The Influence of Trust to Digital Influencer and Digital Advertising Capabilities on Consumers Attitude toward Digital Advertising in COVID-19 Pandemic

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Abstract

The COVID-19 pandemic, lockdown and social distancing have changed the consumers purchasing behavior and habits. Consumers are learning to cope with the COVID-19 pandemic by using internet and information technology in their daily life. Firm and marketer should adapt to the change in consumers behavior by investing more in digital advertising and digital influencer. The aim of this study is to explore the impact of digital advertising exposure and trust to digital influencer on consumers attitude toward digital advertising in COVID-19 pandemic. This study contributes to the advertising literature by adapting trust to digital influencer as antecedents toward attitude toward digital advertising. Furthermore, this study also examines the influence of both trust to digital influencer and digital advertising capabilities (entertainment, informativeness and personalization) on attitude toward digital advertising. A research model was developed based on theory of reasoned action and was empirically examined through data collected from 461 of digital advertising consumers in Indonesia. Result shows that trust to digital influencer have positive impact on purchase intention. Furthermore, the result also shows that entertainment, informative and personalization also have significant impact on attitude toward digital advertising. These findings can help brand to develop and design their digital advertising strategy in pandemic COVID-19.

Keywords
Trust to digital influencer, digital advertising, entertainment, informative, personalization.

1. Introduction

In early 2020 the world faced with the global outbreak of pandemic COVID-19. This pandemic COVID-19 is caused by a novel coronavirus called SARS COV-2 (Kuckertz et al., 2020). The COVID-19 pandemic caused severe acute respiratory syndrome and highly infections among humans and also mutated quickly (Uğur & Akbıyık, 2020). The pandemic COVID-19 caused many casualties worldwide; the pandemic COVID-19 also placed a heavy burden on the global health system and caused several economic activities ceased to stop, which caused an economic crisis (Kuckertz et al., 2020). Many countries try to control the COVID-19 pandemic by enforcing several regulations such as lockdown, work from home policy, maximum public space capacity and social distancing policy. The fear of COVID-19 pandemic and regulation during the COVID-19 pandemic changed consumer behavior by increasingly adopting information technology into their daily activities (Sheth, 2020). Indonesia is one of the countries that suffer the COVID-19 pandemic. The consumers in Indonesia also shifted their behavior toward online, which showed in the increase in online activities during pandemic COVID-19 (Haryanto, 2020). Businesses in Indonesia should use digital advertising to anticipate the change in consumers' behavior due to the COVID-19 pandemic.

Digital advertising has several distinguishing characteristics that give consumers the ability to control what they want to see, when and how long. It is important to study the effectiveness of digital advertising from consumers perspectives (Falcão & Isaías, 2020). This study uses the theory of reasoned action (TRA) to understand the consumer's perspective toward digital advertising. Prior study found that there are several digital advertising capabilities that contribute in building positive responses from consumers, such as entertainment, informativeness and personalization (Falcão & Isaías, 2020; Jingjun Xu, 2006; Lee et al., 2017). This study proposes that entertainment, informativeness and personalization of digital advertising will contribute to building positive response from consumers. Beside digital advertising characteristic, brand and marketer in Indonesia also should consider endorsing digital influencer to boost their digital advertising effectiveness. In the past several years, brand, business and advertising agencies have been endorsing digital influencers as a part of their digital advertising strategies. However, despite the research on digital advertising is developing, there is still little research that focused on digital influencers as the antecedents of digital advertising effectiveness. This study contributes to the digital advertising literature by adapting trust to digital influencers as one of the antecedents' factors toward consumers' attitude toward digital advertising.

1.1 Objectives

The aim of this study is to evaluate the influence of digital advertising factors (entertainment, informativeness, personalization) and trust to digital influencers on digital advertising effectiveness. This study addresses the research question by identifying several objectives.

First, to examine trust to digital influencers influence on consumers' attitude toward digital advertising.
Second, to evaluate and compare digital advertising factors (entertainment, informativeness, personalization) and trust to digital influencer impact on attitude toward digital advertising.
Third, to evaluate the influence of attitude toward digital advertising on purchase intention.

2. Literature Review

2.1 Trust digital influencer

Trust, according to Donney and Cannon, is defined as consumers' perception of credibility and benevolence of a target of trust (C.-L. Hsu et al., 2013). Consumers perceive that product information from various electronic word of mouth or e-WOM is needed to reduce risk and help their decision-making (C.-L. Hsu et al., 2013). Digital influencer was considered as high credible source of information among other e-WOM. Thus, this study proposes trust to the digital influencer as an antecedent toward a consumer's attitude. Trust toward digital influencers is built from repeated interaction between consumers and digital influencers, thus trust to digital influencers is regarded as knowledge-based trust (Gefen & Karahanna, 2003). This study developed trust to digital influencer based on trust to blogger by Hsu et al (C.-L. Hsu et al., 2013).

Prior study by Hsu et al found that trust to blogger have positive influencer toward consumers attitude and purchase intention (C.-L. Hsu et al., 2013). Based on prior arguments, this study proposes the following hypotheses.

H1. Trust to digital influencer have a positive influence on consumers' attitudes toward digital advertising.

2.2 Entertainment

Consumers' feeling of enjoyment plays an essential role in forming their positive attitude toward advertisement (Saadeghvaziri & Hosseini, 2011). Digital advertisement, with its multimedia technology, enables to simultaneously deliver several variations of text, audio, video, and visuals that would make consumers feel excited, entertained, and enjoy. This study defines entertainment as consumers feeling enjoyment, excitement, and entertainment when they interact with digital advertisements.

Advertisers believe that the entertainment dimension of advertisement will easily attract consumer attention and influence their attitudes (Saadeghvaziri et al., 2013). Several empirical prior studies found that the hedonic dimension is integral in influencing consumers' attitudes toward advertisement (Le & Wang, 2021; Saadeghvaziri et al., 2013; Souiden et al., 2019; Tsang et al., 2004a). Based on prior empirical studies, this study proposes the following hypotheses.

H 2a. entertainment leads to a positive attitude toward digital advertisement.

2.3 Informativeness

The main function of advertising is to inform consumers and help consumers in their decision-making process (Ducoffe, 1995; Fennis & Stroebe, 2010). Business and marketers use advertising to inform consumers about their brand and product to keep and attract their consumers from their competitors (Wardhani & Alif, 2019).

Prior research proved that the information of digital advertising is building consumers' positive responses (Falcão & Isaías, 2020; Gaber et al., 2019; Mukherjee & Banerjee, 2017; Sadasivan, 2019; Wardhani & Alif, 2019). Based on these arguments, this study proposes these hypotheses.

H 2b. The informativeness of digital advertising influence consumers' attitude toward Instagram advertising.

2.4 Personalization

Consumer buying decisions are influenced by their characteristics and the marketing strategy (Xu et al., 2008). Information technology enables digital advertisement to deliver personalized advertising content based on the consumer's characteristics. Personalization refers to the ability of the business to understand and treat its customers as an individual through personal messaging (Le & Wang, 2021). The personalization in advertisement enables the advertisement to draw their attention and encourage their enthusiasm toward the advertisement (Le & Wang, 2021). Several empirical studies proved that digital advertisement personalization leads to positive consumers' attitudes toward digital advertisement (Fatima & Abbas, 2016; Jingjun Xu, 2006; Le & Wang, 2021; Zhang et al., 2021). Based on the prior findings, this study proposes the following hypotheses.

H 2c. Personalization of digital advertisement leads to positive consumers attitudes toward the digital advertisement.

2.5 Theory of Reasoned Action

The theory of Reasoned Action of TRA provides the foundation and direction to examine digital advertisement impact on consumers' adoption and decisions. The basic proposition of TRA states that consumers' intention determines consumers' behavior, and their intention is the result of their attitude toward the object (Fishbein & Ajzen, 1975). This study adapted TRA to explain consumers' responses toward digital advertising and consumers decisions. TRA defined attitude as an individual learned predisposition (Fishbein & Ajzen, 1975). This study defined consumers' attitude toward digital advertisement as consumers learned predisposition from their interaction with a digital advertisement, which is reflected in their feeling of like or dislike, positive or negative toward the digital advertisement.

In this study, the relationship between consumers' attitudes toward digital advertisement – purchase intention – purchase behavior was based on TRA. Prior empirical studies proved that positive consumer attitudes toward advertisement lead to purchase intention (Le & Wang, 2021; Tsang et al., 2004a; Xu, 2006). Prior empirical studies

also found that consumers' purchase intention is an essential predictor of their purchase behaviour (Tsang et al., 2004a; VanMeter et al., 2018). This study proposes the following hypotheses based on the TRA and prior empirical study.

H 3. Consumers' positive attitude toward digital advertisements leads to their purchase intention.

3. Methods
This study adopted all construct items from previous empirical studies with a 5-point Likert-type scale. The scales of entertainment variables was adapted from Saadeghvaziri, Dehdashti, & Reza Kheyrkhah Askarabad, (2013). The scales for personalization was adapted from Saadeghvaziri & Hosseini, (2011) and Jingjun Xu, (2006). The formation of consumers attitudes toward digital advertisement – purchase intention was based on the Theory of Reasoned Action (TRA) and prior studies on advertising (Tsang et al., 2004b; Wolin et al., 2002). The content validity of the questionnaires was checked with 10 millennial respondents.

4. Data Collection
The population from this research is the online consumers of digital advertisement in Indonesia. This study uses cross-sectional to collect the respondent data. The respondents in this study were selected using the snowball sampling method (Falcão & Isaías, 2020). The respondent's data from this research was collected using a questionnaire survey, there are 461 questionnaires were used in this study.

The demographic profile of the sample respondents is represented in Table 1.

Table 1. The demographic profiles

Gender	Male	53%
	Female	47%
Age	17 - 20	50%
	21 – 26	19%
	27 – 32	13%
	33 - 38	18%
Job	College student	69%
	Employee	20%
	Entrepreneur	8%
	Housewife	1%
	Others	2%

5. Results and Discussion
The research model in this study was analyzed using SEM, with SMART-PLS software. The partial least square structural equation modelling or PLS-SEM can estimate multiple regression equations simultaneously, which is suitable for this study. There are two phases in the evaluation using PLS-SEM which are assessing reflective and structural measurements.

5.1 Reflective Measurement Assessment
The first step in the reflective measurement assessment is the evaluation of latent variables loading factors. This step examines the standard loading factors from each indicator. The recommended value for the loading factor to be called reliable is above 0.708, which implies that the latent variables explain more than 50 per cent of the indicators variance (Hair et al., 2019).
The result of the loading factor calculation of each indicator from this research is in Table 2.

Table 2. Evaluation of loading factors.

Variables	Standardized Loading Factors
Entertainment	
Entertainment _1	0.774

Entertainment_2	0.878
Entertainment_3	0.785
Entertainment_4	0.815
Informative	
Informative_1	0.841
Informative_2	0.790
Informative_3	0.856
Informative_4	0.855
Trust to digital influencer	
Trust_1	0.845
Trust_2	0.883
Trust_3	0.875
Trust_4	0.746
Personalization	
Psn_1	0.869
Psn_2	0.872
Psn_3	0.848
Psn_4	0.891
Attitude toward social media advertisement	
Attitude_1	0.835
Attitude_2	0.874
Attitude_3	0.872
Attitude_4	0.766
Purchase intention	
intention_1	0.863
intention_2	0.871
intention_3	0.854
intention_4	0.893

From Table 2 above, the standardized loading factors from each indicator have a loading factor above the recommended level or 0.708, which indicate that the validity of each variable in this research model are good.

The next evaluation is the reflective measurement assessment. The purpose of the reflective measurement assessment is to examine the internal consistency reliability of each latent variable. Composite reliability or CR analysis is a statistical analysis to assess the reliability for each latent variable. The recommended value for CR is between 0.70 and 0.90 for each latent variable to have good reliability (Hair et al., 2019). The result of the internal consistency reliability calculation is showed in Table 3.

The third step is the assessment of the convergent validity of each latent construct. Convergent validity evaluate the convergence of each latent variable to explain the variance of its items (Hair et al., 2019). The average variance extracted, or AVE measurement calculate the convergent validity of each latent variable in the research model. The recommended value for AVE for each latent variable is 0.50 or higher. The AVE score 0.50 or higher indicate that the latent variables capable to explains more than 50 percent variance of its items. The AVE score of this research is presented in Table 3.

Table 3. Evaluation of internal consistency reliability.

Variables	CR	AVE
attitude toward digital ads	0.896	0.684
entertainment	0.887	0.663
informative	0.903	0.699
personalization	0.934	0.780
purchase intention	0.926	0.757
trust to digital influencer	0.904	0.702

The result in the Table 3 revealed that CR values from all the latent variables are above 0.7 which indicate that all the latent variables have good reliability. The result in Table 3 also shows that all the latent variables have AVE values above 0.5, indicating that all latent variables in the research model have good reliability and convergent validity.

The next step is the discriminant validity evaluation. The purpose of the discriminant validity is to calculate the level of empirically different of each latent variable from each other. The Furnell and Locker calculation matrix is used in this step to calculate the discriminant validity of each latent variables. In the Furnell and Locker matrix assessment, the inter construct correlation of the same latent variables in the matrix should have the highest value than the other inter construct correlation. The Furnell and Locker matrix of this study is presented in Table 4.

Table 4. The discriminant validity.

	End	**Inf**	**Trd**	**Pi**	**Atd**	
Atd	0.827					
Ent	0.720	0.814				
Inf	0.662	0.729	0.836			
Psn	0.597	0.604	0.690	0.883		
Pi	0.697	0.601	0.640	0.699	0.870	
Trd	0.460	0.412	0.447	0.542	0.533	0.838

Notes:
Ent = entertainment
Inf = informativeness
Trd = trust to digital influencer
Pi   = purchase intention
Atd = consumers attitude toward digital advertising
Psn = personalization

From Table 4 above, each of the latent variable in the research model is empirically different from each other because the value from inters correlation of the same variables in the matric have the highest value compared to other.

5.2 Structural Model Assessment

The initial stage in structural model assessment is assessment of the R^2 value from each endogenous latent variable. The R^2 value explain the exogenous latent variable effect on the endogenous latent variable whether the effect is substantive. The R^2 is used to measure the model explanatory power by calculating and measuring the variance of each construct. The recommended value of R^2 measurement is from 0 to 1 with higher value means better explanatory capabilities. The R^2 values of 0.75, 0.5 and 0.25 can be classified as substantial, moderate and weak explanatory power (Hair et al., 2019). The R^2 measurement for this study is presented in Table 5.

Table 5. The R^2 measurement.

Variables	**R^2**
Purchase intention	0.486
Consumers attitude toward digital advertising	0.584

As seen in Table 5, the R^2 for attitude toward digital advertisement is 0.584, and the purchase intention value of R^2 is 0.486, which implies that the explanatory power of attitude toward social media advertisement and purchase intention are moderate.

The second phase in evaluating the research model using PLS-SEM is an assessment of the structural model. The purpose of structural model assessment is to calculate and analyze the relationship among the latent variables in the research model (Byrne, 2010). The t-values in structural model assessment indicate the relationship between latent variables in the research model. The t-values needed to be above 1.96, in order for the relationship between latent variables called significant and positive (Byrne, 2010; Hair et al., 2010).
The results of the structural model assessment are presented in Table 6.

Table 6. Structural measurement results.

Hypothesis	t-values	p-values	Results
H1. trust to digital influencer -> attitude toward digital ads	3.015	0.003	Positive Significant
H2. entertainment -> attitude toward digital ads	8.652	0.000	Positive significant
H3. informative -> attitude toward digital ads	3.185	0.001	Positive significant
H4. personalization -> attitude toward digital ads	2.601	0.009	Positive Significant
H5. attitude toward digital ads -> purchase intention	28.128	0.000	Positive Significant

5.3 Discussion

Research on attitude toward digital advertising is developing, however most studies neglected the role of digital influencer. To fill the gap, this research drawn on consumer trust to digital influencer and digital advertising capabilities as antecedents toward attitude to digital advertising and purchase intention. Using PLS-SEM as analytic tools, here are discussion about the result.

First, the result stated that trust to digital influencer positively influence consumers attitude toward digital advertising, thereby supporting hypotheses 1. Research by Hsu et al (2013) support this finding that trust to digital blogger influence consumers attitude (C. L. Hsu et al., 2013).

Second, the result showed that entertainment, informative, and personalization are significant as predictor toward consumers attitude toward digital advertising where the t-values are above the recommended values, thereby supporting hypotheses 2. Research by Tsang et al support this finding that entertainment and informative are positively influence attitude toward mobile advertising (Tsang et al., 2004a). The study by Gao and Zang also support this in finding that both entertainment and personalization have significant impact on attitude toward mobile advertising in China (Gao & Zang, 2016).

Third, the result also showed that consumers attitude toward digital advertising significantly impact on purchase intention, thereby supporting hypotheses 3. This result is supported by several studies that proved consumers attitude toward advertisement positively influence their intention (Gao & Zang, 2016; Tsang et al., 2004a; Wardhani & Alif, 2019).

6. Conclusion

There are several theoretical contributions from this research. First, this study contributes to digital advertising research in developing trust to digital influencer as one of antecedent's factors that build consumers attitude toward digital advertising. Consumers attitude toward digital advertising is acknowledged as important predictor for advertising effectiveness and there are many research that study consumers attitude toward digital advertising and its antecedents (Gao & Zang, 2016; Tsang et al., 2004a; Wardhani & Alif, 2019). This research argues and demonstrate that trust to digital influencer is influential in building consumers attitude toward digital advertising. Second, this study makes empirical contributions in the COVID-19 pandemic. This research conduct research on consumers in the COVID-19 context. This research findings point out that trust to digital influencer, entertainment, informativeness and personalization are important predictor for consumers attitude toward digital advertising during COVID-19 pandemic.

Beside theoretical contributions, this research also contribute to practice. The findings provide strategy to build effective digital advertising for business and marketers. This research suggest that digital influencer endorsement is important to improve digital advertising effectiveness in COVID-19 pandemic, because consumers trust toward digital influencer influence their attitude toward digital advertising in COVID-19 pandemic. Business and marketer should endorse digital influencer and digital advertising to increase the effectiveness of their digital marketing. The findings in this research also revealed that the entertainment, informative and personalization of digital advertising positively

influence consumers positive attitude toward digital advertising. The result indicate that business and marketers should focus to create a digital advertising which interesting and entertaining for their consumers, and the information in the digital advertising should be concise, easy to understand to gain positive response from consumers. Business and brand also should apply personalization technology when delivering their digital advertising to ensure that their message reach the right consumers effectively and efficiently.

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