

The effects of website credibility on perceived advertisement credibility

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Abstract

This paper's main objective is to find a relation between website credibility and perceived advertisement credibility to see if and how it affects advertising effectiveness. The paper also aims to find the combination of website credibility and initial advertisement credibility so that ads are most effective. Different combinations of initial advertisement credibility and website credibility have been tested to check perceived credibility and advertising effectiveness. In an experimental study using a within-subjects design, perceived ad credibility, attitude toward the ad, the attitude toward the brand and purchase intention were measured. Results have shown a positive relationship between website credibility and perceived advertisement credibility. The combination that has been found to make ads most effective is the combination of a high credibility advertisement and a medium or high credibility website. This study contributes to understanding the concept of buying behaviour and it has shown that businesses should avoid the use of low credibility websites as an environment for their advertisements once a high advertisement credibility level has been established.

Graduation Committee members: C. Herrando, E. Constantinedes

Keywords

Ad credibility, website credibility, ad effectiveness.



1. INTRODUCTION

Adblocker penetration rate has increased in the USA over the years (eMarketer, 2019) and worldwide penetration rate of ad blockers reached from 13% in South Korea up to 42% in Greece in 2018 (Reuters Institute for the Study of Journalism, 2019). One of the reasons people are not interested in ads or block ads is because they are not perceived to be credible by the individual. Advertising credibility is defined as the degree to which the consumer perceives claims made about the brand in the ad to be truthful and believable (MacKenzie, Lutz, & Belch, 1986). It refers to the consumers' perceptions to what extent consumers perceive the messages of the ad to be believable and to what extent the consumer really trusts the source of the advertising (Lutz & MacKenzie, 1989). Advertising credibility is a key factor that affects the attitude and behaviour of consumers (Ling, Piew, & Lau, 2010). Hence, advertising credibility has a positive influence on attitude towards advertising and this then affects purchase intentions of consumers (MacKenzie, Lutz, & Belch, 1986). Thus, advertising credibility and perceptions of advertising have a connection with each other (Lutz & MacKenzie, 1989). It has been found that the online shopping context places a premium on credible product quality signals in comparison to in-store contexts (Biswas & Biswas, 2004). Compared with in-store contexts, consumers in electronic spaces accept inherently greater risk and thus have a strong incentive to look for the expensive signals of product quality (Biswas & Biswas, 2004). This increased risk is a fundamental pressure on credibility evaluations in electronic spaces. When consumers face uncertainty, they tend to rely more heavily on brand reputation (Swait & Erdem, 2004) as a general signal of product quality and without incurring search costs (Adaval, 2003; Anand & Shachar, 2004), meaning advertising on the internet is more challenging to unknown or less familiar brands. It has been shown that the platform used to display ads influences the advertisement's credibility (Yaakop, Anuar, & Omar, 2013), showing that for example, Facebook's low credibility as a platform decreases credibility of the ads displayed on Facebook. It has been predicted that in 2020 there will be a total of 4 billion mobile phone users (Bender, Kupor, & Evans, 2015). With this mobile explosion, people are always online (Bender, Kupor, & Evans, 2015). It is therefore possible to market to a larger audience than ever before online. As it has been found that the use of certain advertisement platforms (i.e. Facebook) can decrease the credibility of advertisements, it could therefore be suggested that a similar effect can be found for websites on which ads are displayed. Research has been done as to what makes a website perceived as more credible (Fogg, 2003), as well as that research has been done to find what makes ads perceived as credible and which effects advertisement credibility has on for example purchase intention (Ferle & Choi, 2005). However, it is yet to be researched whether website credibility affects perceived advertisement credibility. Therefore, the objective of this research is to present a conclusion on whether website credibility affects perceived advertisement credibility, and therefore indirectly ad effectiveness. Ad effectiveness is defined as how well a company's advertising accomplishes the intended (Suttle, 2020). In this research, ad effectiveness will be measured using purchase intention.

This brought up the following research question, which can be divided into two parts. *“What is the effect of website credibility on perceived advertisement credibility and what is the ideal combination of advertisement credibility level and website credibility level so that ads are most effective?”*

Because of the heavier focus on brand reputation when in an untrustworthy environment, finding out whether this is the case can benefit especially lesser-known brands as well as brands with

a worse reputation in the effectiveness of their online advertising campaign, by knowing on which websites to display ads and which not to. As by increasing credibility in the environment, which is the website in this case, there will be a lighter focus on brand reputation as pointed out by Swait & Erdem (2004). The academic relevance of this research lies in the part that it will be able to explain part of people's buying behaviour in an online environment. This is because the model that will be used in this thesis will measure constructs such as purchase intention and attitude toward the ad and brand, which all play a role in buying behaviour.

2. LITERATURE REVIEW AND THEORETICAL FRAMEWORK

Below in figure 2.1, the proposed research model is shown.

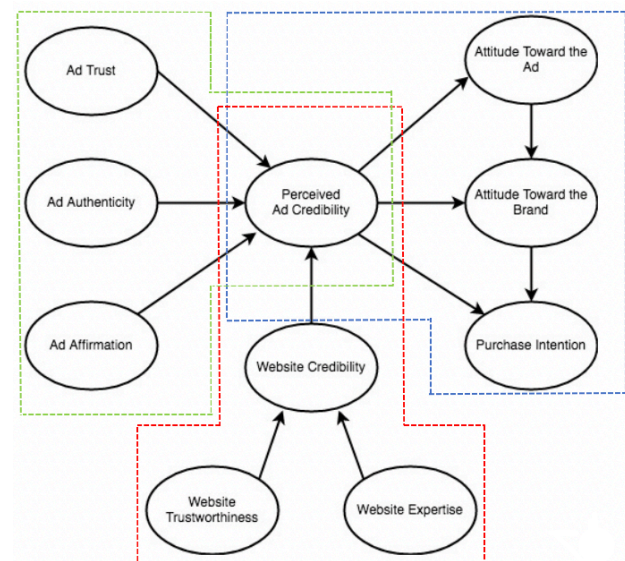


Figure 2.1: Proposed Research Model

To carry out the research question a version of the Attitude Toward the Ad model will be used (Shimp, 1981). The rationale behind the model is as follows. Ad trustworthiness can be described as the belief of consumers that advertisements are honest, without manipulation or deception (Choi, 2002). Authenticity in advertising can be described as an authentic advertisement that shows the illusion of the reality of ordinary life in a consumption situation (Stern, 1994). Affirmation is an assertion of the truth; it is something that can be declared to be the truth. Brands become credible when they are affirmed with positive comments, opinions, recommendations and reviews. This “truth” can continue to grow if a growing number of consumers and buyers share the same image about brands (Blackshaw, 2008). These antecedents make up ad credibility (Verstraten, 2015) and can be found in section 1 of the model. As the research will investigate whether website credibility affects the perceived credibility of the ad, website credibility is added as a variable into the model, being connected to perceived ad credibility.

The antecedents of website credibility are the website's trustworthiness and expertise (Fogg, 2003). Trustworthiness can be defined as “a psychological state that comprises the intention to accept vulnerability based upon positive expectations of the intentions or behaviour of another” (Rousseau, Sitkin, Burt, & Camerer, 1998). Expertise is consensually defined as elite, peak, or exceptionally high levels of performance on a particular task or within a given domain (Bourne, Kole, & Healy, 2014). In table 2.1 below the most important criteria for a website's credibility

are shown. These criteria create either website trustworthiness or website expertise in some way. Website credibility and its antecedents can be found in [section 2](#) of the model.

The attitude toward the ad can be defined as thoughts and emotions of consumers related to the ad (Kirmani & Campbell, 2009). The attitude toward the brand is the audiences' affective reaction to the advertised brand (MacKenzie, Lutz, & Belch, 1986). Purchase intention is the willingness of a customer to buy a certain product or a certain service (MBA Skool, 2019). On average, purchase intentions are positively correlated with purchasing (Alba, 2013) and are therefore measured to enable the measurement of ad effectiveness in this research. The attitude toward the ad, the attitude toward the brand and purchase intention are positively correlated with perceived ad credibility (Ferle & Choi, 2005). In addition, the attitude toward the ad is positively related to the attitude toward the brand, and the attitude toward the brand is positively related to purchase intention (Ferle & Choi, 2005). This last part of the model can be found in [section 3](#).

Table 2.1: The most important elements of a website's credibility (Fogg, 2003).

Topic of Credibility Comment	Incidence (%)
Design/Look	46.1
Information Design/Structure	28.5
Information Focus	25.1
Company Motive	15.5
Usefulness of Information	14.8
Accuracy of Information	14.3
Name Recognition & Reputation	14.1
Advertising	13.8
Bias of Information	11.6
Tone of Writing	9.0
Identity of Site Sponsor	8.8
Functionality of Site	8.6
Customer Service	6.4
Past Experience with Site	4.6
Information Clarity	3.7
Performance on a Test	3.6
Readability	3.6
Affiliations	3.4

3. HYPOTHESES DEVELOPMENT

Based on the theoretical discussion and previous research, the following hypotheses are posed:

The main hypothesis (H1) is that website credibility has a positive relationship with perceived ad credibility.

Expecting the same outcomes as Ferle & Choi (2005), the second hypothesis (H2) is that perceived ad credibility has a positive relationship with the attitude toward the ad.

Building on the work by Ferle & Choi (2005), hypothesis 3 (H3) is drawn up: Perceived ad credibility and the attitude toward the ad have a positive relationship with the attitude toward the brand.

Next, hypothesis 4 (H4) is: Perceived ad credibility and the attitude toward the brand both have a positive relationship with purchase intention.

For the testing of the ideal combination of initial advertisement credibility and website credibility, the possible combinations and expected outcomes are shown below in figures 3.1, 3.2 and 3.3. With "initial advertisement credibility" is meant the advertisement's credibility before being affected by the website it is being displayed on. The combination of website credibility and initial advertisement credibility creates "Perceived Ad Credibility" as seen in the proposed research model. Therefore, the figures below can be read as "Ad credibility → Attitude Toward the Ad" et cetera.

Table 3.1: Possible combinations of website and initial credibility and the expected outcomes on the attitude toward the ad.

Website Credibility	Initial Advertisement Credibility	Attitude Toward the Ad
Low	Low	Very Negative
Low	Medium	Rather Negative
Low	High	Neutral
Medium	Low	Rather Negative
Medium	Medium	Neutral
Medium	High	Rather Positive
High	Low	Neutral
High	Medium	Rather Positive
High	High	Very Positive

Table 3.2: Possible combinations of website and initial credibility and the expected outcomes on the attitude toward the brand.

Website Credibility	Initial Advertisement Credibility	Attitude Toward the Brand
Low	Low	Very Negative
Low	Medium	Rather Negative
Low	High	Neutral
Medium	Low	Rather Negative
Medium	Medium	Neutral
Medium	High	Rather Positive
High	Low	Neutral
High	Medium	Rather Positive
High	High	Very Positive

Table 3.3: Possible combinations of website and initial credibility and the expected outcomes on purchase intention.

Website Credibility	Initial Advertisement Credibility	Purchase Intention
Low	Low	Low
Low	Medium	Medium-Low
Low	High	Medium
Medium	Low	Medium-Low

Medium	Medium	Medium
Medium	High	Medium-High
High	Low	Medium
High	Medium	Medium-High
High	High	High

For the final hypothesis (H6) it is expected that the ideal combination of website credibility and initial advertisement credibility (leading to the highest purchase intention) is that of a high website credibility and a high advertisement credibility.

As it is expected that there exist positive relationships between attitude toward the ad and attitude toward the brand as well as between attitude toward the brand and purchase intention, the attitude toward the brand and purchase intention scores are expected to be more skewed than the scores of the attitude toward the ad. For example: a very negative attitude toward the brand will decrease the low score of the purchase intention more, where a very positive attitude toward the brand will increase the purchase intention more. A medium purchase intention score will not be affected so much by a neutral attitude toward the brand.

4. METHODOLOGY

Due to the COVID-19 pandemic, measurement and data collection have solely been done through an online experiment. The experiment made use of a within-subjects design that consists of an online survey with 12 experimental conditions. Respondents were shown different websites and ads in combination with each other. To make sure that different credibility levels are perceived, there has been made use of websites shown by research to display the necessary level of credibility. These websites are shown in table 4.1 below.

Table 4.1: Used websites and their level of credibility

Website	Level of Credibility	Characteristics (from table 2.1)
www.volkskrant.nl	High (Joop, 2010)	Clear overview focus on information, high information accuracy, useful information, strong brand name, low bias of information, professional writing style.
www.cbs.com	Medium (Chang, 2017)	Clear overview focus on information as well as entertainment, medium information accuracy, name reputation is mediocre.
www.thesun.com	Low (Crabtree, 2019)	Bad reputation, high information bias, unprofessional writing style, unuseful information.

The advertisements that have been used displayed the same product at different credibility levels to prevent a difference in interest in the product(s) shown. In order to ensure different credibility levels to be perceived different colour palettes, brand names and user ratings will be used. The displayed product will be an iPad Pro. In table 4.2 below, the characteristics of these ads and their credibility level are shown. The advertisements themselves can be found in figures 1, 2 and 3 in the appendix.

Table 4.2: Characteristics of the used advertisements and their credibility level

Credibility Level	Characteristics of the Ad
High	Use of Apple which is a highly credible brand (Forbes) and simple design (Henry-Donsez).
Medium	eBay as a mediocre credible brand (Rietjens, 2006), advertisement looks low cost, but genuine (Henry-Donsez).
Low	Use of bright unfitting colours, brand names shown that have no relation to the product, difficult to believe message (Henry-Donsez).

A 7-point Likert scale reaching from “strongly disagree” to “strongly agree” was used. The survey items per variable can be found in appendix 1.

This study has received ethical approval from the BMS ethical committee. Data collection started on the 21st of April 2020 and ended May 13th. Data analysis took place from the 14th of May until the 18th of May.

5. RESULTS

This research is based on a sample with $n = 42 \times 9$ groups = 378 recordings. There is a mean age of 25 with a median of 23 and a standard deviation of 7.84. The sample counts 11 nationalities. Most of the respondents (23) have the Dutch nationality, followed by German (6), Serbian (3), Belgian (2), British (2), Slovakian (1), Finnish (1), Danish (1), American (1) and Canadian (1). One respondent did not specify his nationality. Of these 42 respondents, 55% of recorded responses come from women and 45% come from men. As the experiment made use of repeated measures, within-subject effects have been taken into account during data analysis. A level of error of 95% was used to determine significance.

In the following tables (and graphs) the results of the data analysis are shown. Clearing up and categorizing the data has been done in Excel, further statistical analysis took place in SPSS.

Table 5.2: Data reliability testing

Variable*	Cronbach's Alpha	N of Items
Attitude Toward the Ad	0.906	3
Attitude Toward the Brand	0.841	3
Purchase Intention	0.951	3
Perceived Credibility	0.953	3

The values in table 5.2 show that the measured items are highly reliable in measuring the same construct. Therefore, no items have been deleted to create a more reliable analysis.

To test the impact of website credibility on perceived ad credibility, a two-way ANOVA has been performed:

Table 5.3: Mauchly's Test of Sphericity

Effect	W	df	Approx. Chi-Square	Sig.
Website Credibility	0.966	2	1.387	0.500
Advertisement Credibility	0.790	2	9.671	0.008

In table 5.3 can be found that for website credibility Mauchly's W is insignificant, therefore sphericity is assumed. For the variable of advertisement credibility, however a significant value of Mauchly's W has been found. Therefore, to find the value of the F-test, the Huynh-Feldt correction was used. The value that can be found for advertisement credibility in table 5.4 below is the corrected value.

Table 5.4: Tests of within-subject effects on perceived ad credibility

Source	df	F	Sig.	Partial Squared	Eta
Website Credibility	2	10.051	0.000	0.197	
Error	82				
Advertisement Credibility	1.712	65.212	0.000	0.608	
Error	71.897				

According to the test of within-subject effects in table 5.4 above, a significant main effect has been found for website credibility on perceived ad credibility, meaning there is a linear relationship between website credibility and perceived ad credibility. Partial eta squared scores showed to be high (Cohen, 1988), meaning a high amount of the measured variance can be explained by changes in these variables.

As it is not possible to assess whether the found relationship is positive or negative from the information in table 5.4, further regression analysis was done to determine the nature of the relationship between website credibility and perceived ad credibility.

Table 5.5: Regression on Perceived Ad Credibility

Parameter	Estimate	Std. Error	df	t	Sig.
Intercept	5.252	0.167	131.859	31.536	0.000
Low Website Credibility	-0.479	0.138	336	-3.463	0.001
Medium Website Credibility	-0.244	0.138	336	-1.762	0.079
High Website Credibility	0	0	-	-	-
Low Advertisement Credibility	-2.325	0.138	336	-16.819	0.000
Medium Advertisement Credibility	-1.810	0.138	336	-13.091	0.000
High Advertisement Credibility	0	0	-	-	-

Looking into table 5.5 above, it can be obtained from the information that the relationship between website credibility and perceived ad credibility is positive, with the reasoning that when website credibility is lower, the perceived ad credibility decreases. When website credibility is medium, significance has a value of 0.079. Meaning statistically speaking there is only weak evidence to suggest that the use of a medium credibility website decreases the perceived ad credibility compared to when a high website credibility is present. This does not comply with the level of error of 95%. However, as the main effect for website credibility was found to be significant in table 5.4, overall a positive linear relationship has been found between website credibility and perceived ad credibility, meaning this insignificant value does not influence the results. It does mean that the estimate given in table 5.5 for the use of a website with medium credibility cannot be used to determine the expected score perceived ad credibility when advertisements are shown on a website with medium credibility.

Table 5.6: Regression on Attitude Toward the Ad

Parameter	Estimate	Std. Error	df	t	Sig.
Intercept	0.217	0.164	165.691	1.321	0.188
Perceived Ad Credibility	0.815	0.034	369.312	23.840	0.000

From the regression analysis in table 5.6 above it can be taken that there exists a positive linear relationship between perceived ad credibility and the attitude toward the ad.

Table 5.7: Regression on Attitude Toward the Brand

Parameter	Estimate	Std. Error	df	t	Sig.
Intercept	3.884	0.205	70.230	18.984	0.000
Perceived Ad Credibility	0.174	0.044	353.820	3.942	0.000
Attitude Toward the Ad	-0.139	0.042	352.681	-0.331	0.741

The regression analysis in table 5.6 above shows there exists a positive linear relationship between perceived ad credibility and the attitude toward the brand. There does not seem to exist a significant linear relationship between the attitude toward the ad and the attitude toward the brand, however.

Table 5.8: Regression on Purchase Intention

Parameter	Estimate	Std. Error	df	t	Sig.
Intercept	0.437	0.297	201.090	1.474	0.142
Perceived Ad Credibility	0.405	0.032	353.660	12.596	0.000
Attitude Toward the Brand	0.186	0.056	369.533	3.282	0.001

Regression on the variable of purchase intention showed that both, perceived ad credibility and the attitude toward the brand showed to have a positive linear relationship with purchase intention.

The values displayed in table 5.9 below are the mean scores of purchase intention at different advertisement- and website credibility levels. To determine whether significant differences occurred in purchase intention paired sample t-tests have been carried out, where the different levels of purchase intention are measured against each other.

Table 5.9: Measured means of purchase intention for the tested combinations of website and advertisement credibility levels

Initial Advertisement Credibility	Website Credibility	Purchase Intention	Ranking
Low	Low	2.18 ^x	9
Low	Medium	2.38 ^x	6
Low	High	2.36 ^x	7
Medium	Low	2.32 ^x	8
Medium	Medium	2.41 ^x	5
Medium	High	2.70 ^a	4
High	Low	3.17 ^f	3
High	Medium	3.58 ^g	1
High	High	3.56 ^g	2

^x = significantly higher than 0 values

^a = significantly higher than 1 value

^b = significantly higher than 2 values

^c = significantly higher than 3 values

^d = significantly higher than 4 values

^e = significantly higher than 5 values

^f = significantly higher than 6 values

^g = significantly higher than 7 values

In table 5.9 above it is found that purchase intention is the highest when a combination of high advertisement credibility is shown together with a medium level of advertisement credibility. The measured value showed to not be significantly different from the purchase intention score for the combination of high advertisement credibility and high website credibility.

As no significant mean differences could be found between these two combinations, it could not be proven that the combination of high advertisement credibility and high website credibility leads to the highest level of purchase intention. It is either the combination of a high credibility ad with a medium credibility website or the combination of a high credibility ad with a high credibility website. As both values are significantly different from all other values except each other.

As significant differences occurred between different levels of website credibility only in the high advertisement credibility level, it can be said that there is a minimum level of advertisement credibility necessary before the level of website credibility has an effect.

Additionally, in this table it is confirmed that initial advertisement credibility has the largest effect on the perceived credibility, as we see with the significant difference between rank 3 and 4.

6. DISCUSSION AND CONCLUSIONS

Hypotheses 1, 2 and 4 have been accepted, as linear relationships have been shown to exist between the level of website credibility and perceived ad credibility, perceived ad credibility and the attitude toward the ad, perceived ad credibility and purchase

intention, and the attitude toward the brand and purchase intention. Hypothesis 3 has only been partially accepted as the attitude toward the ad did not show to have a significant effect on the attitude toward the brand, however perceived ad credibility did show to have a linear relationship with the attitude toward the brand. This is in contrast to the findings of Ferle & Choi (2005), as they noted both perceived ad credibility and attitude toward the ad positively affected the attitude toward the brand.

To answer the research question of this paper: “*What is the effect of website credibility on perceived advertisement credibility and what is the ideal combination of advertisement credibility level and website credibility level so that ads are most effective?*” It can be said that website credibility has a positive linear relationship with perceived advertisement credibility. A high eta squared has been found for this relationship. The use of a high credibility advertisement and the use of either a medium or high credibility website is the best combination to use so that ads are most effective.

7. IMPLICATIONS FOR THEORY AND PRACTICE

The findings of this research imply that website credibility has a significant influence on perceived ad credibility through a positive linear relationship and it is best to show your advertisement on a website with a high medium or credibility. It has also been found that when advertisement credibility is not high, it does not significantly affect advertisements when shown on different credibility level websites. In order to reach the desired high level of purchase intention it has shown to be important that the advertisement itself is highly credible. Once a highly credible advertisement has been achieved, it is necessary to avoid the use of this advertisement on a website with low credibility, as a significant difference was found only when website credibility was decreased. Meaning that the use of an advertisement that is highly credible on a website that does not show to be credible significantly decreases purchase intention. This makes website credibility appear as a hygiene factor when advertisement credibility is high, as hygiene factors are defined as “factors that characterize the context or environment of a person's work (in this case an advertisement's context or environment). They can be a cause of job dissatisfaction (in this case decreased ad effectiveness) unless appropriately applied by an organization (Herzberg, Mausner, & Snyderman, 1959).”

A recommendation to companies would also be to look at these results from an ethical point of view, as the use of only high credibility websites might be seen as purposefully evading the attraction of customers that visit websites with lower credibility. For instance, people that visit mostly websites with high credibility might be considered to be more high society, this could create an image for companies that use this marketing tactic that they only sell to individuals that are a part of high society. For a luxury jewellery brand for example, this might work, however for a brand that does not necessarily produce luxury products it might be found unethical by the public. Additionally, a brand might not reach a part of their target group, which can lead to a lower number of sales.

For theory, this research has successfully introduced a more complete model of how perceived advertisement credibility in the online environment affects an advertisement's effectiveness. It has been found that next to advertisement trust, authenticity, and affirmation, website credibility also affects perceived advertisement credibility. In this research it was found that the attitude toward the ad did not significantly impact the attitude toward the brand. Perceived ad credibility and the attitude toward

the brand did both show to impact purchase intention significantly. Meaning the proposed research model shown in figure 2.1 remains unchanged apart from the variable of the attitude toward the ad, which does not show to have a significant effect on other variables.

8. LIMITATIONS AND FUTURE LINES OF RESEARCH

A reason why a significant relationship could not be found between the attitude toward the ad and the attitude toward the brand might be the use of Apple as a brand. Because Apple has a strong brand image (see intercept table 5.7), the attitude toward the ad might not show to have a significant impact on the attitude toward the brand. Therefore, to further validate the proposed model and the conclusions drawn on it, this research should be repeated with different brands.

It is thought that because of the use of CBS as a website for medium credibility, purchase intention may have been higher for a combination of high advertisement and website credibility. Additionally, a significant value in table 5.5 for medium website credibility could have been achieved with the use of another website. This is because CBS is more internationally known than de Volkskrant. Since the used sample of data is roughly 50% international, this might have been the case. An improvement for future lines of research will then be to select websites that better align with the respondents of the survey.

Additionally, the strength of this research could be improved by increasing the number of levels of initial advertisement and website credibility. This smoothens the line that displays the relationship between initial advertisement credibility and website credibility so that it becomes more accurate.

Furthermore, in future research, website traffic needs to be accounted for. Purchase intention might be lower on lower credibility websites, however the amount of traffic generated on those websites might be significantly higher. Meaning that although advertising effectiveness is lower, the number of sales might be higher than when using higher credibility websites to display advertisements. This would broaden the research scope from ad effectiveness to ad success.

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APPENDIX



Figure 1: Low credibility advertisement

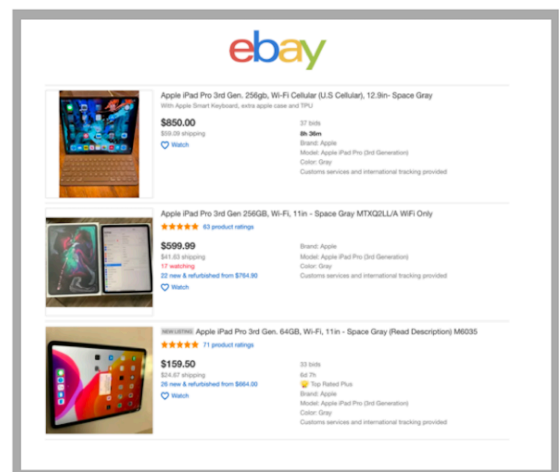


Figure 2: Medium credibility advertisement



Figure 3: High credibility advertisement