square difference value between constrained model and unconstrained model. Following the works of Anderson and Gerbing (1988), Bagozzi and Phillips (1982), Bagozzi and Yi (1988), and Gerbing and Anderson (1988), the constrained analysis in this study was conducted by fitting a model (constrained model) with a fixed correlation between a pair of two constructs (e.g., product information and attitude toward banner advertising) to unity (1.0), and compared to a model where the correlation was not fixed (i.e., unconstrained model). Particularly, Chi-square difference test was then conducted on every possible pairings of constructs in the study. If the unconstrained model with less one degree of freedom had difference in a Chi-square value at least

3.84 lower than the constrained model, then the model provided a better fit to the data, and the discriminant validity of the models was satisfied.

The results Chi-square difference test are presented in Table 4.12, which show significant results of constructs ($p < 0.05$). Hence, discriminant validity of the models was satisfied.

Table 4.12 Assessment of Discriminant Validity Using Chi-square Difference Test

Chi-square Difference Test			χ^2 value		
			Constrained model	**Unconstrained model**	**Difference (>3.84)**
Product Information	-	Attitude toward Banner Advertising	96.02	90.06	5.96
Hedonic/Pleasure	-	Attitude toward Banner Advertising	37.69	26.95	10.74
Credibility	-	Attitude toward Banner Advertising	45.66	41.02	4.64
Social role and image	-	Attitude toward Banner Advertising	47.23	42.80	4.43
Good for economy	-	Attitude toward Banner Advertising	51.49	46.33	5.16
Irritation	-	Attitude toward Banner Advertising	58.30	50.8	7.50
Interactivity	-	Attitude toward Banner Advertising	34.93	30.62	4.31
Attitude toward Banner Advertising	-	Banner Advertising recall	34.07	30.08	3.99
Attitude toward Banner Advertising	-	Click-through	43.76	37.05	6.71
Attitude toward Banner Advertising	-	Brand attitude	36.65	27.80	8.85
Attitude toward Banner Advertising	-	Purchase Intention	29.04	23.1	5.94
Click-through	-	Banner Advertising Recall	32.42	27.30	5.12

2) Construct Correlation Matrix

The correlation coefficients among 12 factors and the AVE scores were calculated to determine the extent to which the conceptually different constructs are distinct. Hair et al. (2010) suggested that the values of the AVE for any two constructs be compared to the square of the correlation estimate between the pair of the same constructs. The values of the inter-construct correlation estimates and the squared inter-construct correlations are shown in Table 4.13. In this study, the values of AVE estimates were greater than the corresponding values of the squared inter-construct correlation estimates, indicating that there were no problems pertaining to discriminant validity.

Table 4.13 Construct Correlation Matrix

	PI	HP	CD	SRI	GE	IR	IA	ATTB	RC	CT	BA	PCI	AVE
Product information	1.00	0.47	0.30	0.32	0.41	0.04	0.26	0.34	0.54	0.22	0.32	0.25	0.70
Hedonic/pleasure	0.68	1.00	0.67	0.56	0.53	0.08	0.44	0.53	0.46	0.37	0.52	0.47	0.69
Credibility	0.54	0.82	1.00	0.54	0.44	0.14	0.47	0.42	0.37	0.32	0.40	0.38	0.72
Social role and image	0.56	0.75	0.73	1.00	0.54	0.08	0.36	0.40	0.35	0.26	0.38	0.41	0.71
Good for economy	0.64	0.73	0.66	0.73	1.00	0.17	0.26	0.31	0.49	0.41	0.51	0.36	0.74
Irritation	-0.20	-0.29	-0.37	-0.28	-0.41	1.00	0.11	0.13	0.11	0.09	0.12	0.16	0.73
Interactivity	0.51	0.66	0.69	0.60	0.51	-0.34	1.00	0.64	0.37	0.27	0.37	0.57	0.66
Attitude toward banner ad	0.59	0.73	0.65	0.63	0.56	-0.36	0.80	1.00	0.47	0.26	0.32	0.53	0.68
Recall	0.54	0.68	0.61	0.59	0.70	-0.33	0.61	0.68	1.00	0.47	0.55	0.44	0.77
Click-through	0.47	0.61	0.56	0.51	0.64	-0.31	0.52	0.51	0.69	1.00	0.58	0.31	0.69
Brand attitude	0.57	0.72	0.63	0.62	0.71	-0.35	0.61	0.57	0.74	0.76	1.00	0.39	0.70
Purchase intention	0.50	0.68	0.62	0.64	0.60	-0.41	0.76	0.73	0.67	0.56	0.63	1.00	0.67

Note: Values with Highlight are the Values of Correlation Estimates among Constructs. Above the Highlight are the Values of Squared Correlations

4.6.3 Face Validity and Nomological Validity

Face validity was developed during the development of the questionnaire and scales for assessment (Hair et al., 2010). In this study, the items in the questionnaire were reviewed by scholars and experts in the fields of tourism, marketing, and information technology to ensure that the meanings of all items were clear, sensible, and covered the concept it purported to measure.

Regarding the test of nomological validity, this assessment examines whether the correlations among constructs in the measurement models have a sound theoretical and/or logical rationale. In other words, nomological validity test assesses

whether a construct behaves as expected in relation to other constructs. As expected, the construct correlation matrix shown in Table 4.13 demonstrates positive relationships among constructs, except the 'irritation' construct that shows the inverse relationships with other constructs. Because the directional hypothesis for the irritation construct theoretically predicted a negative relation with other constructs, the results of the test indicated an acceptable level of nomological validity in this study.

In conclusion, the confirmatory factor analysis (CFA) evaluated that the measurement models in this study were best fit to the data, and the scales for the measurement models were reliable and valid. Thus, the measurement models were brought to structural equation analysis where structural relations of the constructs (i.e., belief toward banner advertising, attitude toward banner advertising, and banner advertising effectiveness) would be modelled.

4.7 Structural Equation Modeling

The goal of this section is to examine the relationships among the three constructs proposed in the conceptual framework of this study (See Figure 9.2 in Chapter 2). Structural equation model (SEM) is the analysis that allows complete and simultaneous tests of the complex and multidimensional relations among constructs (Ullman, 2006). It provides a parsimonious summary of the relations among variables, and can simultaneously test hypothesized relationships among construct (Weston and Gore, 2006). The structural model is estimated and tested with a system of linear equations through SEM. More specifically, SEM examines the extent to which variations in one variable corresponds to variations in one or more variables based on correlation coefficient. The structural model explains the hypothesized relations among the constructs as well as illustrates the nature and magnitude of such relationship among the different constructs (Hair et al., 2010).

4.7.1 Descriptive Statistics of Key Variables

For better interpretation of the findings drawn from the structural model about the relationships between belief dimensions and attitude toward banner advertising of local online travel agencies, and the relationships between attitude toward banner advertising and the banner advertising effectiveness dimensions, it was important to report descriptive statistics for the key constructs of this study (i.e., belief construct, attitude construct, and banner effectiveness construct).

The respondents' perceived values about banner advertising of local online travel agencies consisted of six positive beliefs items and one negative belief, which measured the degree of agreement with a statement by a seven Likert scale (i.e., 1 = strongly disagree; 7 = strongly agree) (see Table 4.14). Similarly, the respondents' attitude toward banner advertising of local online travel agencies and banner advertising effectiveness were measured by the degree of respondents' response to a statement on a seven-point Likert scale.

4.7.1.1 Beliefs toward Banner Advertising of Local Online Travel Agencies

1) Product information: mean scores of the product information items were relatively high, ranging from 5.02 to 5.21. Approximately, three fourths of the respondents believed that banner advertising of local online travel agencies was informative in terms of being a valuable source (PI01), and a useful source (PI02) of information. In addition, most of the respondents believed that banner advertising of local online travel agencies was a convenient source of information (PI03), supplied them with tourism product's features (PI04) and product qualities (PI05), as well as could keep them up to date about tourism products available in Thailand (PI06).

2) Hedonic/pleasure: the respondents generally felt that banner advertising of local online travel agencies was hedonic and pleasure, with the mean scores ranging from 5.06 to 5.14. The raw data indicated that the significant proportions of the respondents, from 68.8 % to 71.3 %, were "agree" on this point.

3) Credibility: almost 70% of the respondents perceived that banner advertising of local online travel agencies was trustable, giving relatively high score to this belief dimension (mean scores ranging from 5.11 to 5.19). The

respondents believed that banner advertising of local online travel agencies provided credible information (CD01) and was reliable (CD03). They believed that the actual tourism products were consistent with the tourism products advertised (CD02), and they trusted tourism products advertised on the banner more than those that are not (CD04).

4) Social role and image: three fourths of the respondents believed that they learn what tourism products were in trend (SRI01), what tourism products they should buy for keeping a good social image (SRI02), and what tourism products reflected the source of people they were (SRI04) from banner advertising of local online travel agencies. In addition, local online travel agencies' banner advertising gives information about what people like them are buying and using (SRI03). The mean scores of social role and image items were relatively high, ranging from 5.02 to 5.10.

5) Good for the economy: the respondents generally felt that banner advertising of local online travel agencies was good for the economy in terms of providing better value for their money (GE02), and in terms of money and time savings (GE05 and GE03). In addition, the respondents perceived that banner advertising of local online travel agencies intensified the competition which resulted in the lower price of tourism products (GE01), and it was useful to them for searching the best price of tourism products (GE04). The average mean score for the good for economy item was 5.21, with the significant proportions (ranging from 68.4% to 75.1%) of the respondents "agree" on this point.

6) Irritation: the analysis suggested that the respondents generally felt that banner advertising of local online travel agencies was annoying (i.e., too much banner advertising in a single web page that obscure the web content, having no control over unwanted banner advertising , and using techniques that require too much attention), with the mean scores ranging from 4.75 to 5.00. The raw data showed that the significant proportions of the respondents, ranging from 61.7 % to 66.5 %, were "agree" on this point.

7) Interactivity: mean scores of the interactivity items were relatively high, ranging from 5.12 to 5.19. Approximately, three fourths of the respondents believed that banner advertising of local online travel agencies was

interactive in all aspects (i.e., showing information instantly, speedy link to the online travel agents' website, and giving the respondent full control). The respondents who identified their opinions as "agree" on this point ranged from 71.7% to 74.2%.

Table 4.14 Descriptive Statistics for Respondents' Beliefs about Banner Advertising of Local Online Travel Agencies

Belief item	Mean	S.D.	Percent[a]		
			Disagree	Neutral	Agree
Product information	5.10*				
PI01	5.21	1.35	10.0	16.7	73.3
PI02	5.05	1.36	14.8	13.9	71.3
PI03	5.02	1.37	14.8	16.7	68.5
PI04	5.05	1.32	13.4	15.8	70.8
PI05	5.06	1.39	15.3	16.3	68.4
PI06	5.23	1.34	13.9	10.5	75.6
Hedonic/Pleasure	5.09*				
HP01	5.09	1.32	13.4	18.2	68.4
HP02	5.06	1.31	12.9	19.1	68.0
HP03	5.08	1.34	11.0	20.1	68.9
HP04	5.14	1.33	10.5	18.2	71.3
Credibility	5.14*				
CD01	5.13	1.40	14.4	16.3	69.3
CD02	5.19	1.33	12.0	15.3	72.7
CD03	5.15	1.35	12.9	13.9	73.2
CD04	5.11	1.34	12.4	17.2	70.4
Social role and image	5.08*				
SRI01	5.10	1.29	11.5	20.1	68.4
SRI02	5.14	1.30	11.0	17.2	71.8
SRI03	5.02	1.42	15.3	18.7	66.0
SRI04	5.07	1.28	10.0	20.1	69.9

Table 4.14 (Continued)

Belief item	Mean	S.D.	Percent[a]		
			Disagree	Neutral	Agree
Good for economy	5.12*				
GE01	5.13	1.32	10.5	18.2	71.3
GE02	5.05*	1.24	12.0	13.9	74.1
GE03	5.12	1.41	15.8	13.4	70.8
GE04	5.21	1.25	11.5	13.4	75.1
GE05	5.11	1.30	12.0	19.6	68.4
Irritation	4.86*				
IR01	4.75	1.42	18.7	19.6	61.7
IR02	5.00	1.40	16.3	17.2	66.5
IR03	4.83	1.48	20.6	16.7	62.7
IR04	4.82	1.43	17.2	21.1	61.7
IR05	4.90	1.45	18.7	17.7	63.6
Interactivity	5.15*				
IA01	5.19	1.21	9.6	18.7	71.7
IA02	5.12	1.18	10.0	17.7	72.3
IA03	5.12	1.25	13.4	12.4	74.2

Note: 1) [a] Collapsing the seven ratings into three; “disagree”, “neutral”, and “agree”. “Disagree” represents statement coding 1, 2 and 3, “neutral” represents statement coding 4 and “agree” represents statement coding 5, 6 and 7.

2) * Average mean score

4.7.1.2 Attitude toward Banner Advertising

The respondents’ attitudes toward banner advertising of local online travel agencies were measured using four items. The descriptive analysis in Table 4.15 suggested that, overall, the respondents’ general attitudes toward banner advertising were positive; 68.7% of the respondents indicated that they often referred to local online travel agencies’ banner advertising because it allowed them to enjoy

the best and interesting deals (ATTB01) (mean score = 5.18); 72.2% of the respondents considered that banner advertising of local online travel agencies served as a good reference for their purchase decision (ATTB02) (mean score = 5.11); 78.5% of the respondents agreed that banner advertising of local online travel agencies was a good thing (ATTB03) (mean score = 5.31); 74.7% of the respondents liked banner advertising of local online travel agencies (ATTB04) (mean score 5.24). On average, less than 10% of the respondents have negative attitudes toward banner.

Table 4.15 Descriptive Statistics for Respondents' Attitudes toward Banner Advertising of Local Online Travel Agencies

Attitude item	Mean	S.D.	Percent[a]		
			Disagree	Neutral	Agree
Attitudes toward Banner Advertising	5.21*				
ATTB01	5.18	1.32	12.4	18.9	68.7
ATTB02	5.11	1.16	9.6	18.2	72.2
ATTB03	5.31	1.18	9.1	12.4	78.5
ATTB04	5.24	1.26	10.0	15.3	74.7

Note: 1) [a] Collapsing the seven ratings into three; "disagree", "neutral", and "agree". "Disagree" represents statement coding 1, 2 and 3, "neutral" represents statement coding 4 and "agree" represents statement coding 5, 6 and 7.

2) * Average mean score

4.7.1.3 Banner Advertising Effectiveness

1) Banner advertising recall: mean scores of the banner advertising recall items were relatively high, ranging from 5.05 to 5.20. Approximately, three fourths of the respondents could recall banner advertising of local online travel agencies (RC01) and product information in it (RC02). In addition, the respondents could describe tourism products advertised on local online travel agencies' banner advertising (RC03). The respondent believed that the interactive of

local online travel agencies' banner advertising helped them recall tourism products more easily (RC04).

2) Banner advertising click-through: more than 70 % of the respondents considered to click banner advertising of local online travel agencies to see more product information from the site (CT01) (mean score = 5.28) and considered to click the banner advertising when the advertising content was relevant to the third-party web content (CT02) (mean score = 5.15). In addition, 71.7% of the respondents answered that they were likely to click through the banner advertising of local online travel agencies again (CT03) (mean score = 5.17).

3) Brand attitude: the respondents' attitudes toward brand of local online travel agencies were measured by four question items. The descriptive statistic results in Table 4.16 revealed that, overall, the respondents' brand attitudes were positive; 73.7% of the respondents indicated that they developed their preference for the travel agencies' brand after viewing banner advertising of local online travel agencies (BA01) (mean score = 5.08); 69.9% of the respondents believed that local online travel agencies that was banner advertised were better in quality than those of online travel agencies that did not (BA02) (mean score = 5.08); 71.3% of the respondents believed that local online travel agencies' banner advertising can create strong brand royalty (BA03) (mean score = 5.03); and 75.2% of the respondents indicated that after viewing local online travel agencies' banner advertising, their impression for the travel agencies' brand is strengthened (BA04) (mean score = 5.21).

4) Purchase intention: mean scores of the purchase intention items were relatively high, ranging from 5.10 to 5.18. Approximately more than 70% of the respondents believed that banner advertising of local online travel agencies could affect their purchase intention. The data indicated that the significant proportions of the respondents, ranging from 70.4% to 74.1 %, were "agree" on this point.

Table 4.16 Descriptive Statistics for Banner Advertising Effectiveness

Banner advertising effectiveness item	Mean	S.D.	Percent[a]		
			Disagree	Neutral	Agree
Banner advertising recall	5.13*				
RC01	5.10	1.20	8.6	23.4	68.0
RC02	5.20	1.21	9.6	14.8	75.6
RC03	5.05	1.23	11.5	19.6	68.9
RC04	5.19	1.28	11.0	14.4	74.6
Click-through	5.20*				
CT01	5.28	1.23	8.6	16.7	74.7
CT02	5.15	1.17	7.7	22.0	70.3
CT03	5.17	1.22	9.6	18.7	71.7
Brand attitude	5.10*				
BA01	5.08	1.24	12.9	13.4	73.7
BA02	5.08	1.28	12.4	17.7	69.9
BA03	5.03	1.20	12.0	16.7	71.3
BA04	5.21	1.19	8.1	16.7	75.2
Purchase intention	5.15*				
PCI01	5.18	1.25	10.5	15.8	73.7
PCI02	5.10	1.31	12.4	17.2	70.4
PCI03	5.17	1.24	9.6	16.3	74.1

Note: 1) [a] Collapsing the seven ratings into three; “disagree”, “neutral”, and “agree”. “Disagree” represents statement coding 1, 2 and 3, “neutral” represents statement coding 4 and “agree” represents statement coding 5, 6 and 7.

2) * Average mean score

4.7.2 Model Estimation

The assessment of measurement models with the overall model fit and the scale validity in the previous section suggesting that the constructs could be applied in the full structural model. Thus, the current section estimated the structural

relationships among the key constructs (i.e., belief construct, attitude construct, and banner advertising effectiveness construct), and tested whether the hypothesized theoretical model was consistent with the collected data. The corresponding goodness-of-fit statistics and the results of the SEM analysis are presented in Sections 4.7.3 and 4.7.4.

In this study, maximum likelihood was employed for parameter estimations as this technique yields the most precise estimates (smallest variance) when the data are normally distributed (Ullman, 2006). With sample size of 209 and evidence of the plausibility of the normality assumption, maximum likelihood technique of estimation was appropriate for this study. Table 4.17 reports the standardized factor loadings of observed variables for all latent variables. The loadings of all observed variables were statistically significant ($p < 0.001$). More specifically, the loadings of observed variables in the belief constructs ranged from 0.70 to 0.90; the loadings of observed variables in the attitude construct ranged from 0.63 to 0.67; and the loadings of observed variables in the banner advertising effectiveness construct ranged from 0.62 to 0.91. To sum up, all standardized factor loadings in this study were higher than 0.50, suggesting that these observed variables are satisfactory indicators for the associated latent variables.

Table 4.17 Standardized Parameters Estimates for Indicators of Latent Variables

Latent Variable	Observed Variable	Standardized Loading
Product information	PI01	0.84
	PI02	0.80
	PI03	0.85
	PI04	0.88
	PI05	0.85
	PI06	0.80
Hedonic/pleasure	HP01	0.81
	HP02	0.88
	HP03	0.83
	HP04	0.82
Credibility	CD01	0.83
	CD02	0.90
	CD03	0.87
	CD04	0.79

Table 4.17 (Continued)

Latent Variable	Observed Variable	Standardized Loading
Social role and image	SRI01	0.81
	SRI02	0.88
	SRI03	0.88
	SRI04	0.82
Good for economy	GE01	0.84
	GE02	0.83
	GE03	0.87
	GE04	0.88
	GE05	0.86
Irritation	IR01	0.77
	IR02	0.86
	IR03	0.88
	IR04	0.90
	IR05	0.85
Interactivity	IA01	0.82
	IA02	0.89
	IA03	0.70
Attitude toward banner ad	ATTB01	0.63
	ATTB02	0.66
	ATTB03	0.66
	ATTB04	0.67
Recall	RC01	0.76
	RC02	0.77
	RC03	0.71
	RC04	0.72
Click	CT01	0.91
	CT02	0.67
	CT03	0.87
Brand attitude	BA01	0.80
	BA02	0.81
	BA03	0.74
	BA04	0.79
Purchase intention	PCI01	0.76
	PCI02	0.81
	PCI03	0.79

Table 4.18 and Figure 4.4 present the standardized parameter estimates implied by the model for the proposed causal relationships between belief constructs, attitude construct, and banner advertising effectiveness constructs. The effects of two belief constructs (i.e., interactivity and hedonic/pleasure) on attitude were statistically

significant at the 0.001 level ($p < 0.001$). The dominant determinant of attitude toward local online travel agencies' banner advertising was the 'interactivity' feature of banner advertising with the estimated effect of 0.66, followed by the 'hedonic/pleasure' feature with the estimated effect of 0.44 (see Table 4.18). The effects of interactivity and hedonic/pleasure on attitude could be interpreted as; the standardized coefficient value of 0.66 for the path from interactivity belief to attitude toward banner advertising suggested that as belief of inbound tourists in the interactive feature of banner advertising of local online travel agencies increased by one standard deviation, their attitude toward banner advertising of local online travel agencies was expected to favorably increase by 0.66 standard deviation. Similarly, the standardized coefficient for the path from hedonic/pleasure belief to attitude toward banner advertising indicated that as belief of inbound tourists in the hedonic/pleasure feature of banner advertising of local online travel agencies increased by one standard deviation, their attitude toward banner advertising of local online travel agencies was expected to favorable increase by 0.44.

The standardized parameter estimates for the path from 'attitude toward banner advertising' to 'banner advertising effectiveness' (i.e., banner advertising recall, click-through, brand attitude, and purchase intention) were positive and statistically significant at the 0.001 level ($p < 0.001$). The effects of attitude toward banner advertising on 'purchase intention' and 'brand attitude' were quite powerful with the estimated effects of 0.71 and 0.61, respectively. In other words, as attitude of inbound tourists toward banner advertising of local online travel agencies increased by one standard deviation, their purchase intention was expected to increase by 0.71 standard deviation and their brand attitude was expected to increase by 0.61 standard deviation. In addition, the standardized parameter estimates suggested that there was a direct effect for the path from 'banner advertising effectiveness' to 'purchase intention' with the estimation of 0.62 statistically significant at the 0.001 level ($p < 0.001$). The estimated effect of 'banner advertising effectiveness' on the 'purchase intention' could be interpreted as; the purchase intention of inbound tourists was expected to increase by 0.62 standard deviation when the effectiveness of banner advertising of local online travel agencies increased by one standard deviation. There was also a direct effect for the path from 'banner advertising click-through' to 'banner

advertising recall', though the estimated effect was relatively low (standardized coefficient = 0.32 statistically significant at the 0.001 level ($p < 0.001$)). As inbound tourists' click through banner advertising of local online travel agencies increased by one standard deviation, the likelihood that they could recall banner advertising was expected to increase by 0.32 standard deviation.

Table 4.18 Standardized Parameter Estimates for the Structural Model

(N = 209)

Hypotheses Path				Calibration Sample			
				Est. Sign	Standardized Coefficient	S.E.	P
H1	Product Information	→	Attitude	+	0.16**	0.038	0.004
H2	Hedonic & pleasure	→	Attitude	+	0.44***	0.045	0.000
H3	Credibility	→	Attitude	-	-0.01	0.036	0.832
H4	Social role & image	→	Attitude	+	0.14*	0.036	0.012
H5	Good for economy	→	Attitude	+	0.17**	0.035	0.003
H6	Irritation	→	Attitude	-	-0.16**	0.030	0.005
H7	Interactivity	→	Attitude	+	0.66***	0.076	0.000
H8	Attitude	→	Recall	+	0.50***	0.103	0.000
H9	Attitude	→	Click	+	0.51***	0.120	0.000
H10	Attitude	→	Brand attitude	+	0.61***	0.112	0.000
H11	click-through	→	Recall	+	0.32***	0.055	0.000
H12	Banner advertising effectiveness	→	Purchase intention	+	0.62***	0.065	0.000
H13	Attitude	→	Purchase intention	+	0.71***	0.119	0.000

Note: 1) * denotes significant at the 0.05 level, ** denotes significant at the 0.01 level, *** denotes significant at the 0.001 level
2) "Attitude" refers to attitude toward banner advertising; "Recall" refers to banner advertising recall

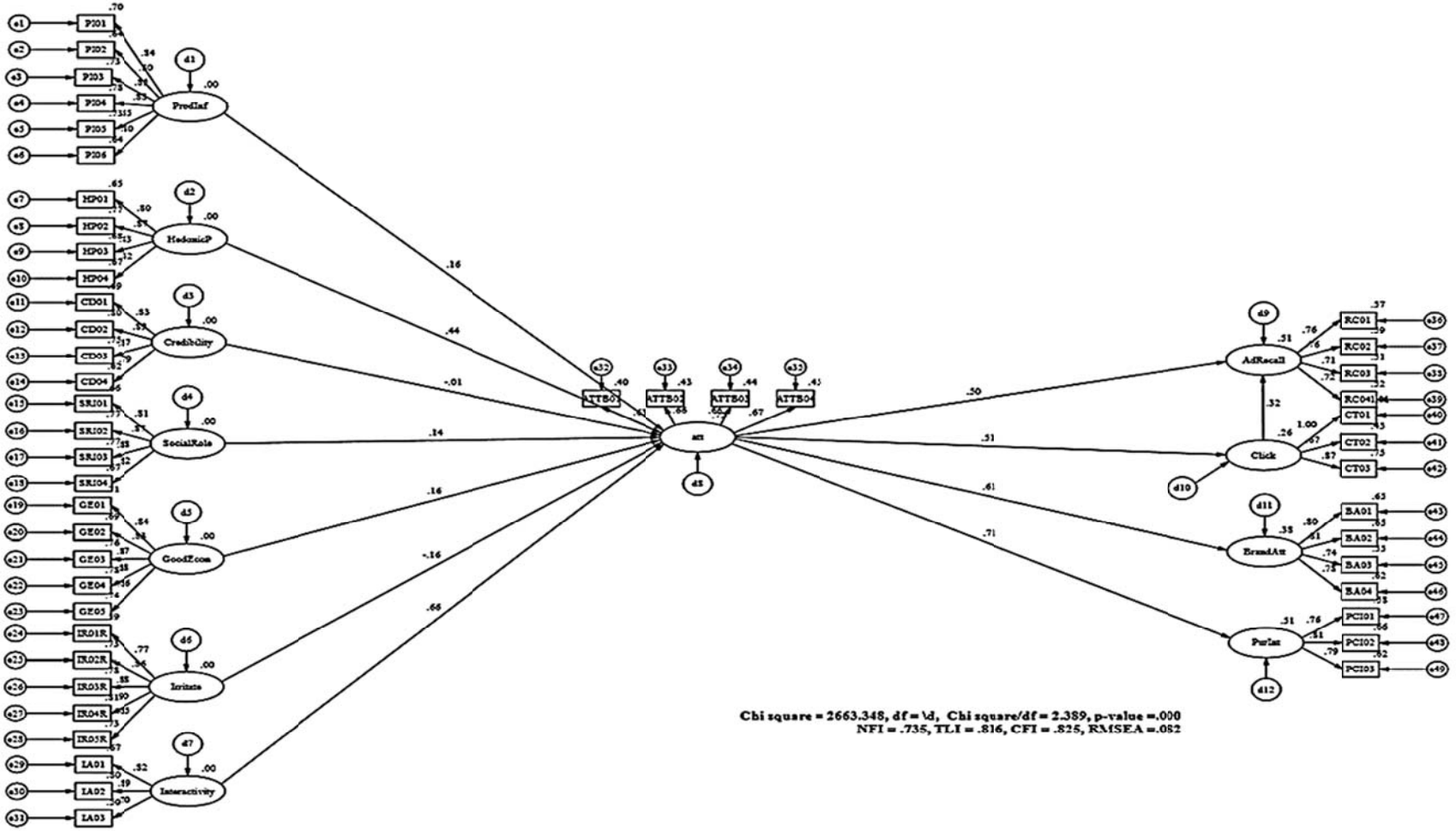

Figure 4.4 Structural Model with Details of Parameter Estimates (Calibration Sample)

4.7.3 Assessment of Model Fit for the Structural Model

Once the model parameters were estimated, the next step was to test model fit in order to make a decision whether to retain or reject the hypothesized structural model. The main objective of this section is to determine how well the overall model fits the data. A variety of indices are available to test model fit (See Section 4.4.1 for the discussion about the fit indices). Because conflicting evidence of fit indexes are commonly found, multi-fit indexes are used in reporting SEM analyses (Ullman, 2006). This study used the same indices (i.e., χ^2, χ^2 /df, NFI, CFI, RMSEA, and TLI) that were used for testing model-data fit of confirmation factor analysis to evaluate the goodness-of-fit for the hypothesized structural models. Following Hair et al. (2010), model fit indices and cut-off values for evaluating the overall fit of the structural models in this study included:

1) χ^2 with a significant p-value
2) χ^2 /df with a value equal or less than 3.00
3) CFI with a value equal or greater than 0.90
4) TLI with a value equal or greater than 0.90
5) NFI with a value equal or greater than 0.90
6) RMSEA with a value equal or less than 0.07

The SEM analyses in this study employed a cross-sectional data obtained from a survey of inbound tourists into Thailand to estimate a recursive structural model (i.e., the structural model that the relationship of the construct is unidimensional causal flow). The results of the goodness-fit indices in Table 4.19 and Figure 4.4 show that the model Chi-square (χ^2) test statistic of the initial model was statistically significant at the 0.01 level suggesting that the initial model did not achieve an acceptable level of model fit. Because the Chi-square (χ^2) test statistic is extremely sensitive to sample size, the model fit estimated with large samples is difficult to evaluate (Ullman, 2006). The model may fit the data reasonably well but the Chi-square (χ^2) statistic may reject the model when large samples are used (Byrne, 2010; Ho, 2006; Ullman, 2006). As a way to avoid this sample size sensitivity problem, alternative goodness-of-fit indices were examined in this study. The initial model reported the following fit indices: χ^2/df = 2.39, NFI = 0.74, TLI = 0.82, CFI = 0.83, and RMSEA = 0.08. In line with the Chi-square (χ^2) statistic, the other goodness-of-fit

indices in this study suggested that the initial model did not fit well with the data collected from the inbound tourists. In other words, the relations among measured and latent variables in the hypothesized model did not adequately reflect the observed associations in the data.

Table 4.19 The Goodness of Fit Measures for the Initial Structural Model

Test of Model Fit	Fit Index	Value	The Criteria for Decision
Initial model	χ^2	2663.35	-
	df	1115	-
	p-value	0.00	-
	χ^2 /df	2.39	≤ 3.00
	NFI	0.74	$\geq .90$
	TLI	0.82	$\geq .90$
	CFI	0.83	$\geq .90$
	RMSEA	0.08	$\leq .07$

Note: Calibration Sample, n = 209

4.7.4 Model Modification

Because the initial structural model was rejected based on the goodness-of-fit statistics (i.e., the hypothesized model did not fit the data), model modification (respecification) might be needed. In empirical research, a proposed model is rarely the best fit to data (Weston & Gore, 2006). Therefore, the next step is to consider whether to modify the initial structural model. The modification indices (MI) indicated whether the initial model could be further modified to improve the overall fit by correlating the error terms of indicators of the latent variables (measurement error) or the error terms of latent variables (residuals). In this study, the MI recommended that the residual values of hedonic/pleasure belief variable could be correlated with credibility belief variable (having a high modification index of 112.05). Even though the change could enhance the overall fit of the hypothesized model, it was not executed primarily because of the lack of theoretical justification.

According to Ullman (2006), there are two main reasons for modifying a structural model: to test hypotheses in theoretical work, and to improve fit in exploratory work. Based on prior studies and theories, this work developed the relations among the factors and the relations between factors and measured variables. Adhering to the primary objective of this study in testing the hypothesized structure and theoretical model, model modification would not be made as it could change the nature of this study from confirmatory to exploratory. As long as there has been no theoretical ground to support model modification, this study decided not to modify the initial structural model, and decided to retain the hypothesized structural model as reported by the calibration sample.

Based on the general guidelines that provide recommended cut-off values for different fit indices, the initial model may be interpreted as achieving only marginal or poor fit for some of the fit indices. However, it might not be justified to solely rely on a certain cut-off value for fit indices because data and measurement conditions are varied from one study to another (Marsh, Balla, & McDonald, 1988). According to some researchers (Raykov, 1998; Vassend & Skrondal, 1997; Wu & Wang, 2006), higher threshold values for some fit indices (e.g., NFI, CFI, and GFI) are considered too rigorous, and fit for the purpose of model or theory development. Based on these reasons, it could be argued that the values of fit indices in this study ($\chi^2/df = 2.39$, NFI = 0.74, TLI = 0.82, CFI = 0.83, and RMSEA = 0.08) might indicate acceptable model-data fit.

In addition, considering the nature of this study, the sample size (n=209) and the number of observed variables, together with the fact that the proposed framework was applied to a relatively new area of research that was still in its early stage of development, the threshold of 0.90 for the fit indices: NFI, TLI, and CFI could be considered too restrictive. The value of the RMSEA fit index in this study (RMSEA = 0.08) also indicated that the hypothesized model achieved a mediocre fit based on a general cut-off value (see Table 4.6). For all these reasons, it was fair to argue that, although the hypothesized model might not achieve the best fit to the data basing on the strict standards of goodness-of-fit indices, the model could at least be considered to achieve an acceptable level of goodness-of-fit.

4.8 Cross Validation Test

To date, the current study estimated magnitude and direction of the belief-attitude-effectiveness relations, and evaluated the banner advertising management for local online travel agencies. The results obtained from the assessments of measurement models and structural model using the calibration sample might not generalized. The next step was to assess how the SEM results obtained from the calibration sample could generalize to an independent data set. A cross-validation test was performed to estimate how accurately the structural model would perform in practice, and to limit over-fitting problems of the model. Another set of data (n=209) was employed as the validation set for performing a cross-validation test. This validation sample was an independent dataset that was taken from the same population as the calibration sample for testing whether the model fits the validation as well as it fits the calibration data.

4.8.1 Objective of the Cross Validation Test

A cross validation test aims to test "the ability of the model to be invariant across two or more random samples from the same population" (Mel, 2004). The results of parameter estimation from the calibration sample were compared with the results from the validation sample. The second half of the sample in the second data collection (i.e., validation sample, n = 209) was used for parameter and model estimation.

4.8.2 Characteristics of Sample Data

The validation sample (n = 209) was used to cross-validate the findings obtained from the first split sample's model. The demographic characteristics of the respondents in the validation sample are presented in Table 4.20. The respondents in the validation sample consisted of 56% males and 44% females, most of the respondents were in the age of 35 - 44 (38.8%), mainly came from East Asia region (60.8%), held bachelor's degree (48.3%). A majority of the sample had administrative and managerial occupation (28.7%), most of them earned income of USD20,001-USD40,000 annually (28.7%). In the validation sample, 52.2% of the respondents

visited Thailand for the first time, 52.6% of the respondents visited the country by non-group tour arrangement, and 87.6% of the respondents visited Thailand for holiday. The demographic characteristics of the validation sample was quite similar to those of the calibration sample, particularly in terms of gender, region of residence, education, frequent of visit, travel arrangement and purpose of visit. Unlike calibration sample, a majority of the respondents in the validation sample seemed to be in higher age group, different occupation, and higher income group.

Table 4.20 Demographic Characteristics of the Validation Sample

Demographic	Variables	Frequency	Percent
Gender	Male	117	56.0
	Female	92	44.0
Total		209	100.0
Age	Under 25	21	10.0
	25-34	44	21.1
	35-44	81	38.8
	45-54	42	20.1
	55-64	16	7.7
	65 and over	5	2.4
Total		209	100
Region of residence	Africa	1	0.5
	Americas	9	4.3
	East Asia	127	60.8
	Europe	48	23.0
	Middle East	5	2.4
	Oceania	8	3.8
	South Asia	11	5.3
Total		209	100
Education	Less than high school	6	2.9
	High school	58	27.8
	Bachelor's degree	101	48.3
	Master's degree	42	20.1

Table 4.20 (Continued)

Demographic	Variables	Frequency	Percent
	Doctors' degree and higher	2	1.0
Total		209	100.0
Occupation	Professional	55	26.3
	Administrative and Managerial	60	28.7
	Commercial and Personnel and Clerical	19	9.1
	Laborers Production and Service Workers	21	10.0
	Agricultural Workers	7	3.3
	Housewife or Unpaid family	14	6.7
	Students	22	10.5
	Retired and Unemployed	9	4.3
	Others	0	0.0
Total		209	100.0
Annual income	Under USD20,000	38	18.2
(U.S. dollars)	USD20,001-USD40,000	60	28.7
	USD40,001-USD60,000	75	35.9
	USD60,001-USD80,000	23	11.0
	USD80,001 and over	2	1.0
	No income	11	5.3
Total		209	100.0
Frequent of visit	First visit	109	52.2
	Revisit	100	47.8
Total		209	100.0
Travel arrangement	Group Tour	103	49.3
	Non Group Tour	106	52.6
Total		209	100.0
Purpose of visit	Holiday	183	87.6
(multiple response)	Business	58	27.8
	Meeting	31	14.8
	Incentive	2	1.0

Table 4.20 (Continued)

Demographic	Variables	Frequency	Percent
	Convention	7	3.3
	Exhibitions	31	14.8
	Other	0	0.0

4.8.3 Assessment of Normality

To test whether the assumption of normality is met, the data in the validation sample was examined for skewness and kurtosis. A variable that reasonably closes to normal distribution should have the skewness and kurtosis values between -1.0 and +1.0 (Bulmer, 2012, Joanes and Gill 1998). Table 4.21 presents the minimum and maximum values, skewness, kurtosis, and critical ratio of the validation data. Skewness values of all the observed variables were in the range of -0.838 and 0.451, indicating that the validation sample seemed to have the symmetry of a variable's distribution. The kurtosis index was between -0.650 and 0.521 for all observed variables, suggesting that the validation sample did not have outlier problem. The analysis results showed that the index values of the normality and outlier tests were clearly below the threshold as suggested by Bulmer (2012), suggesting that the variables in the validation sample were normally distributed. Therefore, the variables in the validation sample met the assumption of multivariate normality of SEM, and had no outlier problem. The normality of the validation data ensured that the statistical test and parameter and model estimation of SEM would be reliable.

Table 4.21 Skewness, Kurtosis, Minimum and Maximum Values of Observed Variables (Validation Sample)

Variables	min	max	Skewness	c.r.	Kurtosis	c.r.
PI01	1	7	-0.838	-4.945	0.375	1.107
PI02	1	7	-0.579	-3.416	-0.202	-0.597
PI03	2	7	-0.530	-3.129	-0.423	-1.248
PI04	1	7	-0.807	-4.765	0.049	0.144
PI05	1	7	-0.595	-3.513	-0.265	-0.782
PI06	2	7	-0.770	-4.546	-0.131	-0.387
HP01	1	7	-0.471	-2.779	-0.396	-1.167
HP02	1	7	-0.504	-2.976	-0.156	-0.462
HP03	1	7	-0.512	-3.023	-0.008	-0.024
HP04	1	7	-0.696	-4.107	0.450	1.329
CD01	1	7	-0.568	-3.354	-0.391	-1.153
CD02	1	7	-0.665	-3.923	0.060	0.178
CD03	1	7	-0.684	-4.035	0.082	0.242
CD04	1	7	-0.459	-2.710	-0.257	-0.759
SRI01	2	7	-0.394	-2.326	-0.466	-1.375
SRI02	1	7	-0.606	-3.578	0.118	0.348
SRI03	1	7	-0.440	-2.597	-0.409	-1.208
SRI04	1	7	-0.612	-3.611	0.414	1.220
GE01	1	7	-0.580	-3.421	-0.001	-0.004
GE02	1	7	-0.756	-4.465	0.521	1.538
GE03	1	7	-0.576	-3.400	-0.401	-1.183
GE04	1	7	-0.658	-3.884	0.050	0.148
GE05	1	7	-0.393	-2.320	-0.387	-1.143
IR01	1	6	0.354	2.089	-0.567	-1.675
IR02	1	7	0.407	2.402	-0.534	-1.577
IR03	1	7	0.451	2.660	-0.534	-1.575
IR04	1	7	0.415	2.451	-0.315	-0.928
IR05	1	7	0.359	2.121	-0.650	-1.917
IA01	1	7	-0.355	-2.092	-0.354	-1.046
IA02	1	7	-0.580	-3.422	0.073	0.215

Table 4.21 (Continued)

Variables	min	max	Skewness	c.r.	Kurtosis	c.r.
IA03	2	7	-0.416	-2.455	-0.410	-1.210
ATTB01	2	7	-0.473	-2.794	-0.596	-1.757
ATTB02	2	7	-0.297	-1.754	-0.329	-0.970
ATTB03	2	7	-0.557	-3.289	-0.129	-0.381
ATTB04	2	7	-0.614	-3.627	-0.120	-0.353
RC01	1	7	-0.336	-1.985	-0.221	-0.652
RC02	1	7	-0.545	-3.218	0.144	0.426
RC03	2	7	-0.401	-2.364	-0.369	-1.088
RC04	2	7	-0.599	-3.533	-0.107	-0.315
CT01	2	7	-0.462	-2.728	-0.334	-0.985
CT02	1	7	-0.570	-3.362	0.070	0.207
CT03	2	7	-0.449	-2.648	-0.317	-0.937
BA01	2	7	-0.530	-3.130	-0.173	-0.511
BA02	1	7	-0.474	-2.799	-0.219	-0.646
BA03	1	7	-0.545	-3.215	0.041	0.122
BA04	2	7	-0.482	-2.842	-0.063	-0.186
PCI01	2	7	-0.566	-3.341	-0.153	-0.452
PCI02	1	7	-0.498	-2.938	-0.219	-0.646
PCI03	1	7	-0.629	-3.715	0.221	0.651
Multivariate				254.04	25.974	

4.8.4 The Full Structural Model in the Validation Sample

4.8.4.1 Model Estimation

The structural model using the data from the validation sample were re-estimated for the standardized factor loadings. The standardized loadings of all observed variables underlying all latent variables were summarized in comparison with the standardized loadings obtained from the calibration sample as presented in Table 4.22.

Table 4.22 Standardized Parameters Estimates for Calibration Model and Validation Model

Latent Variable	Observe Variable	Standardized Loading	
		Calibration Sample (n=209)	**Validation Sample (n=209)**
Product information	PI01	0.84	0.82
	PI02	0.80	0.75
	PI03	0.85	0.83
	PI04	0.88	0.85
	PI05	0.85	0.84
	PI06	0.80	0.81
Hedonic/pleasure	HP01	0.81	0.78
	HP02	0.88	0.87
	HP03	0.83	0.81
	HP04	0.82	0.80
Credibility	CD01	0.83	0.82
	CD02	0.90	0.88
	CD03	0.87	0.85
	CD04	0.79	0.76
Social role and image	SRI01	0.81	0.80
	SRI02	0.88	0.84
	SRI03	0.88	0.85
	SRI04	0.82	0.81
Good for economy	GE01	0.84	0.80
	GE02	0.83	0.78
	GE03	0.87	0.84
	GE04	0.88	0.85
	GE05	0.86	0.82
Irritation	IR01	0.77	0.72
	IR02	0.86	0.80
	IR03	0.88	0.84
	IR04	0.90	0.88
	IR05	0.85	0.85

Table 4.22 (Continued)

Latent Variable	Observe Variable	Standardized Loading	
		Calibration Sample (n=209)	Validation Sample (n=209)
Interactivity	IA01	0.82	0.83
	IA02	0.89	0.84
	IA03	0.70	0.75
Attitude toward banner ad	ATTB01	0.63	0.61
	ATTB02	0.66	0.61
	ATTB03	0.66	0.61
	ATTB04	0.67	0.59
Recall	RC01	0.76	0.68
	RC02	0.77	0.67
	RC03	0.71	0.64
	RC04	0.72	0.69
Click	CT01	0.91	0.88
	CT02	0.67	0.67
	CT03	0.87	0.76
Brand attitude	BA01	0.80	0.74
	BA02	0.81	0.72
	BA03	0.74	0.67
	BA04	0.79	0.73
Purchase intention	PCI01	0.76	0.72
	PCI02	0.81	0.76
	PCI03	0.79	0.71

The loadings of all observed variable in the validation sample were statistically significant ($p < 0.001$). Specifically, the loadings of observed variables in the belief constructs ranged from 0.72 to 0.88, being consistent with the range of factor loadings of 0.70 to 0.90 for the calibration sample; the loadings of observed variables in the attitude construct ranged from 0.59 to 0.61, comparing to the range of factor loadings of 0.63 to 0.67 for the calibration sample; and the loadings of observed variables in the banner advertising effectiveness construct ranged from 0.64 to 0.88,

being in line with the range of factor loadings of 0.62 to 0.91 for the calibration sample. In summary, all the factor loadings of observed variables in the validation sample were statistically significant, and exceeded the 0.50 cut-off value as recommended by Hair et al. (2010), suggesting that the observed variables were acceptable indicators for the associated latent variables. More importantly, the results of validation sample were consistent with the results of the calibration sample.

Table 4.23 presents the standardized parameter estimates for the proposed causal relationships between belief, attitude, and effectiveness constructs derived from the validation sample. In line with the results obtained from the analysis of calibration sample, the analysis of validation sample showed the similar patterns of relations for the belief, attitude, and effectiveness constructs. More precisely, the analysis results of the validation sample indicated that the 'interactivity' aspect of the belief construct was the most influential determinant of attitude toward banner advertising (the estimated effect of 0.55, statistically significant at the 0.001 level), followed by the 'hedonic/pleasure' aspect of the belief construct (the estimated effect of 0.46, statistically significant at the 0.001 level). The effect of interactivity and hedonic/pleasure on attitude toward banner advertising could be interpreted as; the standardized coefficient value of 0.55 for the path from interactivity belief to attitude toward banner advertising suggested that as belief of inbound tourists in the interactive feature of banner advertising of local online travel agencies increased by one standard deviation, their attitude toward banner advertising of local online travel agencies was expected to favorably increase by 0.55 standard deviation. Meanwhile, the standardized coefficient for the path from hedonic/pleasure belief to attitude toward banner advertising indicated that as belief of inbound tourists in the hedonic/pleasure feature of banner advertising of local online travel agencies increased by one standard deviation, their attitude toward banner advertising of local online travel agencies was expected to favorably increase by 0.46 standard deviation. The analysis results of calibration sample model and validation sample model were consistent both in terms of magnitude and direction of the relation.

In comparison to the results of the calibration samples, the standardized parameter estimates for the validation sample indicated the stronger effect of the 'product information' and 'social role and image' on attitude toward banner

advertising with estimated parameters of 0.28 (statistically significant at the 0.001 level) and 0.33 (statistically significant at the 0.001 level), respectively. On the contrary, the effect of 'good for economy' on attitude toward banner advertising lessened both in terms of magnitude and degree of statistical significance. The effect of 'credibility' on attitude toward banner advertising remained insignificant as in the result of the calibration sample, and the effect of 'irritation' on attitude toward banner advertising continued to be negative and statistically significant at the 0.01 level.

In line with the results of the calibration sample model, the standardized parameter estimates of the validation sample model for the path from 'attitude toward banner advertising' to 'banner advertising effectiveness' (i.e., banner advertising recall, click-through, brand attitude, and purchase intention) were positive and statistically significant at the 0.001 level ($p < 0.001$). The effect of attitude toward banner advertising to banner advertising effectiveness seemed to be stronger in the case of the validation sample model. An examination of the direct effect for the path from 'banner advertising effectiveness' to 'purchase intention' showed the consistent results between the calibration sample model and the validation sample model. The estimated effect of banner advertising effectiveness on the purchase intention remained strong and statistically significant at the 0.001 level (the estimated effected of 0.62 and 0.67 for the calibration sample and the validation sample, respectively). However, the direct effect for the path from 'banner advertising click-through' to 'banner advertising recall' found in the calibration sample became less significant when testing with the validation sample.

In general, the results from two samples (i.e., calibration sample and validation sample) were consistent both in terms of magnitude and direction of the effects. The proposed relationships among the belief, attitude, and effectiveness constructs and the structural model were supported to a certain extent.

Table 4.23 Standardized Parameters Estimates of the Structural Models (Calibration and Validation Sample)

Hypotheses Path				Calibration Sample (n = 209)		Validation Sample (n = 209)	
				Standardized Coefficient	P	Standardized Coefficient	P
H1	Product Information	→	Attitude	0.16**	0.004	0.28***	0.000
H2	Hedonic/pleasure	→	Attitude	0.44***	0.000	0.46***	0.000
H3	Credibility	→	Attitude	-0.01	0.832	-0.04	0.417
H4	Social role & image	→	Attitude	0.14*	0.012	0.33***	0.000
H5	Good for economy	→	Attitude	0.17**	0.003	0.12*	0.027
H6	Irritation	→	Attitude	-0.16**	0.005	-0.15**	0.007
H7	Interactivity	→	Attitude	0.66***	0.000	0.55***	0.000
H8	Attitude	→	Recall	0.50***	0.000	0.63***	0.000
H9	Attitude	→	Click	0.51***	0.000	0.64***	0.000
H10	Attitude	→	Brand attitude	0.61***	0.000	0.71***	0.000
H11	click-through	→	Recall	0.32***	0.000	0.22*	0.021
H12	Banner ad effect	→	Purchase intention	0.62***	0.000	0.67***	0.000
H13	Attitude	→	Purchase intention	0.71***	0.000	0.72***	0.000

Note: 1) * denotes significant at the 0.05 level, ** denotes significant at the 0.01 level, *** denotes significant at the 0.001 level

2) “Attitude” refers to attitude toward banner advertising; “Recall” refers to banner advertising recall

4.8.4.2 Assessment of model fit

The structural model in the validation sample was assessed for the model fit. The results are reported in Table 4.24. The main objective of this test was to decide whether to retain or reject the hypothesized structural model of the validation sample. The results of the goodness-of-fit test for the validation sample model revealed the following fit indices: $\chi^2/df = 2.47$, NFI = 0.71, TLI = 0.79, CFI = 0.80, and RMSEA = 0.08. These indices suggested that the proposed model obtained from the validation sample did not meet an acceptable level of model fit. Similar to the results of the goodness-of-fit test for the calibration sample, the proposed model obtained from the validation sample did not fit well with the data collected from the inbound tourists. The relations among measured and latent variables in the hypothesized model in the validation sample did not adequately reflect the observed associations in the data.

The modification indices (MI) for the validation sample model also suggested model modification by correlating the error terms of the credibility belief and the hedonic/pleasure belief together (having a modification index of 125.79). In line with the arguments in the analysis of the calibration sample model, the initial structural model obtained from the validation sample was not modified on two bases: the lack of theoretical justification and the nature of this study, which primarily aimed to test the hypothesized model that was developed from theories and prior studies. Therefore, no further modification or respecification was made to the main structural model obtained from the validation sample, and the hypothesized structural model was retained as reported by the validation sample. Based on less strict guidelines (Raykov, 1998; Vassend and Skrondal, 1997; Wu and Wang, 2006), the values of fit indices for the validation sample model (i.e., $\chi^2/df = 2.47$, NFI = 0.71, TLI = 0.79, CFI = 0.80, and RMSEA = 008) were considered acceptable model-data fit. Although the hypothesized model obtained from the validation sample might not achieve the best fit to the data basing on the strict standards of goodness-of-fit indices, the model could at least be considered to achieve an acceptable level of goodness-of-fit.

In conclusion, the results of cross-validation test showed that the SEM results obtained from the validation sample were generally consistent with the results obtained from the calibration sample. It is plausible to believe that the findings from

the calibration sample would have the robustness for further replications. The calibration sample model can be generalized to other independent dataset. In other words, it can be certain for some extent that the banner advertising management generated from the analysis of this study will perform accurately in practice, specifically in the context of local online travel agencies with inbound tourists.

Table 4.24 The Goodness of Fit Measures for the Structural Models (Calibration Sample and Validation Sample)

Test of Model Fit	**Fit Index**	**Calibration Sample (n = 209)**	**Validation Sample (n = 209)**	**The Criteria for Decision**
Initial model	χ^2	2663.35	2758.16	-
	df	1115	1115	-
	p-value	0.00	0.00	-
	χ^2 /df	2.39	2.47	≤ 3.00
	NFI	0.74	0.71	≥ .90
	TLI	0.82	0.79	≥ .90
	CFI	0.83	0.80	≥ .90
	RMSEA	0.08	0.08	≤ .07

4.9 Standardized Paths and Hypothesis Testing

According to Meyers et al. (2006), structural equation modeling (SEM) is a theory-based technique that can be used to test the overall fit of a model as well as the hypothesized relationships proposed in the model. In SEM, the acceptable overall fit of the model does not guarantee that all the proposed hypothesized relationships will be supported by the data (Meyer et al., 2006). For this reason, it is necessary that all hypotheses are compared against standardized coefficients to confirm that the proposed relationships are consistent with the observed data (Hair et al., 2010). The hypothesized relationships can be estimated in terms of statistical significance and

strength using standardized path coefficient that ranges between -1 and +1. After reviewing the statistical significance of the standardized paths, the strength of relationships among the variables can then be assessed. Regarding the strength of relationships, Chin (1998) suggested that the standardized coefficient in a structure model should be at least 0.20 and ideally above 0.30 to consider the hypothesis meaningfully. More specifically, Cohen (1988) categorized standard path coefficients with absolute values of lower than 0.10 as possessing "small" effect, values of 0.30 as having a "medium" effect, and values of greater than 0.50 as having "large" effects.

In this study, 13 hypotheses (see Section 2.6 and 2.8 in Chapter 2) were examined, 12 of which were supported by the data collected from the inbound tourists as evidenced by significant parameter estimates in the direction proposed in the model (see the results of standardized coefficients of the hypothesized model in Table 4.25). In this section, the findings of the directional paths (Hypotheses 1 to 13) are presented for both calibration and validation samples.

Table 4.25 Standardized Coefficients of the Hypothesized Model

Hypotheses Path				Est. Sign	Calibration Sample	Validation Sample	Hypothesis Testing
					Standardized Coefficient		
H1	Product Information	→	Attitude	+	0.16**	0.28***	Supported
H2	Hedonic/pleasure	→	Attitude	+	0.44***	0.46***	Supported
H3	Credibility	→	Attitude	+	-0.01	-0.04	Not supported
H4	Social role & image	→	Attitude	+	0.14*	0.33***	Supported
H5	Good for economy	→	Attitude	+	0.17**	0.12*	Supported
H6	Irritation	→	Attitude	-	-0.16**	-0.15**	Supported
H7	Interactivity	→	Attitude	+	0.66***	0.55***	Supported
H8	Attitude	→	Recall	+	0.50***	0.63***	Supported

Table 4.25 (Continued)

Hypotheses Path				Est. Sign	Calibration Sample	Validation Sample	Hypothesis Testing
					Standardized Coefficient		
H9	Attitude	→	Click	+	0.51***	0.64***	Supported
H10	Attitude	→	Brand attitude	+	0.61***	0.71***	Supported
H11	click-through	→	Recall	+	0.32***	0.22*	Supported
H12	Banner ad effect	→	Purchase	+	0.62***	0.67***	Supported
H13	Attitude	→	Purchase	+	0.71***	0.72***	Supported

Note: 1) * denotes significant at the 0.05 level

** denotes significant at the 0.01 level

*** denotes significant at the 0.001 level

2) "Attitude" refers to attitude toward banner advertising; "Recall" refers to banner advertising recall; "Purchase" refers to purchase intention

In SEM, the hypothesized relationships among respective variables are represented by standardized coefficients, which reflect the path influence values. The paths from the exogenous variables to endogenous variables are labeled as gamma (γ), and the paths from the endogenous variables to other endogenous variables are labeled beta (β). γ and β values were estimated using maximum likelihood (ML) method. The analysis results for the main structural model are shown in Figure 4.5, while the results for the standardized paths and hypothesis testing are presented in Table 4.25.

Hypothesis 1 investigated the relationship between product information dimension of the belief variable and attitude of inbound tourists toward banner advertising. More specifically, this study proposed that the product information belief about local online travel agencies' banner advertising is positively related to the attitude toward the banner advertising. In the calibration sample, this hypothesis

possessed significant relationship ($\gamma 1 = 0.16$, $p = 0.004$). The hypothesis testing for the validation sample suggested the same result ($\gamma 1 = 0.28$, $p < 0.001$), with the stronger degree of relationship and higher statistically significant. Thus, it could be concluded that Hypothesis 1 was supported. Although the effect of the product information belief on the attitude toward banner advertising was small by the standards of Chin (1998) and Cohen (1988), the direction of the relationship was as hypothesized by the theories. The production information in the banner advertising of local online travel agencies seemed to positively associate with the inbound tourists' attitude toward the banner advertising.

Hypothesis 2 examined the relationship between hedonic/pleasure dimension of the belief variable and attitude of inbound tourists toward banner advertising. This study proposed that the hedonic/pleasure belief about local online travel agencies' banner advertising is positively related to the attitude toward the banner advertising. Testing with the calibration sample, this hypothesis was statistically significant at the 0.001 level with the standardized coefficient of 0.44 ($\gamma 2 = 0.44$, $p < 0.001$). The results of hypothesis testing for the validation sample were the same ($\gamma 2 = 0.46$, $p < 0.001$), suggesting that the effect of the hedonic/pleasure belief on attitude toward banner advertising was medium by the standards of Chin (1998) and Cohen (1988), and the direction of the relationship was as hypothesized by the theories. Therefore, it could be concluded with the empirical evidence that Hypothesis 2 was supported. The hedonic/pleasure belief about the banner advertising of local online travel agencies appeared to have positive relationship with the inbound tourists' attitude toward the banner advertising.

Hypothesis 3 tested the relationship between credibility dimension of the belief variable and attitude of inbound tourists toward banner advertising. More specifically, this study proposed that the credibility belief about local online travel agencies' banner advertising is positively related to the attitude toward the banner advertising. Contrary to theoretical prediction, the results from the calibration and validation samples indicated that the relationship between credibility dimension of the belief variable and attitude toward banner advertising was negative, but statistically insignificant (for the calibration sample ($\gamma 3 = - 0.01$, $p = 0.832$; for the validation

sample, $\gamma 3 = -0.04$, $p = 0.417$). Therefore, it could be concluded that Hypothesis 3 was not supported.

Hypothesis 4 studied the relationship between social role and image dimension of the belief variable and attitude of inbound tourists toward banner advertising. The proposed hypothesis stated that the social role and image belief about local online travel agencies' banner advertising is positively related to the attitude toward the banner advertising. The analysis results for the calibration sample suggested that the relationship between the social role and image belief and the attitude toward banner advertising was marginal statistically significant at the 0.05 level ($\gamma 4 = 0.14$, $p = 0.012$). The results for the validation sample, however, indicated the medium effect with the higher degree of statistical significance ($\gamma 4 = 0.33$, $p < 0.001$). Therefore, it could be concluded that Hypothesis 4 was supported. Even though the magnitude of the effect of social role and image belief on the attitude toward banner advertising was inconclusive, the analysis confirmed that the social role and image belief had positive relationship with the inbound tourists' attitude toward the banner advertising as predicted by the theories.

Hypothesis 5 investigated the relationship between good for economy dimension of the belief variable and attitude of inbound tourists toward banner advertising. More specifically, this study proposed that the good for economy belief about local online travel agencies' banner advertising is positively related to the attitude toward the banner advertising. Testing with the calibration sample, this hypothesis had the standardized coefficient of 0.17 ($\gamma 5 = 0.17$, $p = 0.003$), statistically significant at the 0.01 level. The hypothesis testing for the validation sample showed similar results ($\gamma 5 = 0.12$, $p = 0.027$). Therefore, it could be concluded that Hypothesis 5 was supported. The effect of the good for economy belief on the attitude toward banner advertising was marginal by the standards of Chin (1998) and Cohen (1988), and the direction of the relationship was positive as predicted by the theories.

Hypothesis 6 examined the relationship between irritation aspect of the belief variable and attitude of inbound tourists toward banner advertising. The hypothesis proposed that the irritation belief about local online travel agencies' banner advertising is negatively related to the attitude toward the banner advertising. As predicted by the theories, the irritation belief was found to have a negative relation

with the inbound tourists' attitude toward the banner advertising, though the magnitude of the effect was quite small by the standards of Chin (1998) and Cohen (1988). Hypothesis 6 was supported with the 0.01 level of statistical significance for both the calibration sample ($\gamma 6 = -0.16$, $p = 0.005$) and the validation sample ($\gamma 6 = -0.15$, $p = 0.007$).

Hypothesis 7 studied the relationship between interactivity dimension of the belief variable and attitude of inbound tourists toward banner advertising. More specifically, this study proposed that the interactivity belief about local online travel agencies' banner advertising is positively related to the attitude toward the banner advertising. The results for the calibration sample and the validation sample were consistent, suggesting that the relationship between the interactivity belief and the attitude toward banner advertising was large by the standards of Chin (1998) and Cohen (1988) and statistically significant at the 0.001 level (for the calibration sample, $\gamma 7 = 0.66$, $p < 0.001$; for the validation sample, $\gamma 7 = 0.55$, $p < 0.001$). Therefore, it could be concluded with empirical evidence that Hypothesis 7 was supported. The interactivity belief about the banner advertising of local online travel agencies appeared to have a positive and strong effect on the inbound tourists' attitude toward the banner advertising.

Hypothesis 8 assessed the relationship between attitude variable and the effectiveness variable about ability to recall banner advertising. The hypothesis proposed the relationship that the attitude of inbound tourists toward local online travel agencies' banner advertising is positively related to the ability of inbound tourists to recall the banner advertisings. The results for the calibration sample and the validation sample were consistent, suggesting that the attitude of inbound tourists toward local online travel agencies' banner advertising was positively related to the ability of inbound tourists to recall the banner advertising. The magnitude of the relationship was large by the standards of Chin (1998) and Cohen (1988), and the direction of the relationship was positive as predicted by the theories (for the calibration sample, $\beta 1 = 0.50$, $p < 0.001$; for the validation sample, $\beta 1 = 0.63$, $p < 0.001$). Therefore, it could be concluded that Hypothesis 8 was supported. The attitude of inbound tourists toward local online travel agencies' banner advertising

seemed to have a positive and strong relationship with the effectiveness of banner advertising in the aspect of the ability of the inbound tourists to recall the ads.

Hypothesis 9 tested the relationship between attitude variable and the banner advertising effectiveness variable about frequency of click-through. This study proposed that the attitude of inbound tourists toward local online travel agencies' banner advertisings is positively related to the frequency of click-through the banner advertising. The results for the calibration sample and the validation sample were consistent. The attitude of inbound tourists toward local online travel agencies' banner advertising had a strong and positive relationship with the frequency of click-through (for the calibration sample, $\beta 2 = 0.51$, $p < 0.001$; for the validation sample, $\beta 2 = 0.64$, $p < 0.001$). The direction of the relationship was positive as predicted by the theories. Therefore, it could be concluded with empirical evidence that Hypothesis 9 was supported. The attitude of inbound tourists toward local online travel agencies' banner advertising appeared to have a positive and strong relationship with the effectiveness of banner advertising in the aspect of the frequency of the inbound tourists to click-through the ads.

Hypothesis 10 investigated the relationship between attitude variable and the banner advertising effectiveness in terms of brand attitude. This study proposed that the attitude of inbound tourists toward local online travel agencies' banner advertising is positively related to the banner advertising effectiveness in terms of brand attitude. The analyses of the calibration sample and the validation sample showed consistent results. The attitude of inbound tourists toward local online travel agencies' banner advertising had large and positive impact on the brand attitude of the banner advertising (for the calibration sample, $\beta 3 = 0.61$, $p < 0.001$; for the validation sample, $\beta 3 = 0.71$, $p < 0.001$). Therefore, it could be concluded that Hypothesis 10 was strongly supported. The attitude of inbound tourists toward local online travel agencies' banner advertising appeared to have a positive and strong relationship with the effectiveness of banner advertising in terms of brand attitude.

To check whether there was a direct effect from the frequency of the inbound tourists to click-through the ads to the ability of the inbound tourists to recall the ads, Hypothesis 11 examined the relationship between these two variables. The hypothesis stated that the frequency of inbound tourists to click-through banner advertising of

local online travel agencies is positively related to the ability of inbound tourists to recall the banner advertising of local online travel agencies. While the analysis results for the calibration sample indicated a large and positive relationship between these two variables ($\beta 4 = 0.32$, $p < 0.001$), the results of the validation sample test suggested that the relationship between these variables was small, and statistically significant only at the 0.05 level ($\beta 4 = 0.22$, $p = 0.021$). From the empirical evidence, it could be concluded that Hypothesis 11 was partially supported. There was a direct and positive relationship from the frequency of the inbound tourists to click-through the ads to the ability of the inbound tourists to recall the ads, though the magnitude of the relationship was still inconclusive.

Hypothesis 12 tested the relationship between banner advertisings effect variable and purchase intention variable. More specifically, this study tested the proposed hypothesis that the banner advertisings effect of local online travel agencies is positively related to purchase intention of inbound tourists. The analysis results for the calibration sample and the validation sample were consistent, suggesting that the effectiveness of local online travel agencies' banner advertising was strongly and positively associated with purchase intention of inbound tourists (for the calibration sample, $\beta 5 = 0.62$, $p < 0.001$; for the validation sample, $\beta 5 = 0.67$, $p < 0.001$). Therefore, it could be concluded with empirical evidence that Hypothesis 12 was strongly supported. The effect of local online travel agencies' banner advertising seemed to have an influential and positive effect on the purchase intention of inbound tourists.

Lastly, the relationship between attitude variable and purchase intention variable was tested in Hypothesis 13. This study attempted to test the proposed hypothesis that the attitude of inbound tourists toward local online travel agencies' banner advertising is positively related to purchase intention of inbound tourists. The analysis of the calibration sample and the validation sample provided consistent results (for the calibration sample, $\beta 6 = 0.71$, $p < 0.001$; for the validation sample, $\beta 6 = 0.72$, $p < 0.001$). Therefore, it could be concluded with empirical evidence that Hypothesis 13 was strongly supported. The attitude of inbound tourists toward local online travel agencies' banner advertising seemed to have a powerful and positive influence on the purchase intention of inbound tourists, as predicted by the theories.

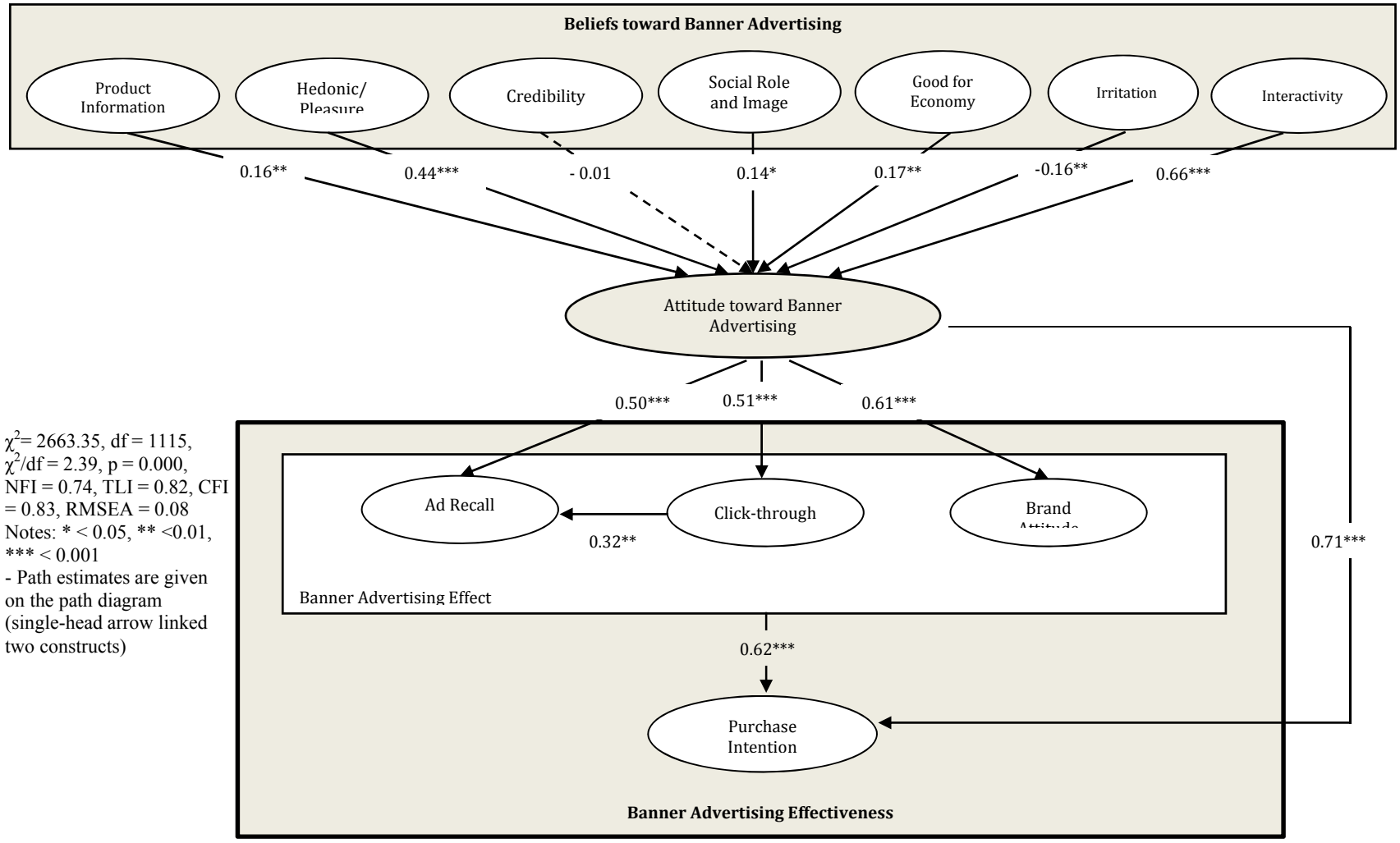

Figure 4.5 Main Structural Model (Calibration Sample)

4.10 Conclusion

This chapter focuses primarily on empirical analyses, including confirmatory factor analysis (CFA), structural equation modeling (SEM), and standardized paths and hypothesis testing. The analyses were performed in two steps. The first analysis was done using the first data collection (n = 220) to determine the structure of a set of belief items, attitude items, and banner advertising effectiveness items, and to select the most appropriate items representing their conceptualized dimensions. 49 measurement items were tested for internal consistency and exploratory factor analysis (EFA). The analysis results of the pilot study presented in Chapter 3 (see Section 3.5.1) indicated that there were no problematic items found in the survey instrument, and all the measurement items for the belief, attitude, and effectiveness constructs were appropriate and could be retained for collecting data in the main study.

The second data collection (n = 418) was done for the purposes of model development, path analysis, and hypothesis testing. The data was split evenly into a calibration sample (n = 209) and a validation sample (n = 209). The calibration sample was analyzed for parameter estimates, and main model estimation and evaluation. Meanwhile, the validation sample was used for the cross-validation test to assess the ability of the model to be generalized to other independent data sets of the same population. A series of measurement models were assessed using the calibration sample. The CFAs finalized the 31 measurement items, four measurement items, and 14 measurement items for the belief construct, the attitude construct, and the effectiveness construct, respectively. The measurement models showed a reasonable model fit to the data based on various overall and internal model fit indices. The estimation of the main structural model indicated the direction of the belief-attitude-effectiveness relations as predicted by the theories, and hypothesis testing showed that the 12 hypothesized relations (from 13 hypotheses) were supported to a certain degree.

The results from calibration sample was cross-validated using the validation sample (n = 209). The cross validation test confirmed the predictive ability of the structural model from the calibration sample. Overall, the results of model estimation

from the validation sample were consistent with the ones obtained from the calibration sample. For example, the cross validation test provided the conclusive results that the interactivity and hedonic/pleasure dimensions of the belief factor had influential and positive effect on the attitude of inbound tourists toward banner advertising of local online travel agencies. In addition, the analysis results of the validation sample were in line with the results of the calibration sample analysis on the point that attitude of inbound tourists toward banner advertising significantly and positively affected banner advertising effectiveness measuring in terms of advertising recall, click-through, brand attitude, and purchase intention. Therefore, it could be concluded that the findings obtained from the calibration sample had the robustness for further replications. In other words, the results of SEM would accurately predict the expected outcomes when replicate in other samples in the same population (i.e., inbound tourists to Thailand).

The last chapter will discuss the empirical findings of this study in reference to theories, and their implications for decision-makers of organization and academia of the tourism and hospitality fields. More specifically, all research questions proposed in this thesis will be answered. All the empirical findings will be summarized and discussed to provide conclusion for this study, along with some useful recommendations and implications of this research.

CHAPTER 5

DISCUSSION, CONCLUSION, AND RECOMMENDATIONS

5.1 Introduction

The current study examined beliefs and attitudes toward banner advertising of local online travel agencies and banner advertising effectiveness of local online travel agencies by deriving the measurement scales from previous studies in advertising in general and more specifically, in the context of online advertising. An exploratory investigation was conducted to test the measurement scales for the belief factors, which basing on the prior studies appeared to have significant influence on attitudes toward banner advertising and banner advertising effectiveness. The result of the exploratory investigation provided evidences for the conceptualization and measurement of the proposed model; thus, the hypothesized relations among the belief, attitude, and effectiveness constructs were tested through the formal steps of SEM analysis (i.e., model identification, model estimation, model evaluation, and model modification).

This chapter presents an interpretation and understanding of the analysis results, discusses research implications in terms of decision-makers of firms, practitioners, and academic perspectives, and provides some guidelines for future research. The flow of the discussion is based on the order of the major analyses employed in the study (i.e., EFA, CFA, structural model for hypotheses testing and cross validation test).

5.2 Exploratory Factor Analysis

Exploratory factor analysis (EFA) is designed to identify the underlying dimensions of a domain (i.e., latent variable), and to reduce items into a small number of factors (Floyd & Widaman, 1995). In this thesis, EFA with principal axis factoring (PAF) extraction and orthogonal varimax factor rotation were performed with the first data collection of the main study (n = 220). The relationships among a set of observed variables underlying each construct (i.e., belief construct, attitude construct, and effectiveness construct) in the conceptual model proposed in Chapter 2 were tested, and the items in the measurement instrument were purified. The EFA analyses discriminated the dimensions of factors as predicted with high loading on each conceptualized factor (see the results in Table 4.2 to Table 4.4). The analysis results confirmed that the conceptualized dimensions of the latent variables (i.e., belief factor, attitude factor, and effectiveness factor) were reasonable and independent. More specifically, seven observed variables with 31 measurement items for the belief construct (i.e., six items for the product information variable, four items for the hedonic/pleasure variable, four items for the credibility variable, four items for the social role and image variable, five items for the good for economy variable, five items for the irritation variable, and three items for the interactivity variable), four measurement items for the attitude construct, and four observed variables for 14 measurement items for the effectiveness construct (i.e., four items for the advertising recall variable, three items for the click-through variable, four items for the brand attitude variable, and three items for purchase intention variable) satisfied the reliability and validity test, and were included in the main model estimation and evaluation.

5.3 Confirmatory Factor Analysis and Structural Equation Modeling

The sample from the second data collection (n = 418) was split in half: one set of the sample (n = 209) was used for the main model development (i.e., the calibration sample) and another set of the sample (n = 209) was used as the validation sample for testing the robustness of the main model. The two-step approach was applied to the

dataset for estimation of structural equation modeling. A series of confirmatory factor analysis (CFAs) were conducted to evaluate the initial measurement models which were specified by the EFAs. Subsequently, the structural model was estimated and evaluated to substantiate the structure of theoretical models and the relationship between observed variables and main constructs, as well as the relations among the main constructs. Lastly, a cross validation analysis and the full latent path analysis were performed to test the predictive ability of the proposed structural model and the hypothesized relations among the key factors.

5.3.1 The Assessment of the Measurement and Structural Model

The assessment of the measurement models indicated that the proposed measurement models had an acceptable overall model fit to the data by the criteria of several goodness-of-fit indices (i.e., χ^2, χ^2/df, CFI, TLI, NFI, and RMSEA). The Chi-square (χ^2) statistic, however, suggested chance for model modification. Due to the limitation of the Chi-square (χ^2) statistic that is highly sensitive to sample size, the Chi-square index (i.e., the ratio of Chi-square (χ^2) to degree of freedom (χ^2/df)) was recommended to be considered together for assessing model fit. Since the χ^2/df statistic in this study met the acceptable value, no further modifications of the models were made. In addition, model modification was not done primarily because of the lack of theoretical justification. It, therefore, could be concluded that the initial measurement model for belief toward banner advertising, the initial measurement model for attitude toward banner advertising, and the initial measurement model for banner advertising effectiveness were considered proper and adequate for structure equation analysis.

The assessment of the structural model revealed that the structural model in this study did not fit well to the data gathering from the inbound tourists. The initial structural model for the calibration sample did not achieve an acceptable level of model fit by the criteria of Chi-square statistic and other fit indices (i.e., χ^2/df = 2.39, NFI = 0.71, TLI = 0.82, CFI = 0.83, and RMSEA = 0.08). The relations among measured and latent variables in the hypothesized model seemed not to adequately reflect the observed associations in the data. However, due to the exploratory nature of this study and the fact that the hypothesized models were tested in a relatively new

area of research in its early stage of development, it was justified to evaluate the model-data fit by less strict cut-off values (Marsh, Balla, and McDonalk, 1988; Raykov, 1998; Vassend, and Skrondal, 1997; Wu and Wang, 2006). Therefore, it could be argued that the initial structural model in this study was considered to achieve an acceptable level of goodness-of-fit in the context of current sample. The goodness-of-fit of the structural model for the validation sample showed similar results (i.e., χ^2/df = 2.47, NFI = 0.71, TLI = 0.79, CFI = 0.80, and RMSEA = 0.08). The proposed structural model did not seem to fit well with the data collected from the inbound tourist. Although the hypothesized model obtained from the validation sample might not achieve the best fit to the data basing on the strict standard of goodness-of-fit indices, the model could at least be considered to achieve an acceptable level of goodness-of-fit by less strict guidelines (Marsh, Balla, and McDonalk, 1988; Raykov, 1998; Vassend and Skrondal, 1997; Wu and Wang, 2006). Table 5.1 presents the overall model fit for the calibration and validation samples.

Table 5.1 Summaries of the Overall Model Fit in the Calibration and Validation Samples

Test of model fit	**Fit index**	**Calibration sample**	**Validation sample**	**The common rule of thumb**
Initial model	χ^2	2663.35	2758.16	-
	df	1115	1115	-
	p-value	0.00	0.00	-
	χ^2 /df	2.39	2.47	$\leq$ 3.00
	NFI	0.74	0.71	$\geq$ .90
	TLI	0.82	0.79	$\geq$ .90
	CFI	0.83	0.80	$\geq$ .90
	RMSEA	0.08	0.08	$\leq$ .07

One important issue, which is often discussed when the poor fit is experienced is the modification index. The modification index in AMOS program always suggests to add covariance between the error terms to adjust the Chi-square value that resulting in the model fit. However, to add any new parameter in the model should be grounded on theoretical justifications and empirical evidences (Anderson and Gerbing, 1988; Jöreskog, 1993, Kelloway, 1995). Particularly, Kelloway (1995) questioned the construct validity of the latent variables, asserting that:

> When one allows correlated uniqueness terms among the observed variables the implication is that there is some 'factor' other than the specified latent variables that is affecting the observed variables. Incorporating correlated uniqueness terms changes the definition of the latent variables and, by extension, impugns the validity of subsequent analyses (p. 221)

Additionally, several scholars (e.g., Bagozzi, 1983; Fornell, 1983; Gerbing and Anderson, 1984) strongly disagreed with the use of error term correlation unless in the following situations: (i) there are theoretical justifications to support the model modification, (ii) the model modification does not significantly alter the structural parameters, and (iii) the model modification does not significantly change the measurement parameter estimates. Taking all of these reasons into account, although the hypothesized model might not achieve the best fit to the data as justified by the strict standards of goodness-of-fit indices, the researcher decided to uncorrelate the error terms in order to increase the degree of model fit. Consequently, no further respecification was made to the main proposed model, and the hypothesized structural model was reported as the key finding from this study.

5.4 Key Findings and Discussion

The findings and discussion were organized in the way to address the five research questions put forward in Chapter 1.

1) What are inbound tourists' attitudes toward local online travel agencies' banner advertising?

2) Based on the banner advertising belief model, are there relationships between banner advertising belief factors and attitudes toward local online travel agencies' banner advertising?

3) Based on the banner advertising belief model, how important each factor influences on attitudes toward online travel agencies' banner advertising?

4) Is there a linkage between tourists' attitudes toward local online travel agencies' banner advertising and banner advertising's effectiveness?

5) What will be an effective banner advertising management for local online travel agencies?

5.4.1 Research Question 1: What are Inbound Tourists' Attitudes toward Local Online Travel Agencies' Banner Advertising?

Overall, the empirical findings from this study indicated inbound tourists had favorable attitude toward banner advertising of local online travel agencies. More specifically, the descriptive analyses revealed that the mean scores of the respondents' attitude toward banner advertising of local online travel agencies were quite high (the average mean score of 5.21 in the seven-point Likert scale); two thirds of the respondents (about 73.5%) had positive attitudes toward banner advertising of local online travel agencies. The observed negative skewness statistics (-0.506 to -0.297) in the attitude items indicated that most of the respondents rated their scores above the average.

The current study was consistent with prior studies. Scholars in the 1940s and 1950s (e.g., Association of National Advertisers, 1942; McFadden Publications, 1951; Redbook Special Report, 1959, as cited in Bauer and Greyser, 1968) studied attitudes toward advertising in general, and found empirical evidence that consumers generally had favorable attitudes toward advertising in general. Later studies found some mix

results regarding consumers' overall attitudes toward advertising with some scholars even found the evidence of negative attitudes of consumers toward advertising in general (e.g., Andrews, 1989; Haller, 1974; Mehta, 2000; Muehling, 1987; Zanot, 1981, 1984). More specifically, Shavitt et al. (1998) found in their study of public attitude that the respondents had more favorable attitudes toward adverting in general than those found in previous studies; however, the respondents (44 percent) who had favorable attitude toward advertising was still less than a majority of the respondents.

There has been increasing number of research on consumers' attitude toward advertising in a variety of specific medium, such as television, radio, printed media, or online, in recent years. For example, the studies on attitude toward TV advertising of Alwitt and Prabhakar (1992), Bartos (1981), and Mittal (1994) indicated that consumers had more unfavorable attitudes toward TV advertising than attitudes toward advertising in general. Mittal (1994) found that 48 percent of the respondents disliked TV advertising because of its negative characteristics (e.g., deception, irritation, and annoyance) that negatively affected on children. The negative attitude of consumers toward TV advertising motivated the invention of new technologies (i.e., "personal video recorder (PVR)" and "digital video recorder (DVR)"), which helped television viewers skip unwanted TV commercials. The study predicted that, by 2009, 40 percent of U.S. households would occupy these devices; as a result, 22 percent of TV advertisements would be skipped.

Studies on consumer attitudes toward online advertising (e.g., Burns, 2003; Previte, 1998; Schlosser et al., 1999) found rather mixed results. For example, Previte (1998) found that 47 percent of the respondents agreed that online advertising was favorable; 38 percent of the respondent liked online advertising and 54 percent of the respondent agreed that online advertising was a good thing. Schlosser et al. (1999) found in their survey of internet users' attitude toward internet advertising that 38 percent of the respondents liked online advertising while 35 percent of them disliked. Burns (2003) studied attitude toward online ad format and found the average mean score of 3.13 in the five-point Likert scale of her survey. Some scholars found that consumers' attitudes toward online advertising were quite neutral or somewhat positive. Grimes, Hough, and Signorella (2003) studied user attitudes toward online advertising in specific format in three age groups and found that consumers had

extremely negative attitudes toward spam mail. Similarly, Burns (2003) also found that pop-ups advertising usually had negative effect on consumers' attitude. Recently, there has been emerging of consumers' expression in terms of growing online advertising aversion since "Microsoft" company developed new technologies to block pop-ups advertising, and filtered incoming emails.

This study provides additional empirical evidence on the consumer attitude toward internet advertising, more particularly in the context of tourism products/services advertised in the banner advertising of local online travel agencies, which is the research area that is still under-explored in the literature. However, this study is limited to the context of inbound tourists who visited Thailand during the period of conducting this research. The empirical evidence on the favorable attitude of consumers toward internet advertising might be investigated further in different contexts and model specifications.

5.4.2 Research Question 2 and Research Question 3: Based on the Banner Advertising Belief Model, are There Relationships Between Banner Advertising Belief Factors and Attitudes toward Local Online Travel Agencies' Banner Advertising?, and How Important Each Factor Influences on Attitudes toward Local Online Travel Agencies' Banner Advertising?

In summary, the empirical results from this study confirmed the relationships between banner advertising belief factors (i.e., product information, hedonic/pleasure, social role and image, good for economy, irritation, and interactivity) and attitude toward banner advertising of local online travel agencies. Among the seven belief factors proposed in the conceptual framework, six belief factors indicated significant relationships with the inbound tourists' attitude toward the banner advertising. The empirical results of this study indicated that except 'credibility' aspect of the belief factor, all other belief factors were significant predictors of the attitudes toward banner advertising of local online travel agencies. In terms of the extent of the influence of each belief factor on attitude toward local online travel agencies' banner advertising, this study found that, measuring by the standard of Chin (1998) and Cohen (1988), interactivity belief ($\gamma 7 = 0.66$, $p < 0.001$) and hedonic/pleasure belief

($\gamma 2 = 0.44$, $p < 0.001$) exerted large influences on attitudes toward local online travel agencies' banner advertising while good for economy belief ($\gamma 5 = 0.17$, $p = 0.003$), product information belief ($\gamma 1 = 0.16$, $p = 0.004$), irritation belief ($\gamma 6 = - 0.16$, $p = 0.005$), and social role and image belief ($\gamma 4 = 0.14$, $p = 0.012$) exerted small effects on attitude toward local online travel agencies' banner advertising.

Based on the SEM results, the effect of the product information belief on the attitude toward banner advertising was small ($\gamma 1 = 0.16$, $p = 0.004$). The effect of hedonic/pleasured belief on inbound tourists' attitude toward local online travel agencies' banner advertising was positive and statistically significant with the standardized coefficient of 0.44 ($p < 0.001$). The relationship between social role and image belief, and attitude toward banner advertising was marginally significant ($\gamma 4 = 0.14$, $p = 0.012$). The hypothesized relationship between good for economy dimension of the belief variable and attitude of inbound tourists toward banner advertising was confirmed with the standardized coefficient of 0.17 statistically significant at the level of 0.01 ($p = 0.003$). As predicted by the theories, the irritation aspect of the belief factor was found to have negative relationship with inbound tourists' attitude toward banner advertising of local online travel agencies with the standardized coefficient of -0.16 ($p= 0.005$). The interactivity belief about the banner advertising of local online travel agencies appeared to have a positive and strong effect on the inbound tourist' attitude toward the banner advertising with the standardized coefficient of 0.66 ($p = 0.001$). The relationship between credibility dimension of the belief variable and the attitude toward banner advertising of local online travel agencies was negative but statistically insignificant ($\gamma 3 = -0.01$, $p = 0.832$).

In line with the SEM results, the results of path analysis supported the relationships between banner advertising belief factors and attitude toward banner advertising of local online travel agencies for six belief factors. The standardized coefficients for the path from six belief factors (i.e., product information (H1) hedonic/pleasure (H2), social role and image (H4), good for economy (H5), irritation (H6), and interactivity (H7)) to the attitude toward banner advertising of local online travel agencies were statistically significant at the 5% level or better, suggesting that these belief factors had significant effect on inbound tourists' attitude toward banner advertising of local online travel agencies.

Regarding the significance of individual factors, the results of this study indicated that the 'interactivity' factor played the most important role in predicting the attitude toward banner advertising of local online travel agencies, followed by 'hedonic/pleasure' factor. The SEM analysis estimated the standardized parameters for the relationships between the 'interactivity' variable and 'attitude' variable, and between 'hedonic/pleasure' variable and 'attitude' variable to be 0.66 and 0.44 for the calibration sample, respectively. The significance of these factors were also supported by the evidence that a majority of the respondents (72.7%) believed that banner advertising of local online travel agencies had interactivity attributes, described by the average mean score of 5.15 from the seven-point Likert scale. Moreover, a majority of the inbound tourists (69.2%) believed that banner advertising of local online travel agencies was entertaining or enjoyable, described by the average mean score of 5.09 from the seven-point Likert scale.

This finding reflected that the most important feature of banner advertising of local online travel agencies is interactivity. Past research described that one significant aspect of banner advertising was the capability of interactive communication, which attributed more power to the users over controlling the communication processes that the users could not only be actively involved in, but also have a wide range of freedom and opportunities (Shansi, 2007). Interactivity feature could create favorable attitude toward banner advertising and was considered as an important factor influencing banner advertising effectiveness. The result of this study is in line with prior studies (Cho & Leckenby, 1999; Wu, 1999) that found interactivity to be a factor that affected consumer perceptions on advertising value and attitude. Thus, this study provides more empirical evidence to confirm that interactivity aspect of advertising is a significant antecedent to advertising value and attitude.

Entertainment feature of advertisement is another important component influencing the attitude toward advertising, advertising effectiveness, and brand attitude as the feature is believed to establish an emotional link between consumers and advertising messages (Shavitt et al., 1998). Raney et al. (2003) asserted that online advertising that was value added by entertainment elements would acquire more positive evaluation from consumers, and gain higher attention from consumers

to visit the advertisers' website (Sten and Zaichowsky, 1991). With the pool of marketing activities and advertising messages, grasping consumers' attention is a primary function of advertising. An advertisement needs to be interesting and enjoyable in a creative way so as to attrack consumers' attention (McQuail, 1983).

The standardized parameter estimates (see Table 4.18 in Chapter 4) also indicated that product information belief, social role and image belief, good for economy belief, and irritation belief played less influential role on inbound tourists' attitude toward the banner advertising as measured by the standards of Chin (1998) and Cohen (1988). Specifically, product information belief had the standardized path estimate of 0.16 ($p = 0.004$), social role and image belief had the standardized path estimate of 0.14 ($p = 0.012$), good for economy belief had the standardized path estimate of 0.17 ($p = 0.003$), and irritation belief had the standardized path estimate of $– 0.16$ ($p = 0.005$).

In the contrary to the theoretical prediction, credibility of advertisement was not found to exert a significant effect on attitude toward banner advertising of local online travel agencies. The standardized coefficient estimated for the path from 'credibility' variable to 'attitude' variable was as low as - 0.01, but statistically insignificant ($p = 0.832$). The absence of relevance effect of credibility of advertisement on attitude toward banner advertising of local online travel agencies may be because internet advertising is usually seen to be the least credible medium of advertisement, with consumers regarding it with the highest level of skepticism (Johnson and Kaye 1998; Kiousis 2001; Moore and Rodgers 2005). In terms of advertising message, the studies of Azeem and Hag (2012) and Marshall and Na (2003) found that a message on internet achieves less credibility than a printed message even when that message is advertised by credible or trustworthy company.

Overall, the empirical findings in this study were consistent with the findings in previous studies such as Ducoffe (1996) and Wolin et al. (2002), in which the advertising features in terms of product information, hedonic/pleasure, social role and image, good for economy, and interactivity seemed to have positive effect on consumers' attitude toward online advertising. Meanwhile, the irritation feature of online advertising appeared to negatively affect attitude of consumers toward online advertising. In summary, this study provided more empirical evidence to support the

notion that the belief factors played an important role in predicting consumers' attitudes toward online advertising. More specifically, the results of this study indicated that inbound tourists held more positive attitudes toward the banner advertising of local online travel agencies when they believed that banner advertising was informative, hedonic/pleasure, providing social role and image, beneficial to economy, interactive, and not irritating.

Based on the empirical findings of this study, the relationships between banner advertising belief factors (i.e., product information, hedonic/pleasure, credibility, social role and image, good for economy, irritation, and interactivity) and attitudes toward banner advertising of local online travel agencies are discussed along with the findings from extant studies about advertising in general and advertising in the online context.

1) Product information: a review of prior literature revealed conclusive findings that people perceived that advertising in general (e.g., Ducoffe, 1995; Pollay and Mittal, 1993; Schlosser et al., 1999; Shavitt et al., 1998) or in other medium (e.g., Alwitt and Prabhakar, 1992; Ducoffe, 1996; Korgaonkar et al., 1997; Mittal, 1994; Schlosser et al., 1999) was generally informative and positively affects consumers' attitude by providing information about new product development and launching, and so on. The result of this study is consistent with the findings in prior studies, showing that there is a positive relationship between product information belief and attitude toward banner advertising of local online travel agencies. This study provides more empirical evidence to support the notion that product information in advertisement has favorable relationship with attitude of consumer toward advertising.

2) Hedonic/pleasure: past researches generally indicated respondents' positive perceptions of hedonic/pleasure of advertising (e.g., Pollay & Mittal, 1993; Schlosser et al., 1999). The hedonic/pleasure aspect of an advertisement has been reported to be one of the most important determinants of favorable attitude toward advertising (e.g., Aaker & Bruzzone, 1981; Alwitt & Prabhakar, 1992). In online advertising context, Ducoffe (1996) found that online advertising was believed to be "entertaining"; in contrast, Schlosser et al. (1999) revealed that respondents hold a negative perception toward "hedonic or pleasure" of online advertising. The results of this study reveals the positive relationship between hedonic/pleasure of banner

advertising and consumers' attitude toward the banner advertising. In the research boundary of tourism business, this study sheds more light on the relationship between hedonic/pleasure feature of advertising and consumers' attitude toward advertising, adding empirical evidence to this line of research.

3) Credibility: credibility belief toward advertising has been the most widely studied in literature (e.g., Goldberg & Hartwick, 1990; Goldsmith et al., 2000; 2002; Haley, 1996; Lutz et al., 1983; Mackenzie & Lutz, 1989; Newell & Goldsmith, 2001). A review of extant advertising studies revealed conclusive findings that consumers' attitudes toward advertising in general were influenced by the credibility of the advertising. In a study of Bauer and Greyer (1968), "truthfulness" was found to be one of the dominant "perceptual dimensions" underlying the reactions to advertising in general if "American public". Lafferty and Goldsmith (1999) and Mackenzie et al. (1989) affirmed that corporate credibility positively influenced attitude toward the advertiser, which was a vital predictor of consumers' attitude toward the advertisement and advertising behavior formation. A study of Newhagen and Nass (1989) suggested that "TV advertisement" was perceived to be more credible in comparison to advertisement in the newspapers. Previous studies of internet advertising (e.g., Brackett et al., 2001) pointed to the same conclusion that advertising credibility was significantly related to the advertising value. Xu, (2007) found credibility to be a major factor that affected the overall attitude of people toward mobile advertising.

Contrary to the findings in prior studies, the current study found no significant effect of the credibility of advertising on attitude toward advertising. More precisely, the relationship between credibility belief of banner advertising and the attitude of inbound tourists toward banner advertising was found to be statistically insignificant. This finding is consistent with the previous study of Wang and Sun (2009) who demonstrated that credibility was not a significant predictor of attitude toward online advertising, and the study of Yaakop, Anuar, and Omar (2013) who found that credibility was not significantly related to consumers' attitude toward the advertisement on Facebook.

4) Social role and image: one of the belief dimensions being investigated frequently in the literature is "social role and image" (e.g., Alwitt & Prabhakar, 1992;

Korgaonkar et al., 1997; Mittal, 1994; Pollay & Mittal, 1993). In the studies of Pollay and Mittal (1993), social role and image feature of advertising did not influence consumers' advertising perception. In TV advertising study of Alwitt and Prabhakar (1992), only 14% of the consumers believed that "TV advertising gave them a good idea about products by showing the kinds of people who used the product". On a "direct marketing advertising" study of Korgaonkar et al. (1997), consumers rated their opinions regarding social role and image below the mean scores, in which the mean scores ranging from 2.49 to 3.04 in a five-point Likert scale.

The analysis of the current study found that the respondents' perceptions of social role and image in banner advertising of local online travel agencies were positively associated with their attitude toward banner advertising. In line with the results of previous studies, inbound tourists seemed to believe that banner advertising of local online travel agencies helped them learn what tourism products were in trend, what they should buy for keeping a good social image, what people like them were buying and using, and which product did or did not reflect the sort of person they were. Generally, social role and image belief was an indicator of positive attitude of inbound tourists toward banner advertising of local online travel agencies. In light of tourism research, this study provides empirical evidence that supports the notion that there is a positive relationship between perception of social role and image in advertising and consumers' attitude toward advertising.

5) Good for economy: inconclusive findings were found regarding the respondents' perceptions about "good for economy" (e.g., Alwitt & Prabhakar, 1992; Andrews, 1989; Mittal, 1994; Muehling, 1987). The respondents normally believed that advertising in general was "good for the economy", which led to better products or increasing living standard of people in a society (e.g., Andrews, 1989; Muehling, 1987). Alwitt and Prabhakar (1992) found that only 18% of the respondents in their study perceived that TV advertising resulted in "better products for the public". Mittal (1994) found inconsistent findings in his TV advertising's study. The findings revealed that 59% of the respondents did not agree with the point that TV advertising raised "people's standard of living".

The finding from the current study indicated that two thirds of the respondents agreed that banner advertising of local online travel agencies was good

for economy. The analysis showed that good for economy belief was positively related to the respondents' attitude toward banner advertising of local online travel agencies. The study provides empirical evidence suggesting that the higher the perception that a respondent believes advertising is good for economy, the more favorable his attitude toward the advertising will be.

6) Irritation: in contrast to the hedonic/pleasure aspect of advertisement, irritation is one of important belief factors that resulting in advertising aversion (e.g., Haller, 1974; Alwitt & Prabhakar, 1992). Alwitt and Prabhakar (1992) found that most of respondents in their study believed that there were too many "TV advertisements" and that advertisements were exposed repeatedly. In a mall-intercept survey, Ducoffe (1995) found a significant and negative influence of irritation on attitude toward advertising. Irritation was also perceived negatively in the context of online advertising (e.g., Brackett & Carr, 2001; Chakrabarty & Yelkur, 2005; Haghirian et al., 2005). The current study showed similar results; approximately two thirds of the respondents agreed that banner advertising of local online travel agencies was annoying or irritating, and irritation aspect of advertisement negatively influenced the attitude of inbound tourists toward banner advertising of local online travel agencies. This study adds empirical evidence from the context of tourism business confirming that the perception of irritation in advertising is associated with negative attitude toward advertising.

7) Interactivity: the perceived interactivity of the internet has been widely regarded as a unique characteristic that distinguishes the internet from other channels of communication and commerce (Yadav et al., 2005). Interactivity is a factor that contributes to consumer attitude toward advertising (Wang et al., 2002). Wang (2011) asserted that interactive advertising tended to generate stronger attitude toward the advertising as comparing to the traditional advertising. Most extant literatures found that interactivity has had a positive impact on attitude toward online advertising (e.g., Jee & Lee, 2002; McMillan & Hwang, 2002). Likewise, a significant and positive relationship were found between perceived interactivity and attitude toward the advertisement on Facebook (Ashmawy & Sahn, 2014; Yaakop, Mohamed Anuar, Omar, & Liaw, 2012). The results of the study are consistent with past researches, providing additional empirical evidence to support the notion that

interactivity has positive influence on attitude toward online advertising, specifically in the context of banner advertising of local online travel agencies.

In conclusion, from seven hypothesized relations between banner advertising belief factors and attitude toward local online travel agencies' banner advertising, this study was able to confirm six hypothesized relationships. More specifically, this study found empirical evidence that product information, hedonic/pleasure, social role and image, good for economy, and interactivity aspects of banner advertising were positively associated with the attitude of inbound tourists toward banner advertising of local online travel agencies. Irritation aspect of the belief factor, however, seemed to exert negative influence on the attitude of inbound tourist toward banner advertising of local online travel agencies. Overall, the study contributes to the knowledge of beliefs about online advertising, specifically in the context of banner advertising of local online travel agencies. Most findings are in line with past studies. The respondents' beliefs regarding product information, hedonic/pleasure, social role and image, good for the economy, irritation, and interactivity in relation to banner advertising of local online travel agencies are consistent with beliefs regarding advertising in general and in other online contexts (e.g., Andrews, 1989; Alwitt & Prabhakar, 1992; Ducoffe, 1996; Korgaonkar et al., 1997; Mittal, 1994; Muehling, 1987; Schlosser et al., 1999; Shavitt et al., 1998).

5.4.3 Research Question 4: Is There a Linkage between Inbound Tourists' Attitudes toward Local Online Travel Agencies' Banner Advertising and Banner Advertising's Effectiveness?

In summary, the empirical findings from this study suggested that attitude toward banner advertising of local online travel agencies was positively and significantly associated with banner advertising effectiveness. This is true for both levels of banner advertising effectiveness that were investigated in this study. Favorable attitude of inbound tourists toward banner advertising of local online travel agencies seemed to increase the levels of advertising recall ($\beta 1 = 0.16$, $p < 0.001$), click-through ($\beta 2 = 0.51$, $p < 0.001$), and brand attitude 6 1 ($\beta 3 = 0.6\ 1$, $p < 0.001$), and through this banner advertising effect, increase purchase intention of target customers ($\beta 5 = 0.62$, $p < 0.001$). Meanwhile, the attitude of inbound tourists toward

banner advertising of local online travel agencies seemed to directly exert a positive and strong effect on the intention of inbound tourists to purchase the tourism products/services ($\beta 6 = 0.71$, $p < 0.001$). Therefore, it can be concluded that favorable attitudes of inbound tourists toward banner advertising of local online travel agencies were likely to lead to the effectiveness of the banner advertising.

More specifically, the inbound tourists' attitude toward banner advertising of local online travel agencies and the ability to recall the banner advertising had a positive and strong relationship with standardized coefficient of 0.50 statistically significant at the 0.001 level. The study also found that attitude of inbound tourists toward banner advertising of local online travel agencies positively related to the frequency of click-through the banner advertising. The magnitude of the relationship was large by the standards of Chin (1998) and Cohen (1988) with the standardized coefficient of 0.51 statistically significant at the 0.001 level. The relationship between inbound tourists' attitude toward banner advertising of local online travel agencies and banner advertising effectiveness in terms of brand attitude was found to be positive and statistically significant with standardized coefficient of 0.61. The banner advertising effect (i.e., advertising recall, click-through, and brand attitude) appeared to have significant influence on purchase intention of inbound tourists with the standardized coefficient for the path from banner advertising effect to purchase intention of 0.62, statistically significant at the 0.001 level. The findings provided additional empirical evidence that support the attitude-behavior link found in prior literatures (e.g., Gong and Maddox, 2003; Wolin et al., 2002).

The study could identify the direct link between the attitude toward banner advertising of local online travel agencies and purchase intention of inbound tourists, as indicated by the standardized coefficient of 0.71, statistically significant at the 0.001 level. It could be concluded with empirical evidence that the inbound tourists' attitude toward local online travel agencies' banner advertising had a powerful and positive influence on the purchase intention of inbound tourists.

The link between the frequency of clicking on banner advertising and the ability of inbound tourists to recall banner advertising of local online travel agencies was confirmed with the estimated coefficient of 0.32, statistically significant at the 0.001 level. It can be concluded from these empirical findings that (i) the more

effective the banner of local online travel agencies was, the higher the possibility that inbound tourists would purchase the tourism products/services, and (ii) the more frequency inbound tourists clicked on banner advertising of local online travel agencies, the higher the probability that they could recall the banner advertising. This study could confirm with empirical evidences the attitude and effectiveness relations for local online travel agencies' banner advertising from the perspective of inbound tourists, adding empirical evidence to the advertising research on the attitude-behavior link (e.g., Briggs and Hollis, 1997; Bruner and Kumar, 2005; Hwang, Yoon, and Park, 2011; Karson and Fisher, 2005; Korgaonkar and Wolin, 2002; MacKenzie et al., 1989; Mehta, 2000; Mitchell and Olsen, 1981; Phelps and Hoy, 1996; Poh and Adam, 2002; Schlosser et al., 1999; Stevenson, Bruner, and Kumar, 2000; Wang et al.. 2009; Wolin et al., 2002).

5.4.4 Research Question 5: What will be an Effective Banner Advertising Management for Local Online Travel Agencies?

One of the most significant contributions of this study is to provide a guideline of an effective banner advertising management for local online travel agencies. The term 'banner advertising management' in this study refers to a guideline, which provides executional features and application to achieving banner advertising effectiveness. The banner advertising management suggests best practice for local online travel agencies enabling them to optimize their online advertising tasks. The banner advertising management for local online travel agencies were developed from the substantiation of the relationships among the three key constructs (i.e., belief, attitude, and effectiveness of banner advertising) used in this study.

The assessment of beliefs about and attitudes toward banner advertising and the banner advertising effectiveness was carried to set up the guidelines for developing effective banner advertising management. More specifically, in order to develop proper banner advertising management, findings corresponding to two research objectives and four research questions were integrated. In consequence, the banner advertising management for local online travel agencies was proposed based on the empirical evidences from this study.

The banner advertising management illustrates the advertising attributes, which are positively associated with consumers' attitudes toward the advertising (Pyun, 2006). In generally, consumer holds a certain feeling or attitude toward objects, and this feeling is based on his belief. The advertising management assumes that consumer's attitude toward an advertising would depend on belief he/she has about the advertising. By knowing what belief variables are positively related to inbound tourists' attitude, appropriate banner advertising could be designed to entice banner advertising favorability, and may also provide hints to create effective banner advertising.

In this study, the banner advertising management was developed from empirical findings of SEM analyses, which substantiated the relationships among belief, attitude, and effectiveness of local online travel agencies' banner advertising. Model 5.1 presents the banner advertising management for local online travel agencies. The model illustrates three main constructs (i.e., belief construct, attitude construct, and effectiveness construct), which exhibits what construct actually takes place in the inbound tourist's mind, and what the possible outcomes are when viewing a banner advertising. In other words, the model was designed to represent the stages through which an inbound tourist's attitude toward banner advertising is predicted by beliefs toward the banner advertising, and the attitude toward banner advertising has positive influence on the banner advertising effectiveness.

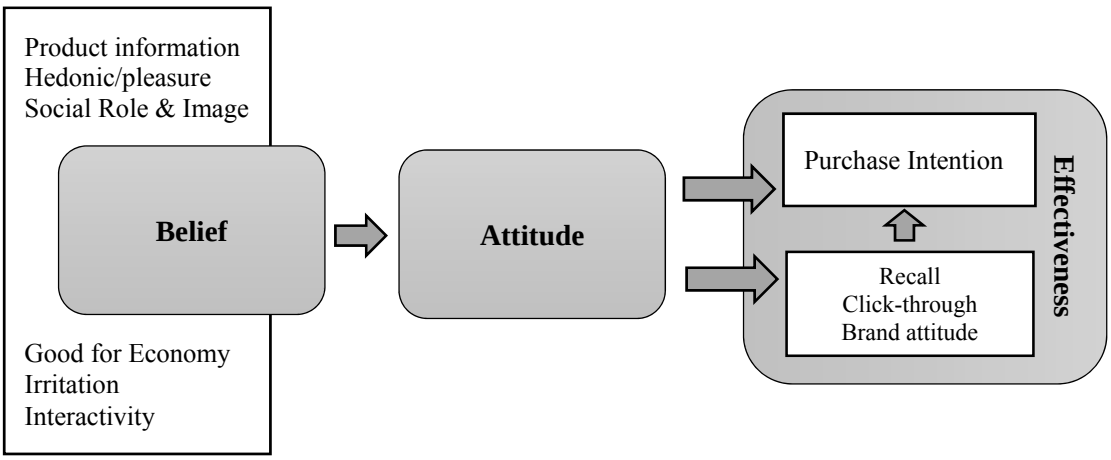

Figure 5.1 Model of Banner Advertising Management for Local Online Travel Agencies

The proposed banner advertising management begins with the ‘belief’ about banner advertising. The model illustrates the significant elements of belief factors that influence an individual inbound tourist’s attitude toward banner advertising of local online travel agencies. More particularly, the elements of belief factors that banner advertising of local online travel agencies should create include, in order of the degree of impact, interactivity, hedonic/pleasure, good for economy, product information, and social role and image, and the element of belief factors that banner advertising of local online travel agencies should prevent is irritation. Note that the ‘credibility’ element of banner advertising was not found to exert a significant effect on inbound tourists’ attitude toward banner advertising of local online travel agencies (p-value = 0.832 for calibration sample and p-value = 0.417 for the validation sample), thus the credibility factor is excluded from the proposed guideline of banner advertising management for local online travel agencies.

‘Attitude’ as represented in the second component of the banner advertising management, is defined as the extent to which the individual inbound tourist reacts toward the banner advertising basing on his/her ‘belief’. Specifically, the hypothetical concept assumes that inbound tourist’s attitude toward banner advertising of local online travel agencies would depend on beliefs he/she has about the banner advertising. In addition, the attitude toward banner advertising, influenced by theoretical antecedent belief variables (i.e., product information, hedonic/pleasure, social role and image, good for economy, irritation, and interactivity), may have both the direct impact on banner advertising ‘effectiveness’ (i.e., purchase intention) and the indirect impact on banner advertising ‘effectiveness’ (i.e., purchase intention) through the banner advertising effect of advertising recall, click-through, and brand attitude. The banner advertising management suggests two layers of banner advertising effectiveness. The first layer of banner advertising effectiveness targets the primary behavior responses from inbound tourists. By creating favorable attitude of inbound tourists toward banner advertising, the advertising desired effects in the forms of higher tendency of advertising recall, increasing chance of click through, and more favorable brand attitude are likely to occur. The advertising effects subsequently link to purchase intention, a more superior indication of banner advertising effectiveness. The mediating role of banner advertising effect (i.e., advertising recall,

click-through, and brand attitude) on the attitude-effectiveness relationship of banner advertising cannot be ignored. The second layer, which is the upper stage of banner advertising effectiveness, relates to the direct influence of attitude toward banner advertising on purchase intention, which reflects the intended action targeted by advertisers.

The solid arrows represent causal relationships among the three constructs, that is, the banner advertising management predicts that 'belief' about banner advertising leads to 'attitude' toward banner advertising, and that attitude subsequently leads to banner advertising 'effectiveness'. The one-way influence of 'belief' on 'attitude' and the one-way influence of 'attitude' on banner advertising 'effectiveness' are postulated. The direct influences operate in the senses that the positive relationships between belief and attitude, and attitude and effectiveness are assumed.

The SEM results confirmed the direction and the magnitude of the relationships among the key constructs (i.e., belief toward banner advertising, attitude toward banner advertising, and banner advertising effectiveness) (see the main structural model in Figure 4.5 in Chapter 4 and the discussions of relationships among the key construct in Sections 5.4.1 to 5.4.3) and are the basis for the development of the proposed banner advertising management for local online travel agencies. The empirical findings from this study shed more light on how belief, attitude, and effectiveness were related to one another and which belief factors were important in influencing the attitude of inbound tourists toward banner advertising. Last but not least, this systematic study provided framework for designing and developing effective banner advertising management for local online travel agencies in terms of the theoretical linkages among belief, attitude, and effectiveness.

5.5 Research Contribution

The finding from this study have significant implications for decision-makers, practitioners, and academia. In the current study, the researcher was interested in examining inbound tourists' cognitive structures in relevant to banner advertising of local online travel agencies. The research findings benefit decision-makers (e.g.,

marketers and advertisers of online travel agencies, advertising organizers) as the knowledge obtained from this study can be used for the development of effective banner advertising strategies to strengthen consumers' positive attitude toward organizations' advertisement. The study also contributes importantly to academic researchers by offering additional empirical evidence for the improvement of conceptual framework for better understanding of "consumers' cognitive structures" in a new area of advertising research. As noted in Chapter 1, the results of this research can be applied to different groups of stakeholders at the theoretical and policy-maker levels. Discussions relating to each of these research contributions are presented in the following two sub-sections.

5.5.1 Contributions to Organizational Decision-Makers

An understanding of inbound tourists' beliefs and attitude toward banner advertising of local online travel agencies would be useful to marketers and/or advertisers of both public and private organizations in the field of tourism. Generally, the determinations of advertising success are the extents to which advertising can (i) create consumers' positive attitude, (ii) enlarge "brand preference", and (iii) boost up sales. Specifically, brand preference and purchase behavior of consumers, which eventually promote sales are formed from consumers' attitudes (MacKenzie and Lutz, 1989). That is to say consumers' attitude toward advertising can be formed by their advertising's perceptions. Accordingly, for the development of effective advertising, decision makers and practitioners in the area of marketing and advertising should understand how their target customers perceive advertising, and what their attitudes toward the advertising are. The findings from this study provide valuable insights into which factors decision makers and practitioners in marketing and advertising should focus their attention to tailor more effective banner advertising that will increase inbound tourists' favorable attitude.

The decisions on marketing and advertising strategies should be based and prioritized according to the magnitude of the relationships between belief construct and attitude construct. More particularly, the guidelines for developing effective banner advertising for local online travel agencies should focus on the banner advertising features, which play the dominant role on inbound tourists' attitudes

toward banner advertising. Table 5.2 presents the magnitudes of the relationships between individual belief factor and attitude construct in terms of the degree of influence as indicated by standardized coefficients for the relationships between belief and attitude constructs.

Table 5.2 The Magnitude of the Relationships between Beliefs about and Attitudes toward Banner Advertising

Order of Magnitude	**Belief about and Attitude toward Banner Advertising**			**Calibration Sample**	**Validation Sample**
				Standardized Coefficient	
1	Interactivity	→	Attitude	0.66***	0.55***
2	Hedonic/pleasure	→	Attitude	0.44***	0.46***
3	Good for economy	→	Attitude	0.17**	0.12*
4	Product information	→	Attitude	0.16**	0.28***
5	Irritation	→	Attitude	-0.16**	-0.15**
6	Social role & image	→	Attitude	0.14*	0.33***
7	Credibility	→	Attitude	-0.01	-0.04

Note: * denotes significant at the 0.05 level
** denotes significant at the 0.01 level
*** denotes significant at the 0.001 level

From the empirical findings, decision-makers and practitioners who are in charge of banner advertising development should focus on the most important features of banner advertising 'interactivity'. The interactivity feature allows expected consumers the actual control over advertised product information and communication flow. More specifically, interactivity features of local online travel agencies' banner advertising should allow inbound tourists to seek and gain access to the tourism product information by directly controlling the content and sequence of communication over the banner advertising (Chung & Zhao, 2004). As suggested by Sundar and Kim (2005), interactivity attributes embedded in the online

advertisements should be in the form clickable tabs and hyperlinks to gain access to the product information. Most importantly, clicking on the banner advertising of local online travel agency does simply lead the inbound tourists to travel agency's web site. The banner advertising of local online travel agencies should be designed as suggested, focusing not only on the tourists' full control over the banners, but also increasing levels of dynamism and successful attempting to induce experiential encounters, so that inbound tourists could have different degrees of gaining or accessing banner information as they want. Interactivity feature of banner advertising would result in positive attitude of prospective tourists toward the banner advertising, and thus enhance the banner advertising effectiveness.

Hedonistic feature of advertising is another important feature influencing consumer's attitude toward advertising and resulting in advertising effectiveness. From empirical evidence of the magnitude of the relationship between 'hedonic/pleasure' feature and attitude toward banner advertising (see Table 5.2), tourism advertisers/marketers should consider hedonic/pleasure as an important technique to increase inbound tourists' banner advertising preference. Banner advertising features s such as humor, amusing, enjoyable advertising messages, or pictures of pleasant tourist attractions can easily arouse tourists' attention. Recently, many companies have included animation characteristics such as blinking banner ads and flashing items into their advertisements to enhance consumers' positive attitudes. Sundar and Kalyanarama (2004) and Zhang (2000) asserted that online advertisements with the moving animation can arouse consumers' fun and enhance vivid web environment. Practically, local online travel agencies' banner advertising that contain enjoyable, pleasurable and fun, entertaining elements and contents would be able to increase the positive attitude of inbound tourists, and enhance overall effectiveness of a banner advertising.

The analysis also revealed that four features of banner advertising (i.e., product information, social role and image, good for economy, and irritation) have significant effect, through to a smaller extent by the standards of Chin (1998) and Cohen (1988), on attitude toward banner advertising of local online travel agencies. In this case, the small effect is less of a concern since prior studies on internet advertising have found empirical evidences that these features of belief factors were

positively related to attitude toward internet advertising (e.g., Brackett et al., 2001; Chakrabarty & Yelkur, 2005; Ducoffe, 1996; Haghirian et al., 2005; Korgaonkar et al., 1997; Schlosser et al., 1999; Yaakop, Anuar, & Omar, 2013). 'Good for economy' feature of banner advertising provides detail of the tangible financial results of advertising for consumers (Munusamy & Wong, 2007). It is important to keep inbound tourists informed of the useful information that tells them about tourism products and service choices, benefits, or features. By providing adequate information, advertising could reduce consumer's search cost and time spent looking for products or services (Korganonkar et al., 1997; Petrovici et al., 2007), which result in positive attitude toward advertising, and lead to optimal purchase decision (Moon, 2004). The finding that 'product information' feature exerts less influence on the attitude toward banner advertising may be due to the fact that banner advertising usually has space limitation (Choi & Rifon, 2002), and a minimum or limited amount of product information may be used as an input into attitude formation (Faber et al., 2004). Thus, 'product information' feature of banner advertising may exert a less significant influence on the attitude toward banner advertising. Banner advertising for local online travel agencies should create the electronic messages that increase the attention of target tourists (Watson et al., 2000), develop simple banner advertising, and customize the design that is eye-catching (Bernard, 2003; Newman, 2013). In addition, banner advertising of local online travel agencies should provide up-to-date and rich-content of tourism products making banner advertising perceived as useful and valuable source of information.

'Irritation' feature has found to exert a small but negative effect on inbound tourists' attitude toward banner advertising. Previous studies (e.g., Benitez, 2002; De Pelsmacker & Van den Bergh, 1998; Ducoffe, 1996; Mccoy et al., 2008; Rettie, Robinson and Jenner, 2003; Sandage & Leckenby, 1980; Zhang 2000) revealed conclusive findings that irritation was negatively related to the value of advertising. Practically, advertising should be designed to avoid any irritating or annoying features in terms of content, execution, and placement that might distract consumers (Ducoffe, 1996; Chan, Jon, & Stevens, 2004). To ensure that banner advertising of local online travel agencies is effective and not perceived as intrusive by inbound tourists, some techniques are suggested: (i) to increase the relevance of the advertising content to the

host website to foster inbound tourists' advertising involvement, thus perceived irritation would lessen (Wang et al., 20020), (ii) to provide added value to inbound tourists in terms of valuable tourism information, with neat and appeal banner advertising design (Lim, 2013), and (iii) to select well organized website, which manages moderate and convenient number of advertising in a single web page (Ashmany, 2014; Li et al., 2002). To create a favorable experience for inbound tourists, tourism marketers or advertisers should design 'social role and image' feature of banner advertising by associating advertised tourism products and services with some desirable images (Purmal et al., 2013), reflects social status (Wang & Sun, 2009), and depicts ideal consumers (Pollay & Mittal, 1993). Woodside (1996) suggested that to focus on tourism activities and benefits that reflect consumer's lifestyle, "image advertising" with lifestyle theme should be employed. In practice, banner advertising appeals that congruence with inbound tourists' self-concept would enhance banner advertising effectiveness.

Although the research findings of this study showed that credibility feature was not significantly related to inbound tourists' attitude toward banner advertising of local online travel agencies, this does not mean that the tourism advertising designers can ignore this feature. The credibility of banner advertising is a basic and necessary element of advertising. Tourism marketers and advertisers should keep their banner advertising credible by developing necessary advertising information in trustworthy, professional, and attractive manner (Siau & Shen, 2003). Trustworthiness of a banner advertising could be developed by providing tourism product information straightforward, without a motivation for misleading or untruth (Ohanian, 1991), and the banner advertised product information should be provided in a valid and accurate manner to present the expertise of tourism advertisers (Kumar, 2013).

Use of message presenter or advertising endorser is another technique to build the credibility of tourism banner advertising. Advertising endorser could be anyone who has expertise or a reputation in a specific field to represent the product (Wang, Cheng, and Chu, 2013). In general, well-known persons or celebrities are regarded to be more credible and persuasive (Atkin & Block 1983; Freiden 1982; Friedman and Friedman 1979; Kamins et al. 1989; Petty, Cacioppo, & Schumann 1983; Sternthal, Phillips, & Dholakia 1978). Given that limited tourism product information can be

provided in banner advertising of local online travel agencies, well-known endorser might lead to credible perceptions of the banner advertising.

With an enlargement of tourism websites availability, tourists tend to look for reliable product information supplied by trustworthy websites. Normally, website credibility is supposed to lead to credible web advertising. Cues available at the website, for example, website reputation, or "URL domain type (e.g., .edu, .gov, .org or .com)" are always used as a filter of website credibility, and also served as a cue for tourists inference-making about the online advertising credibility (Hermes 1996; Shamdasani, Stanaland, & Tan 2001). In other words, website credibility is expected to lead to advertising credibility. Based on these reasons, tourism marketers and advertisers should develop banner advertising according to the suggested guidelines to effectively communicate their advertisements to inbound tourists.

In conclusion, the implications and directions for practical uses of the research findings are twofold (see Figure 5.1). First, the findings have important implications for tourism marketers and advertising practitioners in providing the practical routes to achieve banner advertising effectiveness. The research findings also provide decision makers of local online travel agencies when selecting advertising proposals and planning their banner advertising campaigns more effectively. This study contributes importantly to decision makers and practitioners in the field of tourism marketing and advertising by providing a set of guidelines for developing effective tourism banner advertising, which can create a favorable experience and positive attitude for inbound tourists.

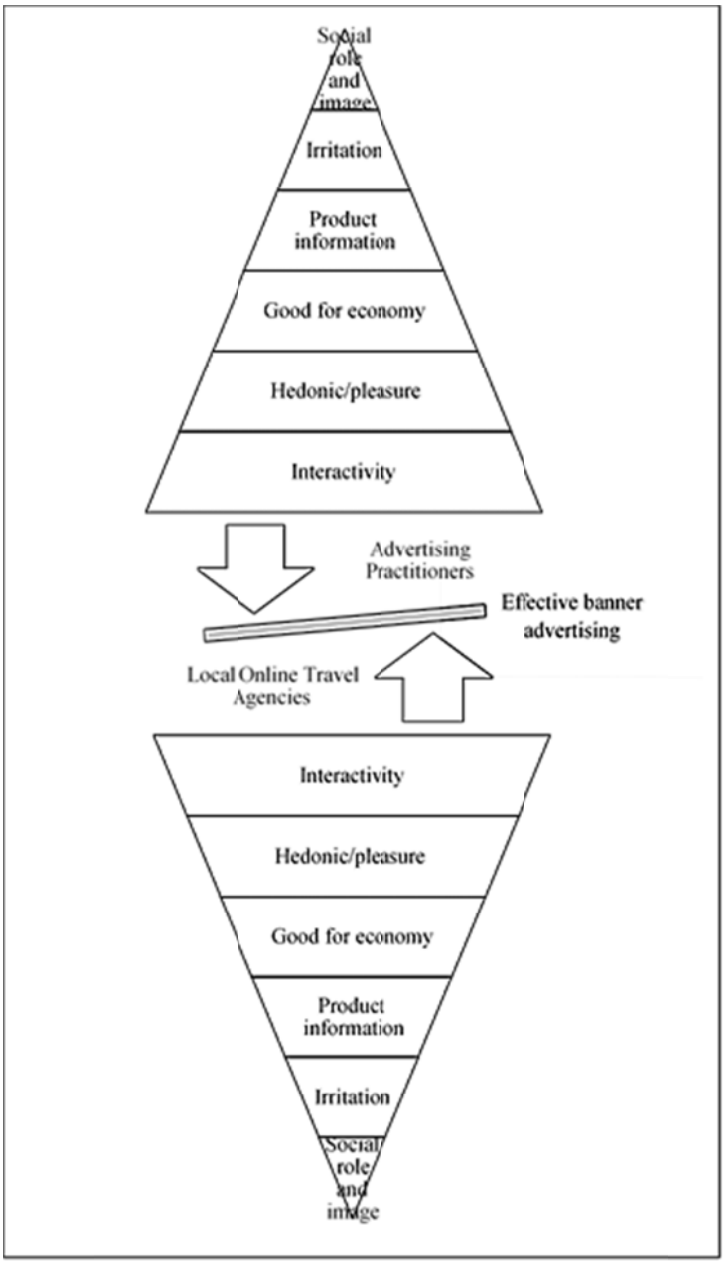

Figure 5.2 Practical Implications of the Findings from this Study

5.5.2 Contributions to Academia and Researchers

At the theoretical level, this study primarily contributes to the growing body of advertising literature. The study has identified the belief construct, attitude construct, and banner advertising effectiveness construct, and substantiates their relationships basing on existing literatures. The empirical evidences obtained from the analyses in this study are useful specifically to the tourism and hospitality strand of research. The

findings in this study have broad implications as the proposed banner advertising management can be extended and applied to other tourism and hospitality organizations (e.g., tour operator, lodging, event planning, restaurant, and transportation). In addition, this study can be seen as the pioneering work to comprehensively investigate inbound tourists' complicated structure of beliefs and attitudes toward banner advertising in the context of local online travel agencies in emerging market countries.

The study makes significant contribution in three areas of knowledge. First, in the marketing communication field, the study makes contributions about banner advertising, helping for better understanding of the strategies that can influence consumer attitude toward the advertising practice. It also contributes to a certain extent by showing that consumers are willing to accept banner advertising as an alternative way of obtaining a particular product or service information. Second, the study brings a contribution to the investigation of consumer behavior in social science, and has implications for the theory regarding attitude formation in the interactive environment. Third, the study adds more empirical evidence to the interactive media literature, providing information regarding the construction of internet advertisements, more specifically, the banner advertisements and their particular characteristics such as interactivity, hedonic, and pleasure.

This study contributes importantly to the research in the field of tourism. It proposed and tested 'Banner Advertising Belief Dimensions' for tourism business (i.e., production information, hedonic/pleasure, credibility, social role and image, good for economy, irritation, and interactivity), which deepens our understanding of inbound tourists' beliefs and attitudes toward banner advertising of local online travel agencies in relevant to the intrinsic characteristics of tourism products. The study is able to confirm 'Tourism business's Banner Advertising Belief Dimensions' as a valid construct that could be adopted in future tourism advertising studies. In addition, the study enhances our understanding of belief about and attitude toward banner advertising of local online travel agencies, and banner advertising effectiveness, which are the three important constructs widely adopted and empirically tested in advertising literatures. All the three constructs have been found to be reliable and valid, and could be applied to other tourism advertising studies with some wording

adjustments to suit the new study contexts. The confirmatory factor analyses also indicated that these three constructs do occupy construct validity appropriated to be used in future studies.

The empirical results of this study also contribute to the better understanding of advertising activities in the tourism businesses. The findings advance the knowledge in the advertising, marketing, and tourism literatures by providing theoretical grounds and empirical evidences regarding the major factors that affect banner advertising effectiveness of local online travel agencies. More importantly, the new findings from this study is that there is empirical evidence indicating that the effects of banner advertising attitude on banner advertising effectiveness of local online travel agencies operate in two channels. Firstly, the attitude toward banner advertising exerts a positive and direct effect on purchase intention, the upper layer of indication of banner advertising effectiveness. Secondly, the attitude toward banner advertising positively affects the banner advertising effect (i.e., advertising recall, click-through, and brand attitude)—the primary level of indication of banner advertising effectiveness. The banner advertising effect subsequently influences purchase intention, the upper layer of indication of banner advertising effectiveness. In other words, the banner advertising effect (i.e., advertising recall, click-through, and brand attitude) plays a mediating role that links attitude toward banner advertising to purchase intention, the upper layer of indication of banner advertising effectiveness. Through the influence on advertising recall, click-through, and brand attitude, consumer's behavioral responses can be directed to the level that take intention to purchase. Last but not least, this study contributes importantly to the understanding of the operational processes by which local tourism marketers can effectively design and use banner advertising in their marketing activities, which is the topic that has received less attention in the tourism and hospitality literatures.

5.6 Limitations and Suggestions for Future Research

Despite many positive contributions discussed in the previous section, this study is bound by several limitations. Each of these limitations would be discussed along with the suggestions for future research.

Firstly, the study was based primarily on the specific set of questions from prior studies (i.e., the studies of beliefs about online advertising, the studies of attitude toward online advertising, and the studies of online advertising effectiveness). Some new factors that were not included in the model but might have significant effect on the belief-attitude-effectiveness relations were not investigated in the current study. Future studies should incorporate other possible components (e.g., demographic, value corruption, deceptive, or materialism) into their framework to enrich the understanding of the belief-attitude-effectiveness relations of banner advertising, and to allow the study to generate more empirical evidence regarding the interrelationships as well as the way in which each of the component could be adopted in different tourism and hospitality business contexts.

Secondly, the survey in this study was based on self-report of the respondents. The accuracy of data collected from this survey method depended significantly on the memory of the respondents. Specifically, the uncertainty of memory about banner advertising of local online travel agencies might possibly occur, especially in the case of the respondents who planned their travel long in advance. When accessing the reliability of self-report data, the cognitive issue—whether the respondents have the memory to answer the question accurately, is always raised. To address this problem, questionnaire must be well designed, and survey must be well administered. For example, to avoid asking questions that respondents have to retrieve too long memory; or in case of recollection of the past experience, using short period of time and administering the survey in a number of time over a certain period might be preferable. Even though, self-reporting by questionnaire could have some biases such as a recall bias, this bias can be minimized using certain survey techniques.

Thirdly, as this research was carried out within a single tourism context (i.e., local online travel agency), future research can explore the differences in the belief-attitude-effectiveness relations of banner advertising through comparative study

across tourism businesses. The comparative study could aim to substantiate the differences across the different type of business (e.g., the service, accommodation, and airline sectors). The cross-comparison of tourism and hospitality organizations will also enhance the knowledge of online advertising at a more profound level.

Finally, common to the studies that apply self-administered survey instruments and subjective scales to measure different constructs in the model, this study may have some problems related to data collection errors and common method variance. Future research could limit these problems by using objective data—data from multiple sources, wherever possible to allow for cross-checking of the reliability and validity.

5.7 Conclusion

This study provides a comprehensive picture to understand the belief-attitude-effectiveness relations on banner advertising of local online travel agencies. More specifically, this research is able to confirm with the empirical evidence that the belief dimensions of banner advertising (i.e., product information, hedonic/pleasure, social role and image, good for economy, irritation, and interactivity) have significant impact on the attitude of inbound tourists toward banner advertising. To create favorable attitude toward banner advertising, local online travel agencies should design their banner advertising to be informative, entertaining, credible, interactive, promote social role and image of users, have economic value, and do not contain any irritation components. Interactivity of banner advertising seems to be the most influential dimension that leads to favorable attitude toward banner advertising. Furthermore, the attitude toward banner advertising is positively associated with the effectiveness of banner advertising (i.e., advertising recall, click-through, brand attitude, and purchase intention). That is, to increase effectiveness of banner advertising, local online travel agencies should create positive attitude of inbound tourists toward banner advertising. In summary, the effectiveness of banner advertising is increased with favorable attitude of inbound tourists toward banner advertising. The favorable attitude toward banner advertising could be developed by designing banner advertising to have specific features and contents in terms of having

informative attribute, hedonic/pleasure attribute, social role and image attribute, good for economy attribute, interactivity attribute, and no irritation attribute.

The findings from this study provide significant contributions for decision makers of organizations, local tourism marketers and advertising designers, and local travel agencies in designing online advertising features and contents to effectively communicate to foreign tourists. As online advertising has become an important marketing tool with high power of accessibility and cost advantages, the effective use of online advertising is a key determinant that enhances competitiveness of local tourism businesses. More specifically, this study suggests a banner advertising management for effective online advertising tasks to drive business survival in the international tourism marketplace.

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APPENDICES

Appendix A

Questionnaire

This research is conducted as partial fulfillment of the requirements for the Degree of Doctor of Philosophy (Integrated Tourism Management). The aim of this research is to propose a Banner Advertising Management that is effective in the context of local online travel agencies. All data and measurements obtained from this research study will be stored confidentially. Please make sure that you have responded to every statement.

Sincerely Yours,

(Kamonthat Nualanan)
Ph.d. candidate in Integrated Tourism Management
Graduate School of Tourism Management
National Institute of Development Administration (NIDA)

Research Topic: Banner Advertising Management for Local Online travel agencies

Have you ever viewed local online travel agencies' banner advertising[1]?

◯ Yes (Please provide the website name, which you have seen the banner advertising: _____)

If "yes", please continue to Part 1 (next page).
If "no", please skip this survey, thank you very much.

[1] **Banner advertising** is a typically rectangular advertisement placed on a third-party website, which is linked to local online travel agency's website, by clicking, tourists will be transferred to local online travel agency's website to learn more about a particular travel agency's products or services

Q1. Please indicate the degree to which you agree with the following statements:

	Strongly Agree	Agree	Somewhat Agree	Neutral	Somewhat Disagree	Disagree	Strongly Disagree
Q1.1 Product Information							
Local online travel agencies' banner advertising…							
a. is valuable source of tourism product information such as tour packages and accommodation.	7	6	5	4	3	2	1
b. provides useful information about tourism products available in Thailand.	7	6	5	4	3	2	1
c. is a convenient source of information about tourism products available in Thailand.	7	6	5	4	3	2	1
d. supplies information about features (e.g., price, hotel location, program tour) of tourism products that I'm looking for.	7	6	5	4	3	2	1
e. provides information about quality of the tourism products.	7	6	5	4	3	2	1
f. keeps me up to date about tourism products available in Thailand.	7	6	5	4	3	2	1
Q1.2 Hedonic/Pleasure							
Local online travel agencies' banner advertising…							
a. is more enjoyable than other types of advertising media.	7	6	5	4	3	2	1
b. is entertaining.	7	6	5	4	3	2	1
c. is amusing.	7	6	5	4	3	2	1
d. is pleasant.	7	6	5	4	3	2	1
Q1.3 Credibility							
a. Local online travel agencies' banner advertising has credible information.	7	6	5	4	3	2	1
b. There is a consistency between the tourism products advertised on the web and the actual tourism products.	7	6	5	4	3	2	1
c. Local online travel agencies' banner advertising is reliable.	7	6	5	4	3	2	1
d. I trust tourism products advertised on the web more than those that are not.	7	6	5	4	3	2	1
Q1.4 Social role and image							
a. Local online travel agents' banner advertising helps me learn what tourism products are in trend.	7	6	5	4	3	2	1
b. Local online travel agencies' banner advertising helps me learn what tourism products I should buy for keeping a good social image	7	6	5	4	3	2	1
c. Local online travel agencies' banner advertising gives me information about what people like me are buying and using.	7	6	5	4	3	2	1
d. Local online travel agencies' banner advertising helps me know which product will or will not reflect the sort of person I am.	7	6	5	4	3	2	1

	Strongly Agree	Agree	Somewhat Agree	Neutral	Somewhat Disagree	Disagree	Strongly Disagree
Q1.5 Good for economy							
a. Local online travel agencies' banner advertising intensifies the competition which results in the lower price of tourism products.	7	6	5	4	3	2	1
b. I usually get better value for my money spending on the tourism products advertised on the web than the unadvertised ones.	7	6	5	4	3	2	1
c. Local online travel agencies' banner advertising saves my time in searching tourism product information.	7	6	5	4	3	2	1
d. Local online travel agencies' banner advertising is useful to me for searching the best price for a tourism product.	7	6	5	4	3	2	1
e. I save money when I gather information from banner advertising.	7	6	5	4	3	2	1
Q1.6 Irritation							
a. Local online travel agencies' banner advertising is annoying.	7	6	5	4	3	2	1
b. There are too much local online travel agencies' banner advertising located in a single web page that obscure the web content.	7	6	5	4	3	2	1
c. I often have no control over unwanted banner advertising during my web surfing.	7	6	5	4	3	2	1
d. Local online travel agencies' banner advertising techniques require too much of my attention.	7	6	5	4	3	2	1
e. The animation on local online travel agents' banner advertising distracts my attention from the page content.	7	6	5	4	3	2	1
Q1.7 Interactivity							
a. When I click on local online travel agencies' banner advertising, information is shown instantly.	7	6	5	4	3	2	1
b. When I click on local online travel agencies' banner advertisings, there is speedy link to the online travel agents' website.	7	6	5	4	3	2	1
c. Local online travel agencies' banner advertising gives me full control.	7	6	5	4	3	2	1
Q2 Attitude toward Banner Advertising							
a. I often refer to local online travel agencies' banner advertising because it allows me to enjoy the best and interesting deals.	7	6	5	4	3	2	1
b. Local online travel agencies' banner advertising serves as a good reference for my purchasing decision.	7	6	5	4	3	2	1
c. Local online travel agencies' banner advertising is a good thing	7	6	5	4	3	2	1
d. Overall, I consider that local online travel agencies' banner advertising is favorable.	7	6	5	4	3	2	1

Q3 Please indicate the degree to which you agree with the following statements:

	Strongly Agree	Agree	Somewhat Agree	Neutral	Somewhat Disagree	Disagree	Strongly Disagree
Q3.1 Banner advertising recall							
a. Local online travel agencies' banner advertising messages are easy to remember.	7	6	5	4	3	2	1
b. Tourism product information on local online travel agencies' banner advertising is easy to recall.	7	6	5	4	3	2	1
c. I can describe tourism products advertised on local online travel agencies' banner advertising.	7	6	5	4	3	2	1
d. The interactive of local online travel agencies' banner advertising helps me recall tourism products more easily.	7	6	5	4	3	2	1
Q3.2 Banner advertising click-through							
a. I often click local online travel agencies' banner advertising to see more product information from the site.	7	6	5	4	3	2	1
b. I click local online travel agencies' banner advertising when the advertising content is relevant to the third-party web content.	7	6	5	4	3	2	1
c. I am likely to click through the banner advertising of local online travel agencies again	7	6	5	4	3	2	1
Q3.3 Brand attitude							
a. After viewing local online travel agencies' banner advertising, I develop preference for the travel agency's brand.	7	6	5	4	3	2	1
b. Local online travel agencies' banner advertising can create strong brand royalty.	7	6	5	4	3	2	1
c. Local online travel agents that are advertised on banners are better in quality than those of online travel agencies that are not banner advertised.	7	6	5	4	3	2	1
d. After viewing local online travel agencies' banner advertising, my impression for the travel agencies' brand is strengthened.	7	6	5	4	3	2	1
Q4 Purchase intention							
a. I feel comfortable to purchase local online travel agencies' products because of their banner advertising.	7	6	5	4	3	2	1
b. I prefer to buy tourism products advertised on the web more than those that are not.	7	6	5	4	3	2	1
c. I intend to purchase tourism products advertised on the web more than those that are not.	7	6	5	4	3	2	1

Personal information (please "circle")

Q5 Gender:

1. Male 2. Female

Q6 Age:

1. Under 25 2. 25-34 3. 35-44
4. 45-54 5. 55-64 6. 65 and over

Q7 Region of residence

1. Africa 2. Americas 3. East Asia
4. Europe 5. Middle East 6. Oceania
7. South Asia

Q8 Education:

1. Less than high school 2. High school
3. Bachelor's degree 4. Master's degree
5. Doctor's degree and higher

Q9 Occupation

1. Professional 2. Administrative and Managerial
3. Commercial and Personnel and Clerical Workers 4. Laborers Production and Service
5. Agricultural Workers 6. Housewife or Unpaid Family
7. Students 8. Retired and Unemployed
9. Others

Q10 Annual income (U.S. dollars)

1. Under US$20,000 2. US$20,001 – US$40,000
3. US$40,001 – US$60,000 4. US$60,001 – US$80,000
5. US$80,001 and Over 6. No Income

Q11 Frequent of visit

1. First visit 2. Revisit

Q12 Travel arrangement

1. Group Tour 2. Non Group Tour

Q13 Purpose of visit

1. Holiday 2. Business 3. Meeting
4. Incentive 5. Convention 6. Exhibitions
7. Others

Appendix B

Content Validity

Appendix B-1 List of experts for content review

Experts	Organization	Field of expert
1. Assistant Professor Dr.Amonrat Thoumrungroje	School of Management, Assumption University	Marketing and International Business
2. Assistant Professor Dr.Olimpia C. Racela	Mahasarakham Business School, Mahasarakham University	Marketing
3. Assistant Professor Dr. Nattharika Rittippant	School of Management Technology, Sirindhorn International Institute of Technology, Thammasat University	Marketing
4. Dr. Pattana Boonchoo	Thammasat Business School, Thammasat University	Marketing
5. Dr. Chaiporn Vithessonthi	Department of Accountancy and Finance, School of Business University of Otago	Management
6. Dr. Issara Suwanragsa	Graduate School of Management, Assumption University	Management
7. Dr. Suwaree Ashton	Graduate School of Tourism Management, NIDA	Tourism
8. Dr.Sasiporn Usanavasin	School of Information, Computer, and Communication Technology Sirindhorn International Institute of Technology Thammasat University	IT
9. Dr.Suppanta Romprasert	Martin de Tours School of Management, Assumption University	Marketing and International Business
10. Ms.Yuvadee Nirattakun	Director Planning Department, Marketing Research Division Tourism Authority of Thailand	Tourism, Marketing

Appendix B-2 Item-Objective Congruence Results

[1 = Consistent, 0 = Do not confirm, -1 = Inconsistent]

Measurement items, expert score	1	2	3	4	5	6	7	8	9	10	Total	Mean
Q1.1 Product Information												
Local online travel agencies' banner advertising…												
a. is valuable source of tourism product information such as tour packages and accommodation.	1	0	1	1	1	1	1	1	1	1	9	0.9
b. provides useful information about tourism products available in Thailand.	1	1	1	1	0	1	1	1	1	1	9	0.9
c. is a convenient source of information about tourism products available in Thailand.	1	1	1	1	1	1	1	1	1	1	10	1
d. supplies information about features (e.g., price, hotel location, program tour) of tourism products that I'm looking for.	1	1	1	0	1	1	1	1	1	1	9	0.9
e. provides information about quality of the tourism products.	1	1	1	0	1	1	1	1	1	1	9	0.9
f. keeps me up to date about tourism products available in Thailand.	1	1	1	-1	1	1	1	1	1	1	8	0.8
Q1.2 Hedonic/Pleasure												
Local online travel agencies' banner advertising…												
a. is more enjoyable than other types of advertising media.	1	1	0	1	1	1	1	1	1	1	9	0.9
b. is entertaining.	1	1	1	1	1	1	1	1	1	1	10	1
c. is amusing.	1	1	1	1	1	1	1	1	1	1	10	1
d. is pleasant.	1	1	1	1	1	1	1	1	1	1	10	1

Measurement items, expert score	1	2	3	4	5	6	7	8	9	10	Total	Mean
Q1.3 Credibility												
a. Local online travel agencies' banner advertising has credible information.	0	1	1	1	1	1	1	1	1	1	9	0.9
b. There is a consistency between the tourism products advertised on the web and the actual tourism products.	1	1	1	1	1	1	1	1	1	1	10	1
c. Local online travel agencies' banner advertising is reliable.	1	1	1	1	1	1	1	1	1	1	10	1
d. I trust tourism products advertised on the web more than those that are not.	1	1	1	1	1	1	1	1	1	1	10	1
Q1.4 Social role and image												
a. Local online travel agencies' banner advertising helps me learn what tourism products are in trend.	0	1	1	1	1	1	1	1	1	1	9	0.9
b. Local online travel agencies' banner advertising helps me learn what tourism products I should buy for keeping a good social image	1	1	1	1	1	1	1	1	1	1	10	1
c. Local online travel agencies' banner advertising gives me information about what people like me are buying and using.	1	0	1	0	1	1	0	1	1	1	7	0.7
d. Local online travel agencies' banner advertising helps me know which product will or will not reflect the sort of person I am.	0	0	1	1	1	1	1	1	1	1	8	0.8
Q1.5 Good for economy												
a. Local online travel agencies' banner advertising intensifies the competition which results in the lower price of tourism products.	0	1	1	1	1	1	1	1	1	1	9	0.9
b. I usually get better value for my money spending on the tourism products advertised on the web than the unadvertised ones.	1	1	1	1	1	1	1	1	1	1	10	1
c. Local online travel agencies' banner advertising saves my time in searching tourism product information.	1	1	1	1	1	1	1	1	1	1	10	1
d. Local online travel agencies' banner advertising is useful to me for searching the best price for a tourism product.	1	1	1	0	1	1	1	1	1	1	9	0.9
e. I save money when I gather information from banner advertising.	1	1	1	1	1	1	1	1	1	1	10	1

Measurement items, expert score	1	2	3	4	5	6	7	8	9	10	Total	Mean
Q1.6 Irritation												
a. Local online travel agencies' banner advertising is annoying.	1	1	1	1	1	1	1	1	1	1	10	1
b. There are too much local online travel agencies' banner advertising located in a single web page that obscure the Web content.	1	1	1	1	1	1	0	1	1	1	9	0.9
c. I often have no control over unwanted banner advertising during my web surfing.	1	1	1	1	1	1	1	1	1	1	10	1
d. Local online travel agencies' banner advertising techniques require too much of my attention.	0	1	0	1	1	1	1	1	1	1	8	0.8
e. The animation on local online travel agencies' banner advertising distracts my attention from the page content.	1	1	1	1	1	1	1	1	1	1	10	1
Q1.7 Interactivity												
a. When I click on local online travel agencies' banner advertising, information is shown instantly.	1	1	1	1	1	1	1	1	1	1	10	1
b. When I click on local online travel agencies' banner advertisings, there is speedy link to the online travel agencies' website.	0	1	1	1	1	1	1	1	1	1	9	0.9
c. Local online travel agencies' banner advertising gives me full control.	0	1	1	1	1	1	1	1	1	1	9	0.9
d. Local online travel agencies' Web advertising provides possibilities to modify the advertising features	-1	1	1	-1	-1	1	-1	1	1	1	2	0.2
Q2 Attitude toward Banner Advertising												
a. I often refer to local online travel agencies' banner advertising because it allows me to enjoy the best and interesting deals.	1	1	1	1	1	1	0	1	1	1	9	0.9
b. Local online travel agencies' banner advertising serves as a good reference for my purchasing decision.	1	1	1	1	1	1	1	1	1	1	10	1
c. Local online travel agencies' banner advertising is a good thing	1	1	1	1	1	1	1	1	1	1	10	1
d. Overall, I consider that local online travel agencies' banner advertising is	0	1	1	1	1	1	1	1	1	1	9	0.9

Measurement items, expert score	1	2	3	4	5	6	7	8	9	10	Total	Mean
favorable.												
Q3.1 Banner advertising recall												
a. Local online travel agencies' banner advertising messages are easy to remember.	1	1	1	1	1	1	1	1	1	1	10	1
b. Tourism product information on local online travel agencies' banner advertising is easy to recall.	1	1	1	1	1	1	1	1	1	1	10	1
c. I can describe tourism products advertised on local online travel agencies' banner advertising.	1	1	1	1	1	1	1	1	1	1	10	1
d. The interactive of local online travel agencies' banner advertising helps me recall tourism products more easily.	1	1	1	1	1	1	1	1	1	1	10	1
Q3.2 Banner advertising click-through												
a. I often click local online travel agencies' banner advertising to see more product information from the site.	1	1	1	1	1	1	1	1	1	1	10	1
b. I click local online travel agencies' banner advertising when the advertising content is relevant to the third-party web content.	0	1	1	1	1	1	1	1	1	1	9	0.9
c. I am likely to click through the banner advertising of local online travel agencies again	1	1	1	1	1	1	1	1	1	1	10	1
d. After viewing Local online travel agencies' web advertising, I often click-through to purchase tourism products	0	1	1	-1	-1	1	1	0	0	0	2	0.2
Q3.3 Brand attitude												
a. After viewing local online travel agencies' banner advertising, I develop preference for the travel agency's brand.	1	1	1	1	1	1	1	1	1	1	10	1
b. Local online travel agencies' banner advertising can create strong brand royalty.	1	1	1	1	1	0	1	1	1	1	9	0.9
c. Local online travel agencies that are advertised on banners are better in quality than those of online travel agencies that are not banner advertised.	1	1	1	1	1	1	1	1	1	1	10	1
d. After viewing local online travel agencies' banner advertising, my impression for the travel agency's brand is strengthened.	1	1	1	1	1	1	1	1	1	1	10	1

Measurement items, expert score	1	2	3	4	5	6	7	8	9	10	Total	Mean
Q4 Purchase intention												
a. I feel comfortable to purchase local online travel agencies' products because of their banner advertising.	1	1	1	1	1	1	1	1	0	1	0.9	0.9
b. I prefer to buy tourism products advertised on the web more than those that are not.	1	1	1	1	1	1	1	1	1	1	10	1
c. I intend to purchase tourism products advertised on the web more than those that are not.	1	1	1	1	1	1	1	1	1	1	10	1
Total	39	48	49	41	46	50	46	50	49	50	459.9	0.92

Appendix C

Data Coding and List of Variables Used in Data Analysis

Data Coding and List of Variables Used in Data Analysis

Coding Instructions			
Variable Name	**Variable Label**	**Description**	**Codes**
Q0A	EX01	Banner advertising review's experience	0 = No; 1 = Yes
Q0B	NM01	Name of Website where Local travel agent's banner advertising seen	Name
Q1.1a	PI01	Product information	Scale from 1 to 7 (1 = Strongly Disagree; 2 = Disagree; 3 = Somewhat Disagree; 4 = Neutral; 5 Somewhat Agree; 6 = Agree; 7 = Strongly Agree)
Q1.1b	PI02		
Q1.1c	PI03		
Q1.1d	PI04		
Q1.1e	PI05		
Q1.1f	PI06		
Q1.2a	HP01	Hedonic/Pleasure	Scale from 1 to 7 (1 = Strongly Disagree; 2 = Disagree; 3 = Somewhat Disagree; 4 = Neutral; 5 Somewhat Agree; 6 = Agree; 7 = Strongly Agree)
Q1.2b	HP02		
Q1.2c	HP03		
Q1.2d	HP04		
Q1.3a	CD01	Credibility	Scale from 1 to 7 (1 = Strongly Disagree; 2 = Disagree; 3 = Somewhat Disagree; 4 = Neutral; 5 Somewhat Agree; 6 = Agree; 7 = Strongly Agree)
Q1.3b	CD02		
Q1.3c	CD03		
Q1.3d	CD04		
Q1.4a	SRI01	Social Role and Image	Scale from 1 to 7 (1 = Strongly Disagree; 2 = Disagree; 3 = Somewhat Disagree; 4 = Neutral; 5 Somewhat
Q1.4b	SRI02		

Coding Instructions			
Variable Name	**Variable Label**	**Description**	**Codes**
Q1.4c	SRI03		Agree; 6 = Agree; 7 = Strongly Agree)
Q1.4d	SRI04		
Q1.5a	GE01	Good for Economy	Scale from 1 to 7 (1 = Strongly Disagree; 2 = Disagree; 3 = Somewhat Disagree; 4 = Neutral; 5 Somewhat Agree; 6 = Agree; 7 = Strongly Agree)
Q1.5b	GE02		
Q1.5c	GE03		
Q1.5d	GE04		
Q1.5e	GE05		
Q1.6a	IR01	Irritation	Scale from 1 to 7 (1 = Strongly Disagree; 2 = Disagree; 3 = Somewhat Disagree; 4 = Neutral; 5 Somewhat Agree; 6 = Agree; 7 = Strongly Agree)
Q1.6b	IR02		
Q1.6c	IR03		
Q1.6d	IR04		
Q1.6e	IR05		
Q1.7a	IA01	Interactivity	Scale from 1 to 7 (1 = Strongly Disagree; 2 = Disagree; 3 = Somewhat Disagree; 4 = Neutral; 5 Somewhat Agree; 6 = Agree; 7 = Strongly Agree)
Q1.7b	IA02		
Q1.7c	IA03		
Q2a	ATTB01	Attitude toward banner advertising	Scale from 1 to 7 (1 = Strongly Disagree; 2 = Disagree; 3 = Somewhat Disagree; 4 = Neutral; 5 Somewhat Agree; 6 = Agree; 7 = Strongly Agree)
Q2b	ATTB02		
Q2c	ATTB03		
Q2d	ATTB04		
Q3.1a	RC01	Banner advertising recall	Scale from 1 to 7 (1 = Strongly Disagree; 2 = Disagree; 3 = Somewhat Disagree; 4 = Neutral; 5 Somewhat Agree; 6 = Agree; 7 = Strongly Agree)
Q3.1b	RC02		
Q3.1c	RC03		
Q3.1d	RC04		

Coding Instructions			
Variable Name	**Variable Label**	**Description**	**Codes**
Q3.2a	CT01	Banner advertising click-through	Scale from 1 to 7 (1 = Strongly Disagree; 2 = Disagree; 3 = Somewhat Disagree; 4 = Neutral; 5 Somewhat Agree; 6 = Agree; 7 = Strongly Agree)
Q3.2b	CT02		
Q3.2c	CT03		
Q3.3a	BA01	Brand attitude	Scale from 1 to 7 (1 = Strongly Disagree; 2 = Disagree; 3 = Somewhat Disagree; 4 = Neutral; 5 Somewhat Agree; 6 = Agree; 7 = Strongly Agree)
Q3.3b	BA02		
Q3.3c	BA03		
Q3.3d	BA04		
Q4a	PCI01	Purchase Intention	Scale from 1 to 7 (1 = Strongly Disagree; 2 = Disagree; 3 = Somewhat Disagree; 4 = Neutral; 5 Somewhat Agree; 6 = Agree; 7 = Strongly Agree)
Q4b	PCI02		
Q4c	PCI03		
Q5	PD01	Gender	1= Male; 2= Female
Q6	PD02	Age	1 = Under 25; 2 = 25 - 34; 3 = 35 - 44; 4 = 45 - 54; 5 = 55 - 64; 6 = 65 and over
Q7	PD03	Region of residence	1 = Africa; 2 = Americas; 3 = East Asia; 4 = Europe; 5 = Middle East; 6 = Oceania; 7 = South Asia
Q8	PD04	Education	1 = Less than high school; 2 = High school; 3 = Bachelor’s degree; 4 = Master’s degree; 5 = Doctor’s degree and higher

Coding Instructions			
Variable Name	**Variable Label**	**Description**	**Codes**
Q9	PD05	Occupation	1 = Professional; 2 = Administrative and Managerial; 3 = Commercial and Personnel and Clerical; 4 = Laborers Production and Service Workers; 5 = Agricultural Workers; 6 = Housewife or Unpaid Family; 7 = Students; 8 = Retired and Unemployed; 9 =Others
Q10	PD06	Annual Income (U.S. dollars)	1 = Under US$20,000; 2 = US$20,001 – US$40,000; 3 = US$40,001 – US$60,000; 4 = US$60,001 – US$80,000; 5 = US$80,001 and Over; 6 =No Income
Q11	PD07	Frequent of visit	1 = First visit; 2 = Revisit
Q12	PD08	Travel arrangement	1 = Group Tour; 2 = Non Group Tour
Q13_1	PD09	Purpose of visit: Holiday	0 = Not Selected; 1 = Selected
Q13_2	PD10	Purpose of visit: Business	
Q13_3	PD11	Purpose of visit: Meeting	
Q13_4	PD12	Purpose of visit: Incentive	
Q13_5	PD13	Purpose of visit: Convention	
Q13_6	PD14	Purpose of visit: Exhibitions	
Q13_7	PD15	Purpose of visit: Others	

Appendix D

Anti-image Correlation Matrix

Anti-image Correlation Matrix of the First Data Collection

Anti-image Matrices

		PI01	PI02	PI03	PI04	PI05	PI06
Anti-image Correlation	PI01	.877[a]	-.494	-.200	-.055	-.186	-.061
	PI02	-.494	.878[a]	-.213	-.144	-.051	-.008
	PI03	-.200	-.213	.909[a]	-.367	-.073	-.077
	PI04	-.055	-.144	-.367	.907[a]	-.206	-.192
	PI05	-.186	-.051	-.073	-.206	.897[a]	-.407
	PI06	-.061	-.008	-.077	-.192	-.407	.900[a]

a. Measures of Sampling Adequacy(MSA)

Anti-image Matrices

		HP01	HP02	HP03	HP04
Anti-image Correlation	HP01	.853[a]	-.399	-.250	-.160
	HP02	-.399	.806[a]	-.400	-.251
	HP03	-.250	-.400	.837[a]	-.267
	HP04	-.160	-.251	-.267	.890[a]

a. Measures of Sampling Adequacy(MSA)

Anti-image Matrices

		CD01	CD02	CD03	CD04
Anti-image Correlation	CD01	.851[a]	-.322	-.251	-.306
	CD02	-.322	.837[a]	-.372	-.237
	CD03	-.251	-.372	.847[a]	-.264
	CD04	-.306	-.237	-.264	.867[a]

a. Measures of Sampling Adequacy(MSA)

Anti-image Matrices

		SRI01	SRI02	SRI03	SRI04
Anti-image Correlation	SRI01	.852[a]	-.372	-.114	-.240
	SRI02	-.372	.791[a]	-.462	-.128
	SRI03	-.114	-.462	.789[a]	-.383
	SRI04	-.240	-.128	-.383	.847[a]

a. Measures of Sampling Adequacy(MSA)

Anti-image Matrices

		GE01	GE02	GE03	GE04	GE05
Anti-image Correlation	GE01	.911[a]	-.190	-.259	-.248	-.018
	GE02	-.190	.895[a]	-.232	-.115	-.342
	GE03	-.259	-.232	.892[a]	-.322	-.091
	GE04	-.248	-.115	-.322	.856[a]	-.414
	GE05	-.018	-.342	-.091	-.414	.864[a]

a. Measures of Sampling Adequacy(MSA)

Anti-image Matrices

		IR01	IR02	IR03	IR04	IR05
Anti-image Correlation	IR01	.916[a]	-.299	-.117	-.220	-.176
	IR02	-.299	.902[a]	-.260	-.184	-.194
	IR03	-.117	-.260	.910[a]	-.318	-.119
	IR04	-.220	-.184	-.318	.873[a]	-.378
	IR05	-.176	-.194	-.119	-.378	.901[a]

a. Measures of Sampling Adequacy(MSA)

Anti-image Matrices

		IA01	IA02	IA03
Anti-image Correlation	IA01	.650[a]	-.554	-.317
	IA02	-.554	.667[a]	-.227
	IA03	-.317	-.227	.786[a]

a. Measures of Sampling Adequacy(MSA)

Anti-image Matrices

		ATTB01	ATTB02	ATTB03	ATTB04
Anti-image Correlation	ATTB01	.843[a]	-.390	-.196	-.219
	ATTB02	-.390	.820[a]	-.359	-.077
	ATTB03	-.196	-.359	.788[a]	-.470
	ATTB04	-.219	-.077	-.470	.820[a]

a. Measures of Sampling Adequacy(MSA)

Anti-image Matrices

		RC01	RC02	RC03	RC04
Anti-image Correlation	RC01	.833[a]	-.360	-.141	-.365
	RC02	-.360	.802[a]	-.450	-.198
	RC03	-.141	-.450	.835[a]	-.215
	RC04	-.365	-.198	-.215	.858[a]

a. Measures of Sampling Adequacy(MSA)

Anti-image Matrices

		CT01	CT02	CT03
Anti-image Correlation	CT01	.746[a]	-.426	-.399
	CT02	-.426	.739[a]	-.418
	CT03	-.399	-.418	.749[a]

a. Measures of Sampling Adequacy(MSA)

Anti-image Matrices

		BA01	BA02	BA03	BA04
Anti-image Correlation	BA01	.839[a]	-.366	-.193	-.283
	BA02	-.366	.823[a]	-.333	-.222
	BA03	-.193	-.333	.841[a]	-.313
	BA04	-.283	-.222	-.313	.850[a]

a. Measures of Sampling Adequacy(MSA)

Anti-image Matrices

		PCI01	PCI02	PCI03
Anti-image Correlation	PCI01	.723[a]	-.407	-.403
	PCI02	-.407	.734[a]	-.371
	PCI03	-.403	-.371	.736[a]

a. Measures of Sampling Adequacy (MSA)

BIOGRAPHY

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