

Faculty of Graduate Studies M.B.A. Program

"Customers' Attitudes and Beliefs Toward Internet Advertising in Palestine"

"مواقف المستهلكين ومعتقداتهم نحو الإعلان عبر الإنترنت في فلسطين"

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"Customers' Attitudes and Beliefs toward Internet Advertising in Palestine"

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Dedication

To my parents who have been my constant source of inspiration

To my beloved wife words can't honor you, thanks for your support

To my brothers and sisters thank you for your continuous encouragement

To all my family

I dedicate this work

Acknowledgement

I would like to thank God for the strength and blessing

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To all of them, I am deeply grateful ...

Mohammed I. Anati

Palestine

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ABSTRACT

"Customers' Attitudes and Beliefs toward Internet Advertising in Palestine"

By Mohammed Ibrahim Anati Supervisor Dr. Samir Abuznaid

Literature shows that the Internet generates a great attention of the scholars on its importance as an advertising medium, also an increased concentration toward customer and customer service is established. This research examines Customer Attitudes and Beliefs toward Internet Advertising in Palestine. Responses from a sample of 414 internet users where analyzed using SPSS program.

Findings show that Internet is the most usable advertising media in Palestine. Internet users agreed with the beliefs "Product Information, Social Role & Image, Hedonic/Pleasure, Value Corruption, Falsity/ No Sense Good for Economy, and Materialism", positive attitudes are perceived toward Online Advertising; in which they like it, consider it essential and good for them. Also respondents see more advantages in Online Advertising than they see disadvantages.

The researcher recommends developing the infrastructure of Internet; include advisory materials in the curriculums, control and monitor the Internet content especially ads materials. Government, Educational Institutes, Marketers, publishers, and households should all contribute in upgrading the beliefs and attitudes toward Online Advertising by protecting users' rights and privacy, complying with the goodwill, and developing its content quality.

ملخص الدراسة

"مواقف المستهلكين ومعتقداتهم نحو الإعلان عبر الإنترنت في فلسطين"

إعداد: محمد عناتي إشراف: د. سمير أبو زنيد

تشير الدراسات السابقة إلى اهتمام العلماء المتزايد بالإنترنت كوسيلة إعلانية واهتمامهم الشديد بالمستهلك وخدمته. تهدف الدراسة إلى تسليط الضوء على واقع استخدام الإنترنت في فلسطين واكتشاف مواقف المستهلكين ومعتقداتهم نحو الإعلان عبر الإنترنت في فلسطين. استخرجت النتائج من خلال تحليل ٤١٤ استبانة تمت تعبئتها من خلال الإنترنت في فلسطين.

أظهرت النتائج بأن استخدام الإنترنت هو الأعلى مقارنة بالوسائل التقليدية ويمتاز بدرجة استخدام عالية من قبل مستخدميه. كذلك تبين بأنهم يعتقدون بأنه مصدر معلومات في غاية الأهمية، يحسن الدور الإجتماعي وصورته، مصدر للمتعة، جيد للإقتصاد، لكنه أحيانا يخالف القيم، يزيف الحقائق، وداعم للنظرية المادية. كذلك فإن مواقفهم تجاه الإعلان عبر الإنترنت كانت ايجابية حيث يعتبرونه مهم، يرغبونه، ويجدونه جيدا لهم. أيضا فإن مستخدمي الإنترنت يرون فيه ميزات أكثر من العيوب. بالإضافة إلى ذلك لم يتم لمس تأثير واضح للعوامل الديموغرافية على مواقف ومعتقدات المستهلكين.

يوصي الباحث بالعمل على تطوير البنية التحتية للإنترنت. تضمين مناهج خاصة بالإنترنت والتسويق عبره في السلك التعليمي. رصد محتوى اللإنترنت ومراقبتها وتطويرها. إعتبار الإنترنت كوسيلة إعلانية رئيسية من قبل الشركات والمسوقين. العمل على حماية مستخدمي الإنترنت. ودراسة الجوانب العديدة المتعلقة بالإنترنت والتسويق عبره.

Language Edit

The language of this thesis was edited by Mr. Chase Harrington, a writing consultant at Concordia University Irvine.

Abbreviations

WWW World Wide Web

USA United States of America
UAE United Arab Emirates

PwC PricewaterhouseCoopers LLP

PCBS Palestinian Central Bureau of Statistics

IAB Interactive Advertising Bureau

MNA Ma'an News Agency

TV Television

ICT Information Communication and Technology

BICT Business Survey on Information and Communication

Technologies

n.d. No date

CHAPTER 1

INTRODUCTION

1.1 Introduction

Each day more and more advanced technologies are created and applied all over the world. These advancements affect all life aspects and improve classical ways to more modern ones. Technology provides us with tremendous opportunities of new businesses and for business improvements. The Internet is a huge world provided by technology and it's a very attractive business world to shift toward.

Everybody remembers the burst of the Internet bubble, no matter to the time or the place is given; Internet is accessible by everyone who has a Web browser and connected to the network in anytime and from anywhere. Great developments are taking their place daily. Today's most popular web services are about sharing information and connecting people. Ideas are becoming more important than business models. This time, the web is about conversation, cooperation, and empowerment of the masses. Now, everybody can add information in an extremely easy way, such as writing a weblog. Everybody can read and recommend blogs or blog posts and contact their authors. Every little piece of information is tagged accordingly and every consumer can search all these micro media more efficiently than ever before. It is the time of bottom-up, instead of top-down.

These shifts in communication will undoubtedly have consequences for the communication industry. Internet now shows huge opportunities and challenges for the market. One of the most critical opportunities of the Internet is to exploit it for advertising; Internet is an effective medium for attracting and retaining customers that make it a very suitable place to advertise in.

In recent years, Internet generates a great attention of the scholars on its importance as an advertising medium (Barnes & Srisuwan, 2008; Cheung, 2006; Joines et al., 2003; Laudan & Laudan, 2007). World Wide Web (Internet) and other new media technologies are the most important factors that affect the future of advertising (Joines et al., 2003). It presents advertisers with both opportunities and challenges that they should be aware of in order to produce more efficient and more effective advertisements (Cheung, 2006; Ducoffe, 1996; Laudan & Laudan, 2007).

In Palestine we witness rapid growth of Internet usage, uses and users. Persons, organizations, companies and the whole community are now more aware of the Internet services and uses than ever before. Marketers noticed these shifts and clearly moving toward exploiting the chance of using the Internet as an advertising channel. A lot of questions have been raised in the market about customers' attitudes and beliefs about Internet advertising.

1.2 Definition of Terms

- Advertising: "Any paid form of nonpersonal presentation and promotion of ideas, goods, or services by an identified sponsor." (Kotler & Armstrong, 2006, p.455). Advertising is used to inform, persuade or remind its target. Advertising is mostly used by business firms, but it is also used by non-for profit organizations, social agencies and professionals. There are many media types like newspapers, radios, televisions, outdoor, and the Internet (Kotler & Armestrong, 2006).
- Internet: is the global network of networks that uses universal standards to connect different networks all over the world. But World Wide Web is "an internet service that uses universally accepted standards for storing, retrieving, formatting, and displaying information in a page format on the internet" (Laudan & laudan, 2007, p.19).
- Online Advertising: is "a paid space on a web site or e-mail, such as banner ads, skyscraper ads, dynamic media, buttons, interstitials, and pop-ups" (Goldsmith & Lafferty, 2002). Ducoffe (1996) defined Online Advertising as impersonal commercial content paid for by sponsors, designed for consumers, and delivered through the Internet. Thus, online advertising's broad forms consist of impersonal commercial content paid for by sponsors, designed for audiences, delivered by video and audio. Its depth ranges from corporate logos, banners, pop-up messages, e-mail messages, and text-based hyperlinks to official web sites (Goldsmith & Lafferty, 2002, Gordon & Turner, 1997; korgaonkar & Wolin, 2002; Wang & Sun, 2009).

- Attitudes: are evaluative statements either favorable or unfavorable concerning objects, people, or events (Robbins, 1988, p. 12). Also Kolasa (1969) has defined attitude as "a predisposition to react positively negatively, to a person, place or circumstances" (p. 386). Attitude toward the ad has been defined as: ... a predisposition to respond in a favorable or unfavorable manner to a particular advertising stimulus during a particular exposure occasion (Lutz, 1985, p. 46; Abuznaid, 1990). As the consumer attempts to evaluate a product, service, or the like, he or she will develop an attitude about the thing being evaluated. The level of likeability is one dimension of the customers' attitude toward Internet Advertising, a customer may "strongly like it" but another may "strongly dislike it" while others' attitude may come in between them (Goldsmith & Lafferty, 2002; Gordon & Turner, 1997; Wang & Sun, 2009).
- **Belief**: is defined as "inferences made by an observer about underlying state of expectancy" (Rokeach, 1968, p. 1; Abuznaid, 1990). The content of a belief may describe the object of belief as true or false; evaluate it as good or bad; or advocate a certain course of action or a certain state of existence as desirable or undesirable. For example, a customer may believe that Internet Advertising is informative while others believe that it is false (Goldsmith & Lafferty, 2002; Gordon & Turner, 1997; Wang & Sun, 2009).

1.3 Problem Statement

"It's all about the consumers!"

An increased concentration toward customer and customer service is established. It's very important to understand consumer's beliefs, values, attitudes, behaviors, and perceptions to satisfy his/her needs and wants and to guarantee Online Advertising success (Ducoffe, 1996; Kotler & Armstrong, 2006; Joines et al., 2003).

Internet is an effective medium for attracting and retaining customers that make it a very suitable place to advertise in. Not surprisingly, many companies are turning to the Internet to advertise their products and services. Consumers have more control over advertising exposure with the Internet advertising because they can select how much commercial content they wish to view, when they want to view it, and if they want to view it at all. Through the internet, consumers can gather pricing information, participate in product design, explore promotions, consummate sales, arrange delivery, and receive post–purchase support. Marketers can create and administer close relationships with millions of consumers and other publics simultaneously through the Internet at far less cost to the marketer than traditional media, sales, fulfillment, and support techniques (Kiani, 1998; Kargaonkar & Wolin, 2002; Pardon & Lamb, 1999).

This research attempts to examine the beliefs about online advertising, attitudes toward online advertising. Moreover, this research will provide suggestions on how to design effective online ads to fully utilize the advantages of the online medium, and attempts to improve the current understanding of online advertising.

1.4 Research Questions

The research will answer the following questions

- 1. What is the current situation of Internet Usage in Palestine?
- 2. What are the customer attitudes toward Internet Advertising?
- 3. What are the customer beliefs about Internet Advertising?

1.5 Research Objectives

This research aims to

- State the current level of internet usage in Palestine
- Examine the reality of Palestinian customers' attitudes toward Internet Advertising.
- Examine Palestinian customers' beliefs about Internet Advertising.
- Develop some recommendations to upgrade customers' attitudes and beliefs of Internet Advertising.

1.6 Importance of the Research

- Internet is the biggest of my interests and I see it the real future of the business world. Also I have a great passion in advertising over the Internet. Two years ago I established the first Palestinian company (Go) specialized in this area. This research will upgrade my experience and competencies to be more able to provide the best service for my clients and their customers.
- In the last two years, a clear shift has been witnessed toward the Internet.
 Users use the Internet as a communication and media channel. Companies and organizations are increasingly using the Internet for these purposes and also demands to advertise over it.
- Scholars, marketers, media and other interested raise many questions about customer's attitudes and beliefs about Internet Advertising; this research will provide them with a rich material and valuable knowledge about the interaction between customers and Internet Ads that allow marketers enhance the quality, effectiveness, efficiency and impact of advertising over the Internet.
- Findings may help businesses and organizations employ online advertising more effectively and efficiently in their global marketing endeavors.
- Currently little is known about online advertising in developing countries (Wang & Sun, 2009), this research contributes to local marketing literature. By adding this knowledge it will be the first local research investigating customer's attitudes and beliefs toward Online Advertising in Palestine.

1.7 Limitations

Researcher faced some limitations in the preparation of this research;

- Research about the Internet is best conducted on the Internet; however, this creates sampling difficulties. Comprehensive lists of users do not exist so convenient sampling technique was used in this research (Gordon & Turner, 1997; GVU, 1996; Wang & Sun, 2009).
- However, most studies have been on the USA or developed countries, but little is known about Online Advertising in developing countries (Wang & Sun, 2009). Researcher deal with the lack of literature in local libraries by getting more concentration on global literature.
- Desire of cooperation might be in low rate; researcher used two techniques to obtain convenient sample; requests were made to create links to the survey's site on the Internet, and an invitation was posted to a variety of news groups and mailing lists to participate in the questionnaire (Gordon & Turner, 1997).

CHAPTER 2

LITERATURE REVIEW

2.1 Introduction

Internet generates a great attention on its importance as an advertising medium (Barnes & Srisuwan, 2008; Cheung, 2006; Joines et al., 2003; Laudan & Laudan, 2007; Newman et al., 2004; Pardun & Lamb, 1999; Sulaiman, 2011). World Wide Web (Internet) and other new media technologies are the most important factors that affect the future of advertising (Ducoffe, 1996; Joines et al., 2003; Kiani, 1998; Pardon & Lamb, 1999).

Online Advertising presents advertisers with both opportunities and challenges that they should be aware of in order to produce more efficient and more effective advertisements (Abdulghani, 2005; Cheung, 2006; Hofacker & Murphy, 1998; korgaonkar et al., 2001; Kiani, 1998; Laudan & Laudan, 2007; Newman et al., 2004).

Recent years have witnessed growing interest in examining the mechanism and influence of Online Advertising. Along the line of research, an intensely debated topic is about the roles of consumers' beliefs and attitudes toward Online Advertising. Many studies (Wang & Sun, 2009) have suggested that individuals' attitudes toward Online Advertising are an important measure of advertising effectiveness. Past research on Online Advertising has provided insight into global marketing and commerce.

Next, researcher wants to explore previous studies about Online Advertising to have better understanding and a powerful background about it. Its definition, types, advantages and obstacles have to be investigated, and then detailed literature about main objectives will be reviewed.

2.2 Online Advertising

2.2.1 Definition of Online Advertising

Online Advertising is "a paid space on a web site or e-mail, such as banner ads, skyscraper ads, dynamic media, buttons, interstitials, and pop-ups" (Goldsmith & Lafferty, 2002). Ducoffe (1996) defined Online Advertising by impersonal commercial content paid for by sponsors, designed for consumers, and delivered through the Internet.

Online Advertising broad formats consist of impersonal commercial content paid for by sponsors, designed for audiences, delivered by video, print, and audio forms. Its depth ranges from corporate logos, banners, pop-ups messages, and text-based hyperlinks to official web sites (Ducoffe, 1996; Korgaonkar & Wolin, 2002).

2.2.2 Major Types of Online Advertising

Online Advertising has many forms and types that make it more flexible and effective. Like all ads, some types of Online Advertising will be better suited to a company more than others. Taking the time to research what's available, and which method will work best for this business is necessary.

Internet Advertising Revenue Report is conducted by PricewaterhouseCoopers LLP "PwC" on an ongoing basis, with results released quarterly; the report is also sponsored by the Interactive Advertising Bureau (IAB). This report utilizes data and information reported directly to PwC, publicly available online corporate data and information provided by online ad selling companies.

IAB-2012 Revenues report identified eight Online Advertising forms:

Search: search is the main format of Online Advertising and accounts for 46.3% of 2012 full year Online Advertising revenues in the USA. Its definition is "lists and/or links of company site domain name shown as a result to specific word or phrase search", it includes a number of categories:

- Paid listing: text links appears when a search is made for specific keywords. The higher position needs more payments which only happened when users click on the text link.
- Contextual search: instead of appearing as a result of keywords search, it is a text links appears on the context of the content and payment occurs after the link is clicked.
- Paid inclusion: payments made to guarantee that a link will be indexed by a search engine. The listing is determined by the engine's search algorithms.
- Site optimization: modifies a site to make it easier for search engines to automatically index the site and hopefully result in better placement in results.

Display Advertising: space to display banner or logo on one or more of Internet pages. Display-related advertising revenues totaled \$12 billion or 33% percent of 2012 revenues.

Classifieds and auctions: lists of specific products or services in specific sites (yellow pages). Classifieds revenues accounted for 7% of 2010 revenues or \$2.4 billion.

Rich media: Advertisements that incorporate animation, sound, and/or interactivity in any format. It can be used either singularly or in combination with the following technologies: sound, flash, and with programming languages such as Java, JavaScript, and DHTML. It is deployed via standard

Web and wireless applications including e-mail, static (e.g. .html) and dynamic (e.g. .asp) Web pages, and may appear in ad formats such as banners, buttons and interstitials. Interstitials are included in the rich media category and represent full- or partial-page text and image server-push advertisements which appear in the transition between two pages of content. Forms of interstitials can include splash screens, page takeovers and pop-up windows.

Lead generation: qualified purchase inquiries (e.g., auto dealers which pay a fee in exchange for receiving a qualified purchase inquiry online) or provide consumer information (demographic, contact, and behavioral) where the consumer opts into being contacted by a marketer (email, postal, telephone, fax). These processes are priced on a performance basis (e.g., cost-per-action, -lead or -inquiry), and can include user applications (e.g., for a credit card), surveys, contests (e.g., sweepstakes) or registrations.

E-mail: Banner ads, links or advertiser sponsorships that appear in email newsletters, email marketing campaigns and other commercial email communications. It includes all types of electronic mail (e.g., basic text or HTML-enabled).

Sponsorships: Represents custom content and/or experiences created for an advertiser which may or may not include ad elements such as display advertising, brand logos, advertorial or pre-roll video. Sponsorships fall into several categories:

- Spotlights are custom built pages incorporating an advertiser's brand and housing a collection of content usually around a theme.
- Advergaming can range from an advertiser buying all the ad units around a game or a "sponsored by" link to creating a custom branded game experience.

- Content & Section Sponsorship is when an advertiser exclusively sponsors a particular section of the site or email (usually existing content) re-skinned with the advertiser's branding.
- Sweepstakes & Contests can range from branded sweepstakes on the site to a full-fledge branded contest with submissions and judging.

Digital Video Commercials: TV-like advertisements that may appear as in-page video commercials or before, during, and/or after a variety of content in a player environment including but not limited to, streaming video, animation, gaming, and music video content. This definition includes digital video commercials that appear in live, archived and downloadable streaming content.

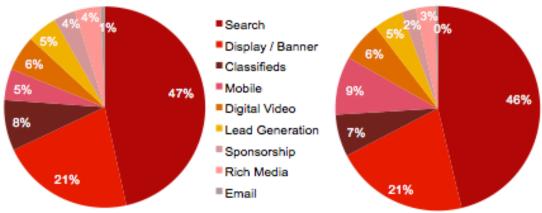
Figure 2.1: Online Advertising Forms Revenue

Ad formats – full year 2011

Total - \$31.7 billion*

Ad formats – full year 2012

Total - \$36.6 billion*



Note: Amounts may not equal 100% due to rounding. (Source: IAB internet advertising revenue report-2012 full year results, April 2013)

2.3 Past Studies and Background

A brief review of the most important studies and researches would be explored in this section, and then more detailed information and literature about the main topics of the research would be provided separately.

Recently, an increased concentration toward consumer and consumer service is established. It's very important to understand consumer's beliefs, values, attitudes, behaviors, and perceptions to satisfy his/her needs and wants and to guarantee Online Advertising success (Ducoffe, 1996; Korgaonkar & wolin, 1999; Kotler & Armstrong, 2006; Joines et al., 2003).

Many studies are conducted around the interaction between consumer and Online Advertising to gain better understanding of Internet users. Joines *et al.* (2003) said that it seems worthy to investigate internet users' motivations and concerns claiming that to research users' motivations for using Internet; we should research motivations in the context of the different activities offered online. Data were collected from two sources; a self-administered survey of 59 undergraduates in an introductory communication course at Cornel University, and a mail/Web survey of 59 New York State residents. They found that transactional privacy concerns were found to be negatively related to percentage of time spent on product searches and online shopping, while economic motivations had a positive influence. In addition, online shopping was found to be predicted by information motivations, interactive control motivations, and socialization motivation.

Consumers' beliefs and attitudes towards advertising are important indicators of advertising effectiveness. To date, there exist two typical views about the relationship between consumers' beliefs and their general attitudes towards advertising. The first treats the two constructs as equivalent and interchangeable both conceptually and operationally (Ducoffe, 1996). In the

later research on the subject, the second perspective seems to be gaining popularity. Pollay and Mittal (1993), for example, argued that beliefs are specific statements about the attributes of objects and attitudes are summative evaluations of objects. Emanating from beliefs, attitudes operate at different levels of cognitive abstraction.

Korgaonkar & Wolin (2002) research the relation between different consumers and Online Advertising. A sample of 420 consumers from a large southeastern USA metropolitan area was taken. They considered five types of consumer characteristics for segmentation purposes; in order to have more detailed results. These are: demographics, geographic, psychographics, benefits sought, and product and service usage. Results shows that a more positive attitude toward Online Advertising likely leads to more frequent Online purchasing and higher dollars spent on these purchases. They suggest marketers to consider consumer Web usage in their targeting efforts.

Surveys are conducted among 577 internet users from both Romania and the USA structural equation modeling was used to examine the role of beliefs and attitudes in online advertising; Wang & Sun (2009) found that Belief factors (i.e. information seeking, entertainment, economy, credibility, and value corruption) are statistically significant predictors of attitudes toward Online Advertising; Attitudes Toward Online Advertising is a significant predictor of consumer responses to Online Advertising; as compared to Americans, Romanians tended to hold a more positive attitudes toward Online Advertising and are more likely to click advertisements, whereas Americans are more likely to buy online than do Romanians.

From the local library, a study in 2007 by Nidal Tayeh aimed at recognizing the impact of internet advertisements on the stages of making decision of purchasing among the Palestinian university students in Gaza. And also by recognizing uses of the internet, respondent's activities and advertisements they watch and its importance. A satisfying sample of "382" respondents

University students of from Gaza Strip was taken. Finding shows that respondents give attention to online ads which heavily affects on most the stages of purchasing process. Also it shows that a high percentage of respondents use the internet daily, mostly between 2 pm – 2am, and spend more than two hours in each session on the net. The study recommends companies to include internet in the marketing mix, to provide helpful information in their web sites and to improve the quality of the ads design & content.

Next, the researcher presents more studies and details;

2.3.1 Online Vs Traditional Advertising

"Internet is unlike any other medium." (Joines *etal.*, 2003) this fact has many supportive evidences to prove it. The nature of Internet communications is greatly different; users can do many unrelated activities (shopping, chatting with friends, searching for jobs, and playing games) synchronously (Cheung, 2006; Goldsmith & Lafferty, 2002; Joines *et al.*, 2003; kiani, 1998; Newman, 2004; Sulaiman, 2011).

Each advertising medium has its own characteristics that differentiate it from others. For example, newspapers perceived to be the most informative, reliable and believable advertising whereas radio and television have lower level in these attributes. Television advertisements are the most entertaining, but online ads tend to enhance consumers' loyalty and more effective in brand alliance than TV and print ads (korgaonkar & Wolin, 2002).

Below primary benefits and costs consumers derive from advertising in general:

1. Informativeness

A significant positive correlation of 0.65 was found between informativeness and advertising value (Ducoffe, 1995). Consumers,

themselves, report that advertising ability to provide needed information is the primary reason for accepting it (Bauer & Greyser, 1968; Goldsmith & Lafferty, 2002; Korgaonkar et al., 2001; Newman *et al.*, 2004; Pollay and Mittal, 1993; Sulaiman, 2011; Tayeh, 2002).

2. Irritation

A negative correlation of -0.52 between irritation and advertising value were founded in the analysis of Ducoffe (1995) research research. Bauer and Greyser (1968) and later Ducoffe (1996) found that consumer's criticism on advertising is related to the annoyance and irritation it causes, the impact leads to general reduction in the advertising effectiveness.

3. Entertainment

Entertainment and advertising value has a positive correlation of 0.48 (Ducoffe, 1995). The value of entertainment lies on its ability to fulfill consumer needs for escapism, diversion, enjoyment, or emotional release (Newman *et al.*, 2004).

Later, Ducoffe (1996) suggested several reasons for which traditional media generate little value: it is impossible for customers to give attention to most of advertisement because of the tremendous number they are exposed to; most exposures reach them on the wrong time making its message not relevant to their concerns at the time of exposure; focusing on message quantity rather than its quality; and the failure in making advertisements nature worthy to consumers attention.

According to Cheung (2006), Internet differs from traditional media in two key features: control and interaction. Kiani (1998) reported that three characteristics of Internet make it different: Addressability, Flexibility, and Accessibility. korgaonkar & Wolin (2002) goes in parallel with others and found that Internet distinctiveness is in: constant message delivery, audience selectivity, multimedia

capacity, measurable effects, global reach, audience controlled advertising exposure, and interactivity.

Many argue on three characteristics that give Internet a competitive advantage over traditional media:

1. Interactivity

Scholars suggest that consumers may prefer Internet over other mediums because of the large degree of possible interaction on the Internet (Abdulghani, 2005; Cheung, 2006; Goldsmith & Lafferty, 2002; Kiani, 1998; korgaonkar & Wolin, 2002; Joines et al., 2003; Mosa, 2000). Many studies support this argument, for example; Korgaonkar and Wolin (1999) found a significantly positive correlation between "interactive controls" and Web usage.

2. Customer Intimacy

Internet combines both mass and interpersonal communication, this fact provide the Internet a unique ability to provide many-to-many communication scenarios. This feature enables marketers much more knowledge about their customer behaviors and needs, and so to serve them more efficiently (Abdulghani, 2005; Goldsmith & Lafferty, 2002; korgaonkar & Wolin, 2002; Joines *et al.*, 2003; Sulaiman, 2011).

3. Shopping Online

This attractive characteristic not only differentiates Internet from other mediums, but also seems to be a great motivation for consumers to logging on (Abdulghani, 2005; Cheung, 2006; Goldsmith and Lafferty, 2002; Joines *et al.*, 2003; Newman *et al.*, 2004).

Goldsmith and Lafferty (2002) took a sample of 329 undergraduate students in the USA, and studied their response toward Web sites and their influence on advertising effectiveness comparing it with traditional advertising. The analysis showed that consumers appeared to like TV and magazine ads more than Internet ads, that TV ads are the most frequently recalled, but Internet came in the second level, and only radio ads fared worse. Moreover consumers are more likely and comfortable to use Online Advertising information than which in others.

Pardun & Lamb (1999) tried to get better understanding of how marketers attempts to create bridges between traditional advertising and the Internet. A content analysis of 1,249 ads in 20 magazines examined Web presence in them. Results showed that 42% included Web addresses.

2.3.2 Advantages & Limitations of Online Advertising

Business people, scholars, and researchers discovered, agreed, and proved that Internet is a distinctive valuable communication tool used to conduct daily life and business work (Cheung, 2006; Ducoffe,1995; Goldsmith & Lafferty, 2002; Joines *et al.*, 2003; Kiani, 1998; korgaonkar & Wolin, 2002; Kotler & Armstrong, 2006; Laudan & Laudan, 2007; Newman *et al.*, 2004; Pardun & lamb, 1999; Sulaiman, 2011), Online Advertising can deliver and obtain the message in a flexible, effective manner at relatively low costs, and It overcomes the traditional boundaries faced by advertising mediums by removing the effect of place and time.

Immediacy, Interactive capabilities and shopping online are essential advantages of Online Advertising (Abdulghani, 2005; Cheung, 2006; Joines *et al*, 2003; Kiani, 1998; Kotler & Armstrong, 2006). The increasing rate of internet usage and its frequency is a great opportunity that advertisers have to exploit (Cheung, 2006; Joines *et al.*, 2003; korgaonkar & Wolin, 2002; Laudan & Laudan, 2007; Sulaiman, 2011). Moreover, the entire purchasing process from product exposure to product purchase is completely combined in one easy accessible medium; which is the internet (Joines et al., 2003).

In spite of these essential advantages, Online Advertising also has some limitations that advertisers have to be aware off to eliminate their impact and for having more effective Online Ads. Online Advertising has a relatively low impact on its audience who control the exposure (Cheung, 2006; Ducoffe, 1996; Korgoankar *et al.*, 2001). In addition, cultural differences are a big challenge that faces web advertisers (Abdulghani, 2005; Kotler & Armestrong, 2006; Ducoffe, 1996; Goldsmith & Lafferty, 2002).

Privacy concerns and fear of insecure transactions are the greatest obstacles that face Internet usage (Abdulghani, 2005; Korgaonkar & Wolin, 1999; korgaonkar *et al.*, 2001; O'Nell, 2000; Wang *et al.*, 1998). Joines *et al.* (2003)

recommend that e-companies have to give their customers the choice in whether their information can be sold to and used by a third party. They support this by *Harvard Business Review* (1997) that suggests all e-companies to provide their customers a full access to their online records and to enhance security levels from hackers.

Value corruption is another threat facing Online Advertising. Korgaonkar *et al.* (2001) discovered that consumers are worried, that's because Online Advertising has the power to impress them and change their values.

A number of Online Advertising benefits and drawbacks were identified by many scholars:

1. Accessibility to information

Since information value is a function of timing; its immediate accessibility to consumers at or around the time they considering to purchase gives Online Advertising a potential advantage over traditional advertising. The increasing turn to Web as a marketing channel allows customers to have a quick and convenient access to information of all kinds (Cheung, 2006; Laudan & Laudan, 2007; Tayeh, 2002).

2. Relevant information

Because of its interactive network; Web information (communication) are less wasteful and with greater efficiency than traditional media (Goldsmith & Lafferty, 2002). Web advertisers have the advantage of targeting their customers more efficiently and consumers have the control to access information they need and to neglect irrelevant information (Cheung, 2006; korgaonkar & Wolin, 2002; Tayeh, 2002).

3. Flexibility in response

Web advertisers can smoothly respond to changes in consumer's needs and marketing conditions, but it's hard for traditional advertisers to revise their ads quickly in response to market changes (Abdulghani, 2005; Kiani, 1998; Kotler & Armstrong, 2006).

4. Directly executed transactions

The electronic mail capability permits users to purchase and transmit orders directly enhancing convenience, saving time, and increasing the speed of purchases or inquiries (Goldsmith and Lafferty, 2002; Joines et al., 2003; Mosa, 2000; Newman *et al.*, 2004).

5. Limited production quality

This factor adversely affects the value of Web advertising. Although the high growth of technology advancements, web advertising still cannot effectively compete with the high quality of printed and television graphics (Abdulghani, 2005; Ducoffe, 1996; Mosa. 2000; Tayeh, 2002).

6. Lack of familiarity

Both advertisers and consumers have little experience with this new medium and need more knowledge to deal effectively with it. This fact may cause skeptical or even a negative attitude toward web advertising that really lessen its value (Abdulghani, 2005; Korgaonkar, et al., 2001).

2.3.3 Beliefs about Online Advertising

Prior studies have shown that one's belief about advertising is a multidimensional construct. For instance, Bauer and Greyser (1968) identified two dimensions underlying consumers' beliefs: economic and social.

Later on, a research has been made by Pollay and Mittal (1993) provide us with a seven-factor belief model which Korgaonular *et al.* (2001) build their research of "Web advertising and Hispanics" upon it, they reported in their results that this model is completely useful in Web advertising usage. This model consists of two dimensions: personal advertising use and described in three factors: product information, social role and image, and hedonic/pleasure, along with four social effects of advertising: good for the economy, materialism, value corruption, and falsity/ no sense.

Next the Researcher will describe Pollay and Mittal's (1993) model as it relates to the research (Seven beliefs' factors);

1. Product information

As described before in this literature, web advertising efficiently works like an information provider. Five questions have been used to measure this factor: "Product source of information about local sales"; "Web advertising tells me which brands have the features I am looking for"; "Web advertising keep me up-to-date about products available in the marketplace"; "If there were no Web advertising, deciding what to buy would be difficult"; and "Web advertising is a convenient source of good information."

2. Social role and image

Web capabilities allow its advertisements to effectively promote social and life style messages. This personal factor can be measured by: "From Web advertising, I learn what is in fashion and what I should buy for keeping a good social image"; "Web advertising tell me what people like myself are

buying and using"; "Web advertising help me know which products will or will not reflect the sort of person I am"; "I use certain products to fulfill my roles and responsibilities, and Web advertisements often show that there are other consumers like myself who do the same"; and "I like when a Web advertisements shows people like myself using the brand I am using."

3. Hedonic/pleasure

Web advertisements can easily be entertaining, beautiful, humorous, and sentimental. This factor have a substantial effect and can be measured by: "Sometimes I take pleasure in thinking about what I saw or heard in Web advertisements"; "Some Web advertisements are even more enjoyable than Web sites"; and "Some Web advertisements make me feel good."

4. Value corruption

It's a fact that Web advertisements have a potential effect on consumer's values, and some of these advertisements have adverse effects on their values. This social factor can be measured by: "there is too much sex on web advertising today"; "Web advertising makes people to live in a world of fantasy"; "Web advertising takes undue advantage of children"; and "A lot of Web advertisements are based on ideas and values which are opposite to my own personal values."

5. Falsity/no sense

Like other forms, some of Web advertisements include half of truth, deceptive claims, and intelligence insulting prose. This can be measured by: "Web advertising should be banned on children's cites"; "One can put more trust on products advertised on the web than those not advertised on the Web"; Web advertising sometimes make people to live in a world of fantasy"; "Web advertising helps the consumer to buy the best brand for the price"; "With all Web advertising going on I don't quite know what to believe and what not to believe"; and "Certain products play an important

role in my life, and Web advertisements reassure me that I'm doing the right thing in using these products."

6. Good for the economy

The wide variety of available information on the Web provides consumers the ability to choose and save their time and even their money by providing them with free products. Measurement for this can be by: "Web advertising improves people's standard of living"; "We need Web advertising to support the Web"; "It should be better to save money on Web advertising"; "Web advertising help the consumer to buy the best brand for the price."

7. Materialism

The availability of material goods on the Web may enhance commercial concerns in materialism. IT can be measured by: "Web advertising makes you to buy things that you really don't need"; "Web advertising increase dissatisfaction among consumers by showing products which consumers can't afford"; "Web advertising is making us materialistic society interested in buying and owning things"; and "Web advertising makes people buy unaffordable products just to show off."

2.3.4 Attitudes toward Online Advertising

With the rapid adoption of the internet as a powerful advertising medium, research on attitudes toward advertising has naturally extended to the online environment. Ducoffe (1996), for example, found that informativeness and entertainment were positively related to Attitudes toward Online Advertising, whereas irritation was negatively related to advertising value.

Many past studies have been conducted to investigate the relationship between attitude and behavior in the context of advertising. By understanding consumers' attitude towards advertising, designers and marketers can better create their advertising designs (Wang *et al.*, 2002).

The first research of attitudes toward advertising was done by Bauer and Greyser (1968); they assessed advertising beliefs as two clusters: economic and social effects. Studies show a positive relationship of attitude toward advertising and predilection for advertising (Kornagular *et al.*, 2001).

Wolin et al. (2002) tested Pollay and Mittal's (1993) belief model and showed that several belief factors influenced web users' Attitudes toward Online Advertising which in turn had an impact on users' behavioral intention. They reported belief factors, such examining the role of beliefs and attitudes as product information, hedonic pleasure, and social role and image, were positively related to Attitudes toward Online Advertising, whereas materialism, falsity/no sense and value corruption were negatively associated with Attitudes toward Online Advertising. In addition, the more positive attitudes one hold toward Online Advertising, the greater the likelihood that person would respond favorably to web advertisements.

Korgaonkar and Wolin (1999) found that heavy users found Online Advertising a good thing, like it better, suppose that Online Advertising decrease product prices, and consider Online Advertising essential. Moreover,

Goldsmith and Lafferty (2002) claimed that consumers respond to Internet Advertising in the same way they respond to traditional media.

2.3.5 Demographics and Online Advertising

Most studies found that demographic factors have a little impact on Online Advertising value. As Internet becomes more of a mainstream household necessity, demographic significance becomes less relevant (Kongaonkar & Wolin, 2002). Findings by Goldsmith and Lafferty (2002) showed that consumer's perception of Online Advertising doesn't differ by gender or age. Korgaonkar *et al* (2001) had the same results of others; they reported "Males and Females of all ages, income levels, and education levels will use the Web in similar fashion." From the other side, Alkhayyal (2002) found that gender, education, and income affect the adoption of Online Advertising, while age, nationality, and the region don't affect it.

2.4 Internet in Palestine

2.4.1 Introduction

The Palestinian Information Communication and Technology Sector has witnessed important developments during the past three decades, and these developments have contributed in shaping this sector and defining the level of ICT indicators for the current period. The communication sector in Palestine has suffered during the Israeli occupation as a result of the Israeli obstacles, which limited its development and negatively affected the spread of communication services among the Palestinian households (PCBS: Comparative Report on ICT Access of Households and Individuals in the Palestinian Territory 2000–2009).

Information and Communication Technologies or ICTs are identified as the tools, systems, operations, and processes that are concerned with the various kind of data processing such as acquisition, storage, manipulation, management, control, display, switching, interchange, transmission, and reception of data, for the sake of extracting useful or meaningful information out of them to be used by people and institutions to achieve development (PCBS: Business Survey on ICT, 2007: Analysis of ICT-Access and Usage of Enterprises in the Palestinian Territory).

ICT has also a special role to play in Palestinian case, in breaking up the barriers and blockades imposed on Palestinians by the Israeli authorities, without which communication with the outside world would be impossible. ICT offers a great help in keep contact with the two sides of the Palestinian territories in the West Bank and Gaza Strip, without which it would be extremely difficult to synchronize activities and cooperate. Remark that Palestinians have no sea, air, or land ports and all their communications with the outside world is channeled through Israel (PCBS: Business Survey on ICT, 2007: Analysis of ICT-Access and Usage of Enterprises in the Palestinian Territory).

However, the communication infrastructure in the Palestinian Territory has witnessed large developments after the establishment of the Palestinian National Authority especially in the quality and quantity of fixed and mobile phone communication. Furthermore, the Palestinian National Authority issued, through presidential decree in 1996, a law that regulates the Telecommunications sector (PCBS: Comparative Report on ICT Access of Households and Individuals in the Palestinian Territory 2000–2009).

The passage of more than 14 years since the law was passed; and the emergence of many new developments in the communication sector since then; reinforce the need for a new legislative framework that takes into consideration new developments and addresses the specific limitations of the existing law (PCBS: Comparative Report on ICT Access of Households and Individuals in the Palestinian Territory 2000–2009).

2.4.2 Internet in Middle East

Internet penetration rates remain low in many countries of the Middle East, access speeds are often relatively slow and tariffs are relatively high compared with other regions in the world but the region is making a strong push towards higher broadband penetration. The young population will be a driver for growth as they grow up with Internet use as the norm. In addition liberalization and increased competition are producing a greater variety of services and mediums (Internet Usage and Population Statistics in the Middle East, n.d).

Table 2.1: INTERNET USERS IN THE MIDDLE EAST AND IN THE WORLD

MIDDLE EAST REGION	Population (2012 Est.)	Pop. % of World	Internet Users, 30-June-2012	% Population (Penetration)	Internet % Users	Facebook 31-Dec-2012
Total Middle East	223,608,203	3.2 %	90,000,455	40.2 %	3.7 %	23,811,620
Rest of the World	6,794,238,719	96.8 %	2,315,517,921	34.1 %	96.3 %	952,132,340
WORLD TOTAL	7,017,846,922	100.0 %	2,405,518,376	34.3 %	100.0 %	975,943,960

NOTES: (1) Internet Usage and Population Statistics for the Middle East were updated for June 30, 2012. (2) Facebook subscribers were updated for December 31, 2012. (3) Population estimates are based on data contained mainly in the US Census Bureau and Official Bureaus. (4) The most recent Internet stats come mainly from data published by Nielsen Online, ITU, Facebook and other trustworthy sources. (5) Data on this site may be cited, giving the due credit and establishing an active link back to InternetWorldStats.com. Copyright © 2013, Miniwatts Marketing Group. All rights reserved worldwide.

One of the reasons for slow Internet subscriber growth in Arab Middle East countries has been a lack of sufficient content in Arabic for users to need high-speed broadband connection in their daily lives. Advertising provides only very small revenue for digital media companies. The UAE's advertisers allot a 3.5% share of their budgets to Online Advertising compared to a regional average of 1% (Internet Usage and Population Statistics in the Middle East, n.d).

As table 2.2 notices that 1.7% of the Internet users in the Middle East are from Palestine. According to Internet World Stats the Internet Penetration in Palestine (West Bank) reaches 57.70% of the population which is around 1.5 million user (Figure 2.4); (966,960) of them are Facebook users on Dec 31/2012 (Internet Usage and Population Statistics in the Middle East, n.d).

Table 2.2: Middle East Internet Usage and Population Statistics

MIDDLE EAST	Population (2012 Est.)	Users, in Dec-2000	Internet Usage, 30-June-2012	% Population (Penetration)	Internet Users % Region	Facebook 31-Dec-2012
<u>Bahrain</u>	1,248,348	40,000	961,228	77.0 %	1.1 %	413,200
<u>Iran</u>	78,868,711	250,000	42,000,000	53.3 %	46.7 %	n/a
Iraq	31,129,225	12,500	2,211,860	7.1 %	2.4 %	2,555,140
Israel	7,590,758	1,270,000	5,313,530	70.0 %	5.9 %	3,792,820
<u>Jordan</u>	6,508,887	127,300	2,481,940	38.1 %	2.8 %	2,558,140
Kuwait	2,646,314	150,000	1,963,565	74.2 %	2.2 %	890,780
<u>Lebanon</u>	4,140,289	300,000	2,152,950	52.0 %	2.4 %	1,587,060
<u>Oman</u>	3,090,150	90,000	2,101,302	68.8 %	2.3 %	584,900
Palestine (West Bk.)	2,622,544	35,000	1,512,273	57.7 %	1.7 %	966,960
<u>Qatar</u>	1,951,591	30,000	1,682,271	86.2 %	1.9 %	671,720
Saudi Arabia	26,534,504	200,000	13,000,000	49.0 %	14.4 %	5,852,520
<u>Syria</u>	22,530,746	30,000	5,069,418	22.5 %	5.6 %	n/a
United Arab Emirates	8,264,070	735,000	5,859,118	70.9 %	6.5 %	3,442,940
<u>Yemen</u>	24,771,809	15,000	3,691,000	14.9 %	4.1 %	495,440
Gaza Strip	1,710,257	n/a	n/a	n/a	n/a	n/a
TOTAL Middle East	223,608,203	3,284,800	90,000,455	40.2 %	100.0 %	23,811,620

NOTES: (1) The Middle East Statistics were updated for June 30, 2012. (2) Facebook subscribers data is for December 31, 2012. (3) CLICK on each country name to see detailed data for individual countries and regions. (4) The population estimates are based mainly on data from the US Census Bureau. (5) Internet usage numbers come from various sources and are compiled here, see the site surfing guide for methodology. (6) The most recent usage information comes mainly from the data published by Nielsen Online, ITU, Facebook, and other trustworthy sources. (7) For Internet growth comparison purposes, the Middle East usage data published by ITU for the year 2.000 is provided. (7) Data may be cited, giving the due credit and establishing an active link back to Internet World Stats. Copyright © 2012, Miniwatts Marketing Group. All rights reserved worldwide.

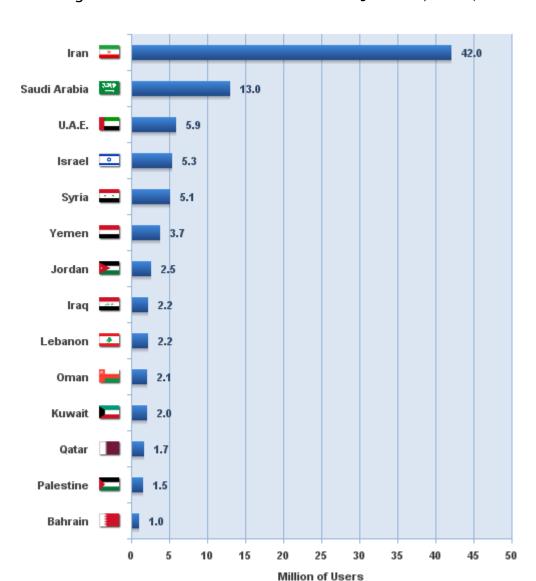


Figure 2.2: Middle East Internet Users (June 30, 2012)

Source: Internet World Stats - www.internetworldstats.com/stats5.htm Approximately 90,000,455 Internet users in the Middle East as of 2012Q2 Copyright © 2012, Miniwatts Marketing Group In comparison with a number of Arab countries, the index value of Information and Communication Technology (ICT) in the Palestinian Territory is very low in light of the modest values of the four component indicators: fixed telephone, mobile phones, computers and the internet. As a result, the Palestinian Territory is classified in the group of underdeveloped countries in respect to the wide spread of information technology (Internet Usage and Population Statistics in the Middle East, n.d).

There are many factors that limit the accessibility level of households and persons to ICT in the Palestinian Territory, mainly: low income, high cost of ICT services, and low ICT literacy. The accessibility and use of ICT decrease with higher age groups, and in rural areas compared with urban areas and camps (Internet Usage and Population Statistics in the Middle East, n.d, PCBS: Business Survey on ICT, 2007: Analysis of ICT-Access and Usage of Enterprises in the Palestinian Territory).

2.4.3 Households Internet usage in Palestine

PCBS: Household Survey on Information and Communications Technology, 2011 results showed that 30.4% of households in the Palestinian Territory have an Internet connection compared to 9.2% in 2004. 39.6% of individuals "aged 10 years and over" in the Palestinian Territory used the Internet compared with 32.3% in 2009 and 11.9% in 2004. However, these percentages remain generally low due to poor knowledge of using the Internet among the Palestinians.

The survey also found that the percentage of individual's "aged10 years and over" who used a computer to access the Internet was 69.8% in 2011; Internet use varied between males and females: 72.7% and 66.2% respectively. A yearly comparison for Internet usage in Palestine in table 2.3 showed that 27.5% of individuals aged 10 years and over with an e-mail account in the Palestinian Territory in 2011 compared with 21.3% in 2009. While as for the percentage of households with one member who has a personal website we found that in 2009 it was 9.1% compared to only 4.1% in 2011.

Table 2.3: Yearly Comparison for Internet Usage in Palestine

Indicator/ Year	2004	2006	2009	2011
Percentage of Households with Internet Access	9.2	15.9	28.5	30.4
Percentage of Households with One Member who has a Personal Website	5.1	5.3	9.1	4.1
Percentage of Persons "10 Years and Over" who Use the Internet	11.9	18.4	32.3	39.6
Percentage of Persons "10 Years and Over" who Have an E-mail	5.1	10	21.3	27.5

Source: (PCBS: Household Survey on Information and Communications Technology, 2011)

Interesting results about the reality of Internet usage in Palestine were revealed in 2004; PCBS: Computer, Internet and Mobile Phone Survey:

- As for access to the internet, the findings indicated that the percentages in the Urban, Rural and Camps are 12.3%, 4.1% and 5.6%, respectively.
- As for access to the internet among persons aged 10 years and over, the findings indicated that 11.9% of the persons of this age group have access to the internet. This percentage considerably varies between Palestinian males and females 16.2% and 7.5%, respectively.
- The highest percentage was in Jerusalem governorate (20.1%) followed by Ramallah and Al-Bireh Governorate (13.7%), Gaza governorate (11.0%). The lowest percentages were in Jericho governorate and Tubas area, 0.8% and 0.7% respectively.
- The findings indicated that 60.8% of the households stated that monthly cost of using the internet at home is suitable, against 25.8% considering that much.
- Also, the findings indicated that 77.4 uses Dial up to Connection to the Internet, 15.7% use ADSL.
- For Controlling the Visited Internet Sites at Home the findings indicated that 47.8% do always, 20.5% do Sometimes, and 31.7% don't do.

Regarding the purpose of Internet usage, table 2.4 shows that the highest percentage was 85.7% of individuals used the Internet to access information, 79.3% for fun and entertainment 72.6% for scientific issues. While 10% of them use the internet in dealing with governmental organizations, 4.9% for financial and bank services, and only 3.4% of them use the internet in E-commerce. (PCBS: Household Survey on Information and Communications Technology, 2011)

Table 2.4: Percentage of Persons 10 Years and Over in the Palestinian Territory
Who Use the Internet by Purpose of Use, 2011

Purpose	%
Acquisition "Access Information"	85.7
Entertainment	79.3
Scientific Issues	72.6
Communication	69.1
Spiritual Issues	52.8
News and Political Issues	49.8
Education	49.3
Health Issues	47.9
Chatting	33
Updating of Programs and Internet Issues	31.8
Women and family Issues	29.4
Work	18.2
Dealing with Governmental Organizations	10.3
Financial & Bank Services	4.9
E-Commerce	3.4
Other	3

Source: (PCBS: Household Survey on Information and Communications Technology, 2011)

The majority of females use the Internet for information relevant to science, health, women and child issues in addition to researching purposes. On the other hand, males use the internet for information relevant to politics, news, as well as entertainment and recreational purposes. (PCBS: Comparative Report on ICT Access of Households and Individuals in the Palestinian Territory 2000–2009; Households Survey on Information and Communications Technology, 2006; PCBS: Computer, Internet and Mobile Phone Survey, 2004)

PCBS: Households Survey on Information and Communications Technology, 2006 and PCBS: Computer, Internet and Mobile Phone Survey, 2004: showed important facts about Internet Usage in Palestine:

 A considerable progress on Access and Penetration Indicators of ICT tools among Palestinian households and individuals, in comparison between 2004 and 2006; 72.8% is the percentage of change of households who have access to internet service at home; the survey findings indicated that "home" is the most common place for Internet use (49.6%), with considerable differences among males and females, (43.6%, 60.6% respectively).

Table 2.5: Percentage Distribution of Persons (10 Years and Over) Who Used the Internet (During the Last Twelve Months) by the Main Place of Use, 2006

Place of Use	%
Home	49.6
Internet Café's	20.2
Work	11.3
School/ university	10.2
Friends Home	5.5
Other Places	2.4
Sport or Cultural Clubs	0.8

Source: (PCBS Households Survey on Information and Communications Technology, 2006)

• According to the main time of using the Internet, the data showed 39.7% of users use it between 03:00 Pm and 08:00 Pm, While 39.6% of users use it after 08:00 Pm. Also 48.5% of Persons "10 Years and Over" Internet Users visit it at least once a day.

Table 2.6: Percentage Distribution of Persons 10 Years and Over Who Use Internet by Frequency of Use, 2011

Frequency of Use	%
At least once a day	48.5
At least once a week	34
At least once a month	16.4
At least once a year	1.1

Source: (PCBS: Household Survey on Information and Communications Technology, 2011

- Findings showed that 49.9% of the persons (10 years and over) who use the computer know how to use the Internet. On the other hand, the percentage of persons who actually use the Internet was 18.1% in the Palestinian Territory; this percentage considerably varies between males and females (23.6% and 13.1%, respectively).
- As for having e-mail, the findings indicated that 58.3% of persons (aged 10 years and over) who use the computer have e-mail, with a noticeable variation between males and females, (63.0% and 49.6% respectively). Also, data revealed that 93.1% of the e-mail owners use the e-mail for personal mailing.

2.4.4 Palestine Business and the Internet

In year 2007 the Palestinian Central Bureau of Statistics (PCBS) carried out a Business Survey on Information and Communication Technologies (BICT) which shown in two reports: Business Survey on ICT, 2007: Main Findings; Business Survey on ICT, 2007: Analysis of ICT-Access and Usage of Enterprises in Palestine. Main findings of the survey are shown next:

- The Internet practice among Palestinian enterprises is still classical and seems to have minor impact on business operations. Between 50.0% and 60.0% of all enterprises use Internet mainly for sending and receiving messages. Information seeking comes next to electronic messaging: between 25.0% to 50.0% of enterprises have it as their main application. Moreover 7.7% of all enterprises use Internet for customer services and 1.6% for financial and banking services.
- Survey findings showed that the rate of enterprises, which carried e-commerce transactions via the internet, was 2.0% via the internet and 0.4% via networks of the total number of enterprises. Additionally, data showed that 9.8% of the enterprises that used computers and internet carried out commercial transactions (sales) via the internet. (Business Survey on ICT, 2007: Main Findings.)
- One of the main reasons behind this conventional type of application for the Internet has to do with the low level of Internet diffusion among businesses. For the electronic services to be widely spread and effective there should be a considerable penetration level of Internet access among enterprises and households alike, in order to create Internet and Internet-based applications viable for business purposes.

- Considerable percentage of enterprises reported on different types of technical impediments facing them in using Internet effectively. 39.2% of enterprises are not satisfied with the speed, 21.0% are reporting frequent interruption, and 22.0% suffering from viruses, among other problems.
- The survey has shown that 13.5% of enterprises (that have access to the Internet) placed at least one purchase order through the Internet, while 9.8% of them have received at least one selling order via the Internet. The majority of transactions are completed through the email.
- The chief obstacle for not using Internet for business transactions has to do with culture and traditions of practices. In fact this is the line of reasoning of the majority of respondents, which amounted to 76.8% of all responses. 1.3% of all enterprises offer a price list and catalogues on their website, and 0.5% of all enterprises have an online payment mechanism over their websites, which is extremely insignificant when scaled to the total number of enterprises.
- According to the survey data, 21.3% of economic enterprises in Palestine used computers in the year 2007. Noticeably, the highest rate for computer use was 83.0% for enterprises that had ten employees and over. On the other hand, the rate for enterprises with 0–4 employees was 16.4% and for enterprises with 5–9 employees was 43.2%. Moreover, 12.7% of the total number of enterprises accessed the internet. 67.8% of the enterprises that used computers accessed the internet. The regional difference between the West Bank and Gaza Strip with respect to enterprises accessing the internet was not significant; access was 68.0% and 67.3%, respectively.

CHAPTER 3

RESEARCH METHODOLOGY

3.1 Introduction:

This chapter presents the methods, techniques, and procedures to be utilized in the research. This chapter aims at explaining the population to be studied and the instrument to be used in collecting the data, and then the process of data collection is presented. Finally the data analysis process is explained.

3.2 Methodology

3.2.1 Introduction

There is no one best research design for all types of researches. Each type of design helps in a specific approach and should be selected accordingly to fit the nature of the topic of the research, the population of the research, the extent of existing knowledge, previous research, and resources and time available (Abu Znaid, 1990). In this research, data will be collected from both secondary and primary sources.

The secondary sources include literature, global researches, recent journals, articles, and reports. Also the Internet will be one of the most important sources. The primary data will be collected using an online questionnaire. Likert scale questionnaire is used. It includes several statements designed to measure the respondents' attitudes and beliefs about Internet Advertising. It also includes demographic information, and other statements to gather additional information about the reality of Internet usage in Palestine.

3.2.2 Population & Sample

The population of interest in this research is Internet users in Palestine. Drawing a sample from a population of Internet users is complicated because comprehensive lists of users do not exist. Internet service providers have customer lists, but these are generally not available and furthermore, they identify those responsible for paying for services rather than all users (Gordon & Turner, 1997; GVU, 1996; Wang & Sun, 2009).

Also Kargaonkar & Wolin, 2002 research refer: "Georgia Tech graphic, Visualization and Usability Center's Web survey from 1988 states that the demographics profile of the Web user population is moving closer to the demographic of general population." This allows them to generalize their findings.

Because of these difficulties, this research uses a convenience sample of Internet users, rather than random sampling (Goldsmith & Lafferty, 2002; Gordon & Turner, 1997; GVU, 1996; Wang & Sun, 2009).

Gordon & Turner in 1997 used the convenience sample technique to draw a sample from the research population of Internet users (n=111 respondent) for their research "Consumer attitudes toward Internet advertising, A social contract perspective". They used three techniques to obtain the sample. First, requests were made to create links to the survey's site on the WWW. Second, an invitation to participate in the survey was posted to a variety of news groups and mailing lists. Third, the authors e-mailed acquaintances at firms and institutions around the world in order to maximize the likelihood of getting respondents from a wide range of cultures, locations, and professions. Individuals were asked not only to complete a survey, but also to forward the request to others they believed might participate.

Gordon & Turner, 1997 said "While this method of generating a sample is unconventional, we believe it is justified given the target audience, the difficulties described, and our belief that traditional research methods need to be reconsidered in light of the changes created by the Internet. Furthermore, we do not believe that this sampling method compromises our objective of identifying consumer attitudes towards Internet advertising policies."

Goldsmith & Lafferty, 2002 in their research "Consumer response to Web Sites and their influence on advertising effectiveness" used convenience sample of undergraduate students at a large southeastern US university, a total of 122 students in two sections of marketing research completed the questionnaire and were tasked with obtaining two additional completed questionnaires from one senior and one freshman of the same gender as themselves; the efforts yielded 329 usable questionnaire.

The sample size is 384. It has been arrived by using the following formula:

SAMPLE SIZE FOR FINITE (UNKNOWN) POPULATIONS:

$$n = \frac{z^2 \times s. e(1 - s. e)}{\alpha^2}$$

Where at 95% Confidence Level:

$$z=1.96$$
, $\alpha=0.05$, s.e=0.5, n=sample size

$$n = \frac{(1.96)^2 \times 0.5(1 - 0.5)}{(0.05)^2} = 384.16 \approx 384$$

So the sample size is ≥ 384 for unknown finite population size (Lohr, 2009, p.47).

The sample was obtained using two techniques;

- First, requests were made to create links to the survey's site on the Internet.
- Second, an invitation to participate in the survey was posted to a variety of news groups and mailing lists:
 - ❖ Google AdWords is "Google's main advertising product and main source of revenue. The AdWords program includes local, national, and international distribution. Google's text advertisements are short, consisting of one headline consisting of 25 characters and two additional text lines consisting of 35 characters each" (AdWords, n.d). Image ads can be one of several different Interactive Advertising Bureau (IAB) standard sizes. All AdWords ads are eligible to be shown on www.google.com. Advertisers also have the option of enabling their ads to show on Google's partner networks. The Google Display Network lets you place ads on a variety of news sites, blogs and other niche sites across the internet to reach more potential customers. An ad where placed through Google AdWords and directed to Palestinian area through local websites (alquds.com; jobs.ps; shobiddak.com; ...) (AdWords overview, n.d).
 - ❖ Facebook is a social networking service launched in February 2004, owned and operated by Facebook, Inc. As of January 2012, Facebook has over 900 million active users, more than half of them using Facebook on a mobile device. In Palestine there is more than one million user; most of them are between 17 − 35 years old. A link leads respondents to the questionnaire was shared in many local pages, also an ad leads respondents to the questionnaire was published and targeted for the Palestinian users (About Facebook, n.d; Facebook, n.d).

- * Ma'an News Agency (MNA) publishes news around the clock in Arabic and English, and is among the most browsed websites in the Palestine, with over 3 million visits per month. Considered the main source of independent news from Palestine, MNA has become the first choice for online information for many Palestinians, and is also attracting a growing international readership and interest from prominent international news organizations and agencies (Ma'an News Agency about us, n.d). A banner ad was posted in the main page of the website and leads respondents to the questionnaire.
- ❖ Mailing List contains 10,000 e-mail address in Palestine received a message that contains a link leads respondents to the questionnaire was sent. The e-mail addresses were randomly selected from more than 500,000 e-mail address participated in Blue Mailing Service offered by Blue for information technologies and media services (http://www.blue.ps/).

Respondents were contacted in period of two weeks in different days of the week and times of the day for their research participation. Individuals were asked not only to complete a survey, but also asked to name others whom they believed might participate.

3.2.3 Data Analysis

Once the data collection was finished, the responses were analyzed using the descriptive statistics frequencies, percentages, means, and standard deviation. Gathered data was analyzed using the SPSS (Statistical Package of Social Science) program. The data was entered to the program. After that, the initial analysis of the data is conducted, and then conclusions and recommendations were reached. The researcher used the analysis tables, frequencies, percentages, and some graphs to illustrate the results. Also trends were established from the analysis to draw some recommendations to develop customer's attitudes and beliefs about Internet Advertising.

3.2.4 Ethical Issues

In conducting the research, the following ethical issues have been acknowledged by the researcher; to smooth the collection process a permission letter was obtained from the School of Finance and Management at Hebron University (See Appendix III). Also references and sources of literature and gathered data were clearly given. Furthermore, it was mentioned in the questionnaire that all gathered data will be kept confidential and be used only for answering the questions of this research and nothing more. While all participants involved in this research will be informed about the research purposes, and under any circumstance, they will not be forced or feel pressured or pushed to disclose any secret or unwanted data concerning his/her personal.

3.3 Instrument: Questionnaire Development

Questionnaire is one of the famous and commonly used quantitative data collection methods; it is a pre-formulated written set of questions to which respondents record their answers, usually within closely defined alternatives. The questionnaire is used for data collection; it was written in English and has been developed for the purpose of the research by the researcher (See Appendix I). Then the questionnaire was translated into Arabic; the native language of respondents (See Appendix II).

However, prior to the development of the questionnaire the researcher carried out extensive literature and reviewed several thesis and questionnaires used by Goldsmith and Lafferty, Korgaonkar & Wolin, Pollay and Mittal, and others. After a thorough examination of the relevant literature, the questionnaire was constructed and submitted to the supervisor for suggestions and approval.

After considering the supervisor valuable feedback and evaluation; the questionnaire was sent to some referees who are considered to be specialists in the field of marketing and research teaching for the purpose of testing and approval; the researcher asked them to evaluate the questionnaire and give their comments, suggestions and advice. Their precious feedback was studied carefully and greatly contributed in the development of the final version of the questionnaires (See Appendix IV).

Once the questionnaire was prepared, the researcher pre-tested it using the pilot testing, the researcher shared the questionnaire through Facebook.com and asked randomly selected respondents (15 respondents) to fill the questionnaire, and give their notes and questions about the statements in the questionnaire. Pilot testing was very useful for

the researcher for developing the final version of the questionnaire. Fortunately there were minor changes and modifications.

The survey instrument included several statements designed to measure the respondents' beliefs and attitudes toward Online Advertising. The survey also gathered additional information on the participants' Internet usage and the regularity of it, attention paid to online ads and shopping patterns. Additionally, respondents were asked to compare Online Advertising with other media types. Moreover, the participants were asked to choose and list the advantages and disadvantages of Online Advertising from their own point view. Demographic information includes gender, age, education, and area of residence. The total reliability cronbach's alpha scale= 0.89, indicates for 89% overall reliability of the questionnaire which is high. The following sections outline the structure of the instrument used:

3.3.1 Cover Letter

The first page of the questionnaire contained an introductory letter as to the nature of the research and its purpose and other personal information about the researcher. The letter contained a written assurance that respondent's answers will be regarded as confidential and would only be used for academic purposes.

3.3.2 Media Types Comparison

In this section I adapted Goldsmith and Lafferty (2002) question; participants were asked to compare between five common media types in Palestine, which is Television, Radio, Newspaper, Magazine, and the Internet. Participants were asked to state their level of daily usage for each of them in terms of hours; giving them a five-point scale ranging from (1)

"Less than One hour hours" to (5) "more than three hours". Then they were asked to rank them in terms of importance (in the respondent's point of view) for advertising giving them a five-point scale ranging from (1) "the best advertising media in Palestine" to (5) "the worst advertising media in Palestine".

3.3.3 Internet Usage

In addition to the question about the number of daily hours that participant's spend on the Internet in the previous section, three more questions were asked. The questions had been used by Korgaonkar & Wolin, (2002) in the research "Web usage, advertising, and shopping: relationship patterns."; to have more details about participant's usage of the Internet. The questions were measured using a four-point scale started by (1) regularly to (4) never.

Participants were asked questions like:

- 1. "Do you *usually* use the Internet during
- MorningAfternoonEveningNighttimehoursNighttime
- 2. "How often do you use the Internet?"
- (1) "All days",
- (2) "weekends", and
- (3) "Mainly during the weekdays".
- 3. "On average, how many sites do you visit per hour of Internet usage?"
- (1) "Do not change, stay with original site",
- (2) "One site per hour"
- (3) "2-3 sites per hour", and
- (4) "More than three sites per hour".

3.3.4 Response to Online ads and Purchasing Patterns

In this part participants were asked four questions, the first question was "Do you watch Online ads?" with a dichotomous "Yes" or "No" possible responses. To those who answered "Yes"; they were asked to mention some of these ads; also they were asked "How often do you click on Online Ads?" with a four-point scale ranging from (1) regularly to (4) never. Then participants were asked: "Have you ever purchased anything from the Internet?" with a dichotomous "Yes" or "No" possible responses. These questions were asked by Korgaonkar and Wolin (2002); in the research "Web usage, advertising, and shopping: relationship patterns."

3.3.5 Beliefs about Online Advertising

Contingent with the prior literature, participants' Beliefs about Online Advertising will be measured using Pollay and Mittal (1993) seven-factor belief model which Korgaonular et al. (2001) build their research of "Web advertising and Hispanics" upon it, they reported in their results that this model is completely useful in Web advertising usage. This model consists of two dimensions: personal advertising use and described in three factors: product information, social role and image, and hedonic/pleasure, along with four social effects of advertising: good for the economy, materialism, value corruption, and falsity/ no sense. (Pollay and Mittal, 1993)

Each of Pollay and Mittal's seven scale dimensions was operationalized in terms of three or four statements. Respondents were asked to what extent they agreed or disagreed with each statement on a five-point scale ranging from (1) "Strongly agree" to (5) "Strongly disagree".

The reliability of the Online Advertising belief scale was assessed; the cronbach's alphas equal 0.89.

3.3.6 Attitudes toward Online Advertising

The attitude factor was operationalized with four statements. The statements chosen and operationalized reflect those utilized in past studies (Korgaonkar *et al*, 2001). These questions aim to discern consumers' attitude toward Online Advertising in terms of its level of goodness, likeability, essentials, and contribution to product cost.

Korgaonkar and Wolin (1999) found that heavy users found Online Advertising a good thing, like it better, suppose that Online Advertising decrease product prices, and consider Online Advertising essential. Moreover, Goldsmith and Lafferty (2002) claimed that consumers respond to Internet Advertising in the same way they respond to traditional media.

- 1. Respondents were asked: "Overall, do you consider Online Advertising a good or a bad thing?" measured on a five-point scale ranging from (1) "very good" to (5) "very bad".
- 2. Next they were asked "overall, do you like Online Advertising?" measured in a five-point scale ranging from (1) "strongly like" to (5) "strongly dislike".
- 3. Next they were asked "In general, do you think that Online Advertising increases the cost of products?" measured in a four-point scale ranging from (1) "Increase Cost", (2) "No effect on Cost", (3) "Decrease Cost", or (4) "I don't know".
- 4. Finally, the respondents were asked to respond to the statement "I consider Online Advertising"; with a five-point scale ranging from (1) "very essential" to (5) "not essential at all".

The reliability cronbach's alpha summated attitude scale was 0.858.

3.3.7 Advantages and Disadvantages of Online Advertising

Goldsmith and Lafferty (2002) developed a List of advantages and disadvantage in their research "Consumer response to web sites and their influence on advertising effectiveness." Respondent (in their point of view) were asked to choose the advantages and disadvantages of Online Advertising and to state the level of importance of each one; using a five-point scale ranging from (1) "biggest advantage/ biggest disadvantage" to (5) "least advantage/ least disadvantage", also respondents had the chance to list other seen characteristics for Online Advertising. In this question the advantages and the disadvantages are shown.

3.3.8 Demographic Information

The demographic information includes gender, age, education, and area of residence.

3.4 Sample Characteristics: Demographic and General Information

The questionnaire was distributed using two ways; first, requests were made to create links to the survey's site on the Internet. Second, an invitation to participate in the survey was posted to a variety of news groups and mailing lists. At the end of the two weeks 664 respondents have filled the questionnaire, out of which 414 of them were full responses.

The sample consists of males (44.2%) and females (55.8%), mostly between 18-30 years of age (61.8%), with Bachelor degree (58.5%). The following sections outline the sample characteristics.

Consistent with the sample characteristics; Kargaonkar & Wolin, 2002 suggests that younger, educated, well to do consumers have higher access to the Internet as well as the personal computer at home, work, or school compared to the older, less educated, and less well off minority consumers. As a result they are more versatile, experienced, and comfortable in using the Internet versus the rest of the consumers.

In Table 3.1, it shows the gender variable, the percentage of males is (44.2%) from the Total number of the sample size, and the percentage of females is (55.8%) from the Total number of the sample size.

Table 3.1: Gender

	Frequency	Percentage
Female	231	55.8
Male	183	44.2
Total	414	100.0

These percentages indicate that both males and females in Palestine are almost equal users of the internet. This complies with the results of the PCBS: Household Survey on Information and Communications Technology, 2011 that shows the percentage of individual's "aged10 years and over" who used a computer to access the Internet was 69.8% in 2011; also it shows that Internet usage varied between males and females: 72.7% and 66.2% respectively.

3.4.2 Respondents Age

As for respondents age, table 3.2 shows that most respondents are between 18 and 30 years of age (61.8% from the Total number of the sample size), respondents who are between 31 and 45 years of age are (32.6%) from the Total number of the sample size, next comes the percentage of respondents above 45 years of age which is (3.4%) from the Total number of the sample size, the last one is the percentage of the category (Below 18) which is (2.2%) from the Total number of the sample size.

Table 3.2: Respondents Age

	Frequency	Percentage
Below 18	9	2.2
18-30	256	61.8
31-45	135	32.6
Above 45	14	3.4
Total	414	100.0

3.4.3 Educational Level

In Table 3.3, it is noted that concerning the Educational level variable when the percentages are ordered, the highest percentage of respondents with bachelor degree is (58.5%) from the total number of the sample size, next the percentage of graduate (Master and above) respondents is (17.6%) from the total number of the sample size, undergraduate respondents are (15.5%) from the total number of the sample size, only (8.5%) of the respondents are in high school or less.

Table 3.3: Educational Level

	Frequency	Percentage
High school or less	35	8.5
Undergraduate	64	15.5
Bachelor degree	242	58.5
Graduate (Master and above)	73	17.5
Total	414	100.0

3.4.4 Field of Study

Concerning the Field of Study, table 3.4 shows that (21.5%) of respondents were specialized in commerce and economics, while (25.6%) from the Total number of the sample size choose the category of (Others) and they mentioned subjects as: Media, Social Science, Math, Graphics, and Project Management, next the percentage of the field (Information Technology) which is (17.6%) from the Total number of the sample size, next the percentage of the field (Law & Public Administration) which is (12.8%) from the Total number of the sample size, next the percentage of the field (Nursing and Allied Health Professions) which is (8.9%) from the Total number of the sample size, next the percentage of the field (Engineering) which is (5.1%) from the Total number of the sample size, next the percentage of the field (Science) which is (4.8%) from the Total number of the sample size, the last one is the percentage of the field (Arts) which is (3.6%) from the Total number of the sample size.

Table 3.4: Field of Study

	Frequency	Percentage
Commerce & Economics	89	21.5
Information Technology	73	17.6
Law & Public Administration	53	12.8
Science	20	4.8
Nursing and Allied Health Professions	37	8.9
Engineering	21	5.1
Arts	15	3.6
Others	106	25.6
Total	414	100.0

3.4.5 Area of Residence

Table 3.5 notes that concerning area of residence variable when the percentages are ordered, the highest percentage of respondents live in Jenin and Ramallah (14.25% each), 13.04% of them live in Gaza, 12.32% live in Nablus, 12.08% of respondents live in Jerusalem, 11.12% of respondents live in Bethlehem, the percentage of respondents live in Hebron is 10.14%, the percentage of the category Others which is 4.83% from the Total number of the sample size and they are from: Salfeet, Tubas and Qalqilya, the percentage of respondents live in Tulkarm is 4.1%, finally only (3.87%) respondents live in Jericho.

Table 3.5: Area of residence

	Frequency	Percentage
Gaza	54	13.04
Jerusalem	50	12.08
Nablus	51	12.32
Hebron	42	10.14
Jericho	16	3.87
Jenin	59	14.25
Bethlehem	46	11.12
Ramallah	59	14.25
Tulkarm	17	4.1
Others	20	4.83
Total	414	100

PCBS: Computer, Internet and Mobile Phone Survey, 2004 also revealed that: The highest percentage of Palestinian households who have access to the internet was in Jerusalem governorate (20.1%) followed by Ramallah and Al-Bireh Governorate (13.7%), Gaza governorate (11.0%). The lowest percentages were in Jericho governorate and Tubas area, 0.8% and 0.7% respectively as these are the smallest governorates.

CHAPTER 4

FINDINGS AND ANALYSIS

4.1 Internet Usage

4.1.1 Media Types Comparison:

From table 4.1, it is noted that concerning watching TV, the highest percentage (32.1%) of respondents watch TV one hour/day, next (29%) of them watch it two hours/day, next (14.3%) of them watch it three hours/day, next (12.8%) of them watch it more than three hours/day, the last is the percentage of whom watch TV less than One hour which is (11.8%) from the total number of the sample size.

Table 4.1: Number of daily hours watching TV

<u>Watching TV</u>	Frequency	Percentage
Less than One hour	49	11.8
One hour	133	32.1
Two hours	120	29.0
Three hours	59	14.3
More than three hours	53	12.8
Total	414	100.0

As shown from table 4.2, it is noted that concerning listening to the radio, the highest percentage (49.3%) of respondents listen to the radio less than One hour, next the percentage of respondents who listen to the radio one hour/day is (36.2%), next the percentage of respondents who listen to the radio two hours/day is (7%), next the percentage of respondents who listen to the radio more than three hours/day is (4.3%), and the percentage of respondents who listen to the radio three hours/day is (3.1%) from the total number of the sample size.

Table 4.2: Number of daily hours listening to the Radio

<u>Listening to the Radio</u>	Frequency	Percentage
Less than One hour	204	49.3
One hour	150	36.2
Two hours	29	7.0
Three hours	13	3.1
More than three hours	18	4.3
Total	414	100.0

As shown from table 4.3, it is noted that concerning reading printed magazine, more than half (66.7%) of the respondents read a printed magazine less than one hour, next (27.1%) of the respondents read a printed magazine one hour/day, next (3.1%) of the respondents read a printed magazine two hours/day, next (2.2%) of the respondents read a printed magazine more than three hours/day, and only (1%) of the respondents read a printed magazine three hours/day.

Table 4.3: Number of daily hours reading printed magazine

Reading Printed Magazine	Frequency	Percentage
Less than One hour	276	66.7
One hour	112	27.1
Two hours	13	3.1
Three hours	4	1.0
More than three hours	9	2.2
Total	414	100.0

As shown from table 4.4, 48.1% of respondents read printed newspaper less than one hour, while 44% of them read printed newspaper one hour/day, next the percentage of respondents who read printed newspaper two hours/day is (3.6%), next the percentage of respondents who read printed newspaper more than three hours/day is (2.7%), and only 1.7% of respondents read printed newspaper three hours/day.

Table 4.4: Number of daily hours reading printed newspaper

Reading Printed Newspaper	Frequency	Percentage
Less than One hour	199	48.1
One hour	182	44.0
Two hours	15	3.6
Three hours	7	1.7
More than three hours	11	2.7
Total	414	100.0

Regarding Internet usage table 4.5 shows that the highest percentage of respondents (68.8%) use the Internet more than three hours/day, then (15.9%) of them use the Internet three hours/day, next the percentage of respondents use the Internet two hours/day is (9.9%), next the percentage of respondents use the Internet one hour/day is (4.1%), while (1.2%) from the Total number of the sample size use Internet less than one hour.

Table 4.5: Number of daily hours on the Internet

On the Internet	Frequency	Percentage
Less than One hour	5	1.2
One hour	17	4.1
Two hours	41	9.9
Three hours	66	15.9
More than three hours	285	68.8
Total	414	100.0

As shown in table 4.6, it clearly shows that most the respondents (68.36%) ranked the Internet as the best advertising media, secondly is (TV) with (22.46%) of the respondents, third one is the (Radio) with (5.07%) of the respondents, next the percentage of (Printed Newspaper) is (3.38%), and the last percentage is (Printed Magazine) is (0.72%) of the respondents.

Table 4.6: Advertising media ranking: rank 1

Media Types	Frequency	Percentage
TV	93	22.46%
Radio	21	5.07%
Printed Magazine	3	0.72%
Printed Newspaper	14	3.38%
Internet	283	68.36%

As shown in table 4.7, it is noted that concerning the ranking 2, almost half the respondents (46.62%) chose (TV) for the rank 2, next the percentage of (Radio) is (19.08%), next the percentage of the (Internet) is (16.18%), next the percentage of (Printed Newspaper) is (13.04%), and the last percentage of the (Printed Magazine) is (5.07%) from the Total number of the sample size.

Table 4.7: Advertising media ranking: rank 2

Media Types	Frequency	Percentage
TV	193	46.62%
Radio	79	19.08%
Printed Magazine	21	5.07%
Printed Newspaper	54	13.04%
Internet	67	16.18%

As shown table 4.8, it is noted that concerning the ranking 3, the highest percentage (36.71%) goes for the (Radio), next the percentage of (Printed Newspaper) is (28.99%), next the percentage of the (Printed Magazine) is (12.56%), next the percentage of (TV) is (12.32%), and the last percentage of the (Internet) is (9.42%) from the Total number of the sample size.

Table 4.8: Advertising media ranking: rank 3

Media Types	Frequency	Percentage
TV	51	12.32%
Radio	152	36.71%
Printed Magazine	52	12.56%
Printed Newspaper	120	28.99%
Internet	39	9.42%

As shown from table 4.9, it is noted that concerning the ranking 4, (38.89%) of the respondents chose (Printed Newspaper), next (29.47%) of the respondents chose (Printed Magazine), next (19.08%) of the respondents chose (Radio), next (9.42%) of the respondents chose (TV), and only (3.14%) of them chose the (Internet).

Table 4.9: Advertising media ranking: rank 4

Media Types	Frequency	Percentage
TV	39	9.42%
Radio	79	19.08%
Printed Magazine	122	29.47%
Printed Newspaper	161	38.89%
Internet	13	3.14%

As shown in table 4.10; more than the half (52.17%) of respondents ranked (Printed Magazine) as the worst advertising media, next (20.05%) of them ranked the (Radio), next (15.70%) of them ranked (Printed Newspaper), next (9.18%) of them ranked the (TV), and the last percentage of the (Internet) is only (2.90%).

Table 4.10: Advertising media ranking: rank 5

Media Types	Frequency	Percentage
TV	38	9.18%
Radio	83	20.05%
Printed Magazine	216	52.17%
Printed Newspaper	65	15.70%
Internet	12	2.90%

4.1.2 Discussion for Media Types Comparison:

For comparison, it is noted from table 4.11 that the percentage of persons who use the internet more than three hours is the highest percentage which is (68.8%), also it is noted that the percentages are increasing as the number of internet usage hours increased (from 1.2% to 68.8%), but for the other medias it is noted that the percentages are decreasing as the number of usage hours increased.

Type/ Less than One Two Three More than Total Hours One hour Hour Three hours hours hours TV 11.8% 32.1% 29.0% 14.3% 12.8% 100.0% Radio 49.3% 36.2% 7.0% 3.1% 4.3% 100.0% 66.7% 27.1% 3.1% 1.0% 2.2% 100.0% Magazine Newspaper 48.1% 44.0% 3.6% 1.7% 2.7% 100.0% Internet 1.2% 100.0% 4.1% 9.9% 15.9% 68.8%

Table 4.11: Media type * Usage hours Cross Tabulation

In examining internet usage in gender basis; we found in table 4.12 that both males and females mostly use the Internet more than three hours/day.

Type/ Hours	Less than One hour	One Hour	Two hours	Three hours	More than Three hours	Total
Male	4.8%	2.4%	4.8%	19.3%	68.7%	100.0%
Female	0.3%	4.5%	11.2%	15.1%	68.9%	100.0%

Table 4.12: Gender * Usage Hours of Internet Cross Tabulation

As shown from table 4.13, the highest percentage 74.6% is for persons aged (18–30) using the internet more than three hours, the next is 63% for persons aged (31–45) whom also using the internet more than three hours, next percentage is 55.6% for persons aged (Below 18) whom also using the internet more than three hours. Also it is noted that 35.7% from the total number of persons who aged above 45 years use the internet two hours, also 28.6% of respondents who aged Above 45 years use the internet three hours.

Table 4.13: Age * Usage Hours of Internet Cross Tabulation

Type/ Hours	Less than One hour	One Hour	Two hours	Three hours	More than Three hours	Total
Below 18	11.1%	11.1%	0%	22.2%	55.6%	100.0%
18-30	.4%	4.3%	6.6%	14.1%	74.6%	100.0%
31-45	2.2%	3.0%	14.1%	17.8%	63.0%	100.0%
Above 45	0%	7.1%	35.7%	28.6%	28.6%	100.0%

After summing the ranks given by the respondents for each Media type, the results were ordered and the following table shows the results:

Table 4.14: Advertising media ranking: rank 1-5 Cross Tabulation

Media Types	l (The Best)	2	3	4	5 (The Worst)	Sum
Internet	283	67	39	13	12	646
TV	93	193	51	39	38	978
Radio	21	79	152	79	83	1366
Newspaper	14	54	120	161	65	1451
Magazine	3	21	52	122	216	1769

Table 4.14 clearly shows that the Internet had been ranked as the best advertising media, the second was the TV, then the third was the Radio, the fourth was the Newspaper and the last one is the Magazine.

4.1.3 Degree of Internet Usage

As shown in table 4.15, it is noted that concerning the degree of internet usage at Morning hours, the highest percentage (37.2%) is for users who sometimes use the internet at morning hours, next (31.2%) use the internet regularly at morning hours, next (21.3%) often use the internet at the morning, the last group is persons who never use the internet at morning hours which is (10.4%) from the Total number of the sample size.

Table 4.15: Degree of Internet usage during morning hours

	Frequency	Percentage
Regularly	129	31.2
Often	88	21.3
Sometimes	154	37.2
Never	43	10.4
Total	414	100.0

As shown in table 4.16, it is noted that concerning the degree of internet usage at Afternoon hours, the highest percentage (45.2%) of respondents sometimes use the internet at afternoon hours, next (22.9%) often use the internet at afternoon hours, next (21%) regularly use the internet at the afternoon hours, the last group is persons who never use the internet at afternoon hours which is (10.9%) from the Total number of the sample size.

Table 4.16: Degree of Internet usage during afternoon hours

	Frequency	Percentage
Regularly	87	21.0
Often	95	22.9
Sometimes	187	45.2
Never	45	10.9
Total	414	100.0

As shown in table 4.17, it is noted that concerning the degree of internet usage at Evening hours, the highest percentage is for users who use the internet regularly at evening hours which is (41.3%), next the percentage is for persons who often use the internet at evening hours which is (37.7%), next the percentage of persons who Sometimes use the internet at the evening hours which is (16.2%), the last group is persons who never use the internet at evening hours which is (4.8%) from the Total number of the sample size.

Table 4.17: Degree of Internet usage during evening hours

	Frequency	Percentage
Regularly	171	41.3
Often	156	37.7
Sometimes	67	16.2
Never	20	4.8
Total	414	100.0

As shown in table 4.18, it is noted that concerning the degree of internet usage at Nighttime hours, the highest percentage is for users who use the internet regularly at nighttime hours which is (36.2%), next the percentage is for persons who often use the internet at nighttime hours which is (27.8%), next the percentage of persons who Sometimes use the internet at the nighttime hours which is (26.1%), the last group is persons who never use the internet at nighttime hours which is (9.9%) from the Total number of the sample size.

Table 4.18: Degree of Internet usage during nighttime

	Frequency	Percentage
Regularly	150	36.2
Often	115	27.8
Sometimes	108	26.1
Never	41	9.9
Total	414	100.0

As shown in table 4.19, it is noted that 58% persons regularly use the internet all days, then 31.4% of them often use the internet at all days, then 8% of persons sometimes use the internet at all days and only 2.7% of them never use the internet at all days.

Table 4.19: Degree of Internet usage in all week days

	Frequency	Percentage
Regularly	240	58.0
Often	130	31.4
Sometimes	33	8.0
Never	11	2.7
Total	414	100.0

As shown in table 4.20, it is noted that 46.1% of respondents regularly use the internet at Weekends, then 30.7% of them often use the internet at Weekends , then 15.2% sometimes use the internet at Weekends and 8% of them never use the internet at Weekends .

Table 4.20: Degree of Internet usage in the weekends

	Frequency	Percentage
Regularly	191	46.1
Often	127	30.7
Sometimes	63	15.2
Never	33	8.0
Total	414	100.0

As shown in table 4.21, it is noted that 47.1% of respondents regularly use the internet Mainly during the weekdays, then 37% of them often use the internet Mainly during the weekdays, then 10.9% sometimes use the internet Mainly during the weekdays and only 5.1% of them never use the internet Mainly during the weekdays.

Table 4.21: Degree of Internet usage in the main weekdays

	Frequency	Percentage
Regularly	195	47.1
Often	153	37.0
Sometimes	45	10.9
Never	21	5.1
Total	414	100.0

Concerning the average number of visited sites per hour, table 4.22 exhibit that 40.8% of respondents never stay with original site, 26.1% sometimes Do not change and stay with original site, 16.7% regularly Do not change and stay with original site and 16.4% often Do not change and stay with the original site.

Table 4.22; Degree of visiting only original site and not change

	Frequency	Percentage
Regularly	69	16.7
Often	68	16.4
Sometimes	108	26.1
Never	169	40.8
Total	414	100.0

Table 4.23 exhibits that 39.6% of respondents sometimes change and browse one site per hour, 28% never browse one site per hour, 17.6% often browse one

site per hour and 14.7% regularly browse one site per hour.

Table 4.23: Degree of visiting one site per hour

	Frequency	Percentage
Regularly	61	14.7
Often	73	17.6
Sometimes	164	39.6
Never	116	28.0
Total	414	100.0

Table 4.24 exhibit that 31.9% of respondents often browsing 2–3 sites per hour, 28% regularly browse 2–3 sites per hour, 27.1% sometimes browse 2–3 sites per hour and 13% never browse 2–3 sites per hour.

Table 4.24: Degree of visiting 2-3 sites per hour

	Frequency	Percentage
Regularly	116	28.0
Often	132	31.9
Sometimes	112	27.1
Never	54	13.0
Total	414	100.0

Table 4.25 exhibit that 44.7% of respondents regularly browsing More than three sites per hour, 25.1% often browse More than three sites per hour, 20% sometimes browse More than three sites per hour and 10.1% never browse More than three sites per hour.

Table 4.25: Degree of visiting more than three sites per hour

	Frequency	Percentage
Regularly	185	44.7
Often	104	25.1
Sometimes	83	20.0
Never	42	10.1
Total	414	100.0

As shown in table 4.26, it is noted that concerning Watching Online ads, the percentage of persons who are watching online ads is (76.6%) and the percentage of persons who don't watch online ads is (23.4%) from the Total number of the sample size.

Table 4.26: Percentage of watching online ads

	Frequency	Percentage
Yes	317	76.6
No	97	23.4
Total	414	100.0

Table 4.27 exhibit a list of repetitive brands and sectors for online ads that respondents remember, the table shows the most repetitive in the first row (as Jawwal & Jobs) to the least one (as KIA & Furniture)

Table 4.27: Most Repetitive Brands & Sectors

Most Repetitive Brands	Most Repetitive Sectors
Jawwal	Jobs
Wataniya Mobile	Telecomunication
Paltel	Education
Sbitany	Banks
Bank of Palestine (BoP)	Fashion
Arab Bank	Cars
Hyundai	Laptops
Pegout	Drugs
Kia	Furniture

As shown in table 4.28, it is noted that from those persons who are watching online ads, 50.5% of them are sometimes clicking on Online Ads, 29% of them are often clicking on Online Ads, 17.4% of them are regularly clicking on Online Ads, and only 3.2% of them never clicking on Online Ads.

Table 4.28: Degree of clicking on Online Ads

	Frequency	Percentage
Regularly	55	17.4
Often	92	29.0
Sometimes	160	50.5
Never	10	3.2
Total	317	100.0

As shown in table 4.29, it is noted that 66.7% of persons in our sample never ever purchased anything from the Internet and 33.3% have ever purchased anything from the Internet.

Table 4.29: Percentage of purchases from the Internet

	Frequency	Percentage
Yes	138	33.3
No	276	66.7
Total	414	100.0

4.2 Customer's beliefs about Online Advertising

4.2.1 Product Information

Regarding the total score of product information, table 4.30 shows that most respondents 77% agreed with it, while only 15% disagreed it, and only 8% had no opinion.

Table 4.30 Product Information

Statement/level of agreements	Agreement		No Opinion		Disagreement	
	Freq.	%	Freq.	%	Freq.	%
Online Advertising is a very valuable source of information about local sales	358	86%	23	6%	33	6%
Online Advertising tells me which brand has the features I am looking for	256	77%	42	10%	53	10%
If there were no Online Advertising, deciding what to purchase would be difficult	193	46%	59	14%	162	33%
Online Advertising is a convenient source of good information	359	87%	29	7%	26	5%
Online Advertising keeps me up-to-date about products available in the marketplace	304	87%	22	5%	34	7%
Total score of Product Information	319	77%	33	8%	62	15%

4.2.2 Comparisons relative to Total score of Product Information:

As shown from table 4.31, after ordering the percentages of agreement we found that the highest is for females with percentage=77.2% then for males with percentage=74.2%.for percentages of disagreement we found that the highest is for males with percentage=18.8% then for females with percentage=13.9%. For percentages of no opinion we found that the highest is for females with percentage=8.8% then for males with percentage=7%.

Table 4.31: Total score of Product Information / Gender

Total score of Product Information /Gender	Strongly Agree	Agree	No Opinion	Disagree	Strongly Disagree
Male	25.8	48.4	7.0	14.7	4.1
Female	34.1	43.1	8.8	11.5	2.4

As shown from table 4.32, after ordering the percentages of agreement we found that the highest is for age group (Above 45) with 85.7%, then (18–30) with 79.1%, then (31–45) with 72.2%, then (Below 18) with 60%. For the percentages of disagreement we found that the highest is for the age group (31–45) with 17.1%, then (Below 18) with 15.5%, then (18–30) with 13.8%, then (Above 45) with 12.9%. For the percentages of no opinion we found that the highest is for the age group (Below 18) with 24.4%, then (31–45) with 10.8%, then (18–30) with 7%, then (Above 45) with 1.4%.

Table 4.32: Total score of Product Information / Age

Total score of Product Information /Age	Strongly Agree	Agree	No Opinion	Disagree	Strongly Disagree
Below 18	15.6	44.4	24.4	4.4	11.1
18-30	34.9	44.2	7.0	11.4	2.4
31-45	29.5	42.7	10.8	14.4	2.7
Above 45	27.1	58.6	1.4	10.0	2.9

As shown from table 4.33, after ordering the percentages of agreement we found that the highest is for educational level group (Undergraduate) with 80%, then (Bachelor degree) with 76.5%, then (Graduate (Master and above)) with 75.3%, then (High school or less) with 74.3%. For the percentages of disagreement we found that the highest is for educational level group (Graduate (Master and above)) with 18.9%, then (Bachelor degree) with 14.7%, then (High school or less) with 12.6%, then (Undergraduate) with 12.2%. for the percentages of no opinion we found that the highest is for educational level group (High school or less) with 13.1%, then (Bachelor degree) with 8.8%, then (Undergraduate) with 7.8%, then (Graduate (Master and above)) with 5.8%.

Table 4.33: Total score of Product Information / Educational level

Total score of Product Information / Educational level	Strongly Agree	Agree	No Opinion	Disagree	Strongly Disagree
High school or less	29.7	44.6	13.1	8.6	4.0
Undergraduate	35.0	45.0	7.8	9.4	2.8
Bachelor degree	33.1	43.4	8.8	12.7	2.0
Graduate (Master and above)	29.3	46.0	5.8	14.5	4.4

As shown from table 4.34, after ordering the percentages of agreement we found that the highest percentage is for the field research (Nursing and Allied Health Professions) with 87%, then (Commerce & Economics) with 77.5%, then (Law & Public Administration) with 77.4%, then (Information Technology) with 75.6%, then (Engineering) with 75.3%, then (Others) with 74.4%, then (Science) with 74%, then (Arts) with 70.6%. concerning the percentages of disagreement we found that the highest field research is (Others) with 17.4%, then (Science) with 17%, then (Engineering) with 16.2%, then (Arts) with 16%, then (Law & Public Administration) with 15.5%, then (Information Technology) with 14.3%, then (Commerce & Economics) with 13.7%, then (Nursing and Allied Health Professions) with 8.6%. concerning the percentages of no opinion we found that the highest field research is (Arts) with 13.3%, then (Information Technology) with 10.1%, then (Science) with 9%, then (Commerce & Economics) with 8.8%, then (Engineering) with 8.6%, then (Others) with 8.3%, then (Law & Public Administration) with 7.2%, then (Nursing and Allied Health Professions) with 4.3%.

Table 4.34: Total score of Product Information / Field of Study

Total score of Product Information / Field of Study	Strongly Agree	Agree	No Opinion	Disagree	Strongly Disagree
Commerce & Economics	31.9	45.6	8.8	11.2	2.5
Science	48.0	26.0	9.0	9.0	8.0
Arts	17.3	53.3	13.3	14.7	1.3
Information Technology	36.4	39.2	10.1	13.2	1.1
Law & Public Administration	28.7	48.7	7.2	14.0	1.5
Engineering	26.7	48.6	8.6	9.5	6.7
Nursing and Allied Health Professions	43.2	43.8	4.3	8.1	0.5
Others	28.7	45.7	8.3	13.6	3.8

As shown from table 4.35, after ordering the percentages of agreement we found that the highest city is (Jericho) with 86.7%, then (Nablus) with 83.8%, then (Others) with 82%, then (Bethlehem) with 80.9%, then (Tulkarm) with 78.8%, then (Ramallah) with 77.4%, then (Gaza) with 75.6%, then (Jerusalem) with 74.6%, then (Jenin) with 74.5%, then (Hebron) with 66.7%. Concerning the percentages of disagreement we found that the highest city is (Hebron) with 26.6%, then (Tulkarm) with 16.5%, then (Jerusalem) with 16.4%, then (Jenin) with 15.3%, then (Gaza) with 14.4%, then (Bethlehem) with 13.9%, then (Ramallah) with 12.7%, then (Nablus) with 12.3%, then (Others) with 7%, then (Jericho) with 6.7%. concerning the percentages of no opinion we found that the highest city is (Others) with 11%, then (Jenin) with 10.1%, then (Gaza) with 10%, then (Ramallah) with 10%, then (Jerusalem) with 9%, then (Hebron) with 6.7%, then (Jericho) with 6.7%, then (Bethlehem) with 5.2%, then (Tulkarm) with 4.7%, then (Nablus) with 3.8%.

Table 4.35: Total score of Product Information / Area of residence

Total score of Product Information / Area of residence	Strongly Agree	Agree	No Opinion	Disagree	Strongly Disagree
Gaza	33.7	41.9	10.0	10.0	4.4
Jerusalem	30.9	43.7	9.0	14.0	2.4
Nablus	41.5	42.3	3.8	9.2	3.1
Hebron	20.0	46.7	6.7	18.3	8.3
Jericho	46.7	40.0	6.7	6.7	0.0
Jenin	26.7	47.8	10.1	13.0	2.3
Bethlehem	30.0	50.9	5.2	12.2	1.7
Ramallah	32.7	44.7	10.0	10.0	2.7
Tulkarm	35.3	43.5	4.7	15.3	1.2
Others	54.0	28.0	11.0	5.0	2.0

4.2.3 Social Role & Image

As shown from table 4.36, concerning the total score of social role & image, 52% of the respondents agreed with it, 28% disagreed with it, and 20% had no opinion.

Table 4.36: Social Role & Image

Statement/level of agreements	Agreement		reement No Opinion		Disagreement	
	Freq.	%	Freq.	%	Freq.	%
From Online Advertising I learn what is in fashion that suits and keeps a good social image	228	55%	87	21%	99	24%
Online advertisements tell me what people similar to me are buying	213	51%	82	20%	119	29%
Online advertisements help me know which products will or will not reflect my personality	198	48%	82	20%	134	32%
I like Online advertiseements when it shows people similar to me using the brands I am using	226	54%	80	19%	108	26%
Total score of Social Role & Image	215	52%	83	20%	116	28%

4.2.4 Comparisons relative to Total score of Social Role & Image:

As shown from table 4.37, after ordering the percentages of agreement we found that the highest is for males with percentage=59.3% then for females with percentage=50.5%. For percentages of disagreement we found that the highest is for males with percentage=28.6% then for females with percentage=27.6%. For percentages of no opinion we found that the highest is for females with percentage=22% then for males with percentage=12%.

Table 4.37: Total score of Social Role & Image / Gender

Total score of Social Role & Image /Gender	Strongly Agree	Agree	No Opinion	Disagree	Strongly Disagree
Male	19.9	39.5	12.0	22.0	6.6
Female	16.5	33.9	22.0	21.1	6.5

As shown from table 4.38, after ordering the percentages of agreement we found that the highest is for age group(Below 18) with 63.9%, then (18–30) with 54.2%, then (31–45) with 48.3% and the last is (Above 45) with 46.4%.for the percentages of disagreement we found that the highest is for age group (Above 45) with 44.6%, then (18–30) with 28.1%, then (31–45) with 26.3% and the last is (Below 18) with 13.9%.for the percentages of no opinion we found that the highest is for age group (31–45) with 25.4%, then (Below 18) with 22.2%, then (18–30) with 17.7% and the last group is (Above 45) with 8.9%.

Table 4.38: Total score of Social Role & Image / Age

Total score of Social Role & Image /Age	Strongly Agree	Agree	No Opinion	Disagree	Strongly Disagree
Below 18	16.7	47.2	22.2	0.0	13.9
18-30	19.9	34.3	17.7	21.2	6.9
31-45	13.1	35.2	25.4	20.6	5.7
Above 45	7.1	39.3	8.9	42.9	1.8

As shown from table 4.39, after ordering the percentages of agreement we found that the highest educational level group is (Undergraduate) with 58.2%, then (High school or less) with 54.3%, then (Bachelor degree) with 51.7% and the last is (Graduate (Master and above)) with 47.9%. For the percentages of disagreement we found that the highest group is educational level group (Graduate (Master and above)) with 36.3%, then (Bachelor degree) with 29.1%, then (High school or less) with 18.8% and the last is (Undergraduate) with 17.1%. for the percentages of no opinion we found that the highest is the educational level group (Undergraduate) with 28.6%, then (High school or less) with 23.0%, then (Bachelor degree) with 19.2% and the last is (Graduate (Master and above)) with 15.8 %.

Table 4.39: Total score of Social Role & Image /Educational Level

Total score of Social Role & Image / Educational level	Strongly Agree	Agree	No Opinion	Disagree	Strongly Disagree
High school or less	14.3	40.0	28.6	13.6	3.6
Undergraduate	16.4	41.8	23.0	15.6	3.1
Bachelor degree	18.9	32.7	19.2	23.1	6.0
Graduate (Master and above)	13.7	34.2	15.8	23.6	12.7

As shown from table 4.40, after ordering the percentages of agreement we found that the highest field research is (Science) with 63.8%, then (Nursing and Allied Health Professions) with 56.8%, then (Information Technology) with 54.8%, then (Others) with 54.7%, then (Law & Public Administration) with 48.6%, then (Commerce & Economics) with 47.5%, then (Engineering) with 46.4% and the last is (Arts) with 45.0%.concerning the percentages of disagreement we found that the highest field research is (Engineering) with 36.9%, then (Arts) with 33.3%, then (Law & Public Administration) with 32.5%, then (Nursing and Allied Health Professions) with 29.1%, then (Commerce & Economics) with 28.7%, then (Others) with 25.9%, then (Information Technology) with 23.6% and the last is (Science) with 20.0% concerning the percentages of no opinion we found that the highest field research is (Commerce & Economics) with 23.9%, then (Arts) with 21.7%, then (Information Technology) with 21.6%, then (Others) with 19.3%, then (Law & Public Administration) with 18.9%, then (Engineering) with 16.7%, then (Science) with 16.3% and the last group is (Nursing and Allied Health Professions) with 14.2%.

Table 4.40: Total score of Social Role & Image/Field of Study

Total score of Social Role & Image / Field of Study	Strongly Agree	Agree	No Opinion	Disagree	Strongly Disagree
Commerce & Economics	19.4	28.1	23.9	18.5	10.1
Science	30.0	33.8	16.3	13.8	6.3
Arts	21.7	23.3	21.7	25.0	8.3
Information Technology	15.8	39.0	21.6	19.2	4.5
Law & Public Administration	12.7	35.8	18.9	27.4	5.2
Engineering	15.5	31.0	16.7	21.4	15.5
Nursing and Allied Health Professions	18.9	37.8	14.2	25.0	4.1
Others	15.3	39.4	19.3	21.5	4.5

As shown from table 4.41, after ordering the percentages of agreement we found that the highest city is (Gaza) with 62.5%, then (Ramallah) with 53.3%, then (Bethlehem) with 53.3%, then (Jerusalem) with 51.9%, then (Others) with 51.3%, then (Jericho) with 50.0%, then (Nablus) with 49.0%, then (Jenin) with 48.9%, then (Tulkarm) with 48.5% and the last city is (Hebron) with 37.5%. Concerning the percentages of disagreement we found that the highest city is (Hebron) with 35.4, then (Jenin) with 34.1, then (Bethlehem) with 29.3, then (Jerusalem) with 28.2, then (Tulkarm) with 27.9, then (Ramallah) with 27.5, then (Nablus) with 26.9, then (Jericho) with 25.0, then (Others) with 2.5 and the last city is (Gaza) with 18.5.concerning the percentages of no opinion we found that the highest city is (Hebron) with 27.1%, then (Others) with 26.3%, then (Jericho) with 25.0%, then (Nablus) with 24.0%, then (Tulkarm) with 23.5%, then (Jerusalem) with 20.0%, then (Ramallah) with 19.2%, then (Gaza) with 19.0%, then (Bethlehem) with 17.4% and the last city is (Jenin) with 17.0%.

Table 4.41: Total score of Social Role & Image / Area of Residence

Total score of Social Role & Image / Area of Residence	Strongly Agree	Agree	No Opinion	Disagree	Strongly Disagree
Gaza	26.9	35.6	19.0	10.2	8.3
Jerusalem	15.3	36.6	20.0	23.3	4.9
Nablus	14.4	34.6	24.0	15.4	11.5
Hebron	18.8	18.8	27.1	22.9	12.5
Jericho	41.7	8.3	25.0	20.8	4.2
Jenin	15.9	33.0	17.0	27.9	6.2
Bethlehem	16.8	36.4	17.4	26.1	3.3
Ramallah	13.3	40.0	19.2	20.0	7.5
Tulkarm	13.2	35.3	23.5	16.2	11.8
Others	13.8	37.5	26.3	16.3	6.3

4.2.5 Hedonic/ Pleasure

As shown from Table 4.42, concerning the total score of hedonic/pleasure, 55% from all respondents agreed with the hedonic/pleasure belief, 24% disagreed with it, and 21% had no opinion.

Table 4.42: Hedonic/Pleasure

Statement/level of agreements	Agreement		No Opinion		Disagreement	
	Freq.	%	Freq.	%	Freq.	%
I take pleasure about what I see or hear in online advertisements	310	75%	39	9%	65	16%
Online advertising is more enjoyable than websites	214	52%	108	26%	92	23%
Online advertisements make me feel good Online advertising makes	170	41%	127	31%	117	28%
people live in a world of fantasy	207	50%	79	19%	128	31%
Total score of Hedonic/ Pleasure	228	55%	87	21%	99	24%

4.2.6 Comparisons relative to Total score of Hedonic/ Pleasure:

As shown from table 4.43, after ordering the percentages of agreement we found that the highest is for males with percentage 54.8% then for females with percentage 54.3%. For percentages of disagreement we found that the highest is for males with percentage 25% then for females with percentage 24.1%. For percentages of no opinion we found that the highest is for females with percentage 21.6% then for males with percentage 20.2%.

Table 4.43: Total score of Hedonic, Pleasure / Gender

Total score of Hedonic, Pleasure /Gender	Strongly Agree	Agree	No Opinion	Disagree	Strongly Disagree
Male	19.6	35.2	20.2	17.5	7.5
Female	17.1	37.2	21.6	18.2	5.9

As shown from table 4.44, after ordering the percentages of agreement we found that the highest is for age group (Above 45) with 58.9%, then (18–30) with 57%, then (31–45) with 49.6%, then (Below 18) with 44.4%. For the percentages of disagreement we found that the highest is for age group (Above 45) with 28.6%, then (31–45) with 25.7%, then (18–30) with 23.5%, then (Below 18) with 16.7%. For the percentages of no opinion we found that the highest is for age group (Below 18) with 38.9%, then (31–45) with 24.6%, then (18–30) with 19.4%, then (Above 45) with 12.5%.

Table 4.44: Total score of Hedonic, Pleasure /Age

Total score of Hedonic, Pleasure /Age	Strongly Agree	Agree	No Opinion	Disagree	Strongly Disagree
Below 18	8.3	36.1	38.9	5.6	11.1
18-30	18.8	38.2	19.4	16.6	6.9
31-45	15.4	34.3	24.6	21.1	4.6
Above 45	21.4	37.5	12.5	23.2	5.4

As shown from table 4.45, after ordering the percentages of agreement we found that the highest educational level group is (Undergraduate) with 66%, then (High school or less) with 57.1%, then (Bachelor degree) with 53.5%, then (Graduate (Master and above)) with 45.9%. For the percentages of disagreement we found that the highest group is the educational level group (Graduate (Master and above)) with 29.1%, then (Bachelor degree) with 26%, then (Undergraduate) with 17.2%, then (High school or less) with 15%. For the percentages of no opinion we found that the highest is the educational level group (High school or less) with 27.9%, then (Graduate (Master and above)) with 25%, then (Bachelor degree) with 20.5%, then (Undergraduate) with 16.8%.

Table 4.45: Total score of Hedonic, Pleasure / Educational level

Total score of Hedonic, Pleasure / Educational level	Strongly Agree	Agree	No Opinion	Disagree	Strongly Disagree
High school or less	18.6	38.6	27.9	11.4	3.6
Undergraduate	23.0	43.0	16.8	12.9	4.3
Bachelor degree	17.1	36.4	20.5	19.9	6.1
Graduate (Master and above)	13.7	32.2	25.0	19.5	9.6

As shown from table 4.46, after ordering the percentages of agreement we found that the highest field research is (Science) with 58.8%, then (Others) with 57.5%, then (Nursing and Allied Health Professions) with 56.1%, then (Law & Public Administration) with 55.7%, then (Information Technology) with 54.1%, then (Commerce & Economics) with 52.8%, then (Engineering) with 46.4%, then (Arts) with 40%. Concerning the percentages of disagreement we found that the highest field research is (Engineering) with 32.1%, then (Arts) with 31.7%, then (Nursing and Allied Health Professions) with 27.7%, then (Law & Public Administration) with 27.4%, then (Commerce & Economics) with 26.7%, then (Information Technology) with 23.3%, then (Science) with 18.8%, then (Others) with 18.6%. concerning the percentages of no opinion we found that the highest field research is (Arts) with 28.3%, then (Others) with 23.8%, then (Information Technology) with 22.6%, then (Science) with 22.5%, then (Engineering) with 21.4%, then (Commerce & Economics) with 20.5%, then (Law & Public Administration) with 17%, then (Nursing and Allied Health Professions) with 16.2%.

Table 4.46: Total score of Hedonic, Pleasure / Field of Study

Total score of Social Role & Image / Field of Study	Strongly Agree	Agree	No Opinion	Disagree	Strongly Disagree
Commerce & Economics	18.8	34.0	34.0	20.5	6.2
Science	31.3	27.5	27.5	8.8	10.0
Arts	11.7	28.3	28.3	23.3	8.3
Information Technology	16.1	38.0	38.0	19.5	3.8
Law & Public Administration	14.2	41.5	41.5	19.8	7.5
Engineering	9.5	36.9	36.9	13.1	19.0
Nursing and Allied Health Professions	20.3	35.8	35.8	25.0	2.7
Others	18.2	39.4	39.4	13.7	5.0

As shown from table 4.47, after ordering the percentages of agreement we found that the highest city is (Jericho) with 58.3%, then (Nablus) with 57.7%, then (Ramallah) with 57.5%, then (Others) with 56.3%, then (Tulkarm) with 55.9%, then (Jerusalem) with 55.6%, then (Gaza) with 54.6%, then (Bethlehem) with 53.3%, then (Jenin) with 51.8%, then (Hebron) with 37.5%. Concerning the percentages of disagreement we found that the highest city is (Hebron) with 37.5%, then (Jenin) with 29.3%, then (Bethlehem) with 24.5%, then (Jerusalem) with 24.1%, then (Gaza) with 23.1%, then (Ramallah) with 21.7%, then (Nablus) with 21.2%, then (Others) with 20%, then (Jericho) with 16.7%, then (Tulkarm) with 16.2%. Concerning the percentages of no opinion we found that the highest city is (Tulkarm) with 27.9%, then (Hebron) with 25%, then (Jericho) with 25%, then (Others) with 23.8%, then (Bethlehem) with 20.3%, then (Jerusalem) with 20.3%, then (Jerus

Table 4.47: Total score of Hedonic, Pleasure / Area of Residence

Total score of Social Role & Image / Area of Residence	Strongly Agree	Agree	No Opinion	Disagree	Strongly Disagree
Gaza	26.9	39.4	22.2	15.3	15.3
Jerusalem	15.3	37.3	20.3	19.4	18.3
Nablus	14.4	34.6	21.2	13.5	23.1
Hebron	18.8	25.0	25.0	27.1	12.5
Jericho	41.7	37.5	25.0	4.2	20.8
Jenin	15.9	37.0	18.8	22.8	14.9
Bethlehem	16.8	36.4	22.3	17.4	16.8
Ramallah	13.3	38.3	20.8	13.3	19.2
Tulkarm	13.2	35.3	27.9	11.8	20.6
Others	13.8	36.3	23.8	18.8	20.0

4.2.7 Value Corruption

As shown from Table 4.48, concerning the total score of value corruption, 51% of the respondents agreed with it, 29% disagreed with it, and 20% had no opinion.

Table 4.48: Value Corruption

Statement/level of agreements	Agree	Agreement		No Opinion		ement
	Freq.	%	Freq.	%	Freq.	%
Online advertising takes undue advantage of children	241	59%	80	19%	93	23%
A lot of online advertising is based on ideas and values which are opposite to my own personal values	160	38%	98	24%	156	37%
There is too much sex in Online advertising today	237	58%	68	16%	109	26%
Total score of Value Corruption	211	51%	83	20%	120	29%

4.2.8 Comparisons relative to Total score of Value Corruption:

As shown from table 4.49, after ordering the percentages of agreement with total score of value corruption we found that the highest is for females with percentage=52.5% then for males with percentage=47%. For percentages of disagreement we found that the highest is for males with percentage=32.9% then for females with percentage=27.8%. For percentages of no opinion we found that the highest is for males with percentage=20.1% then for females with percentage=19.7%.

Table 4.49: Total score of Value Corruption / Gender

Total score of Value Corruption / Gender	Strongly Agree	Agree	No Opinion	Disagree	Strongly Disagree
Male	4.8	28.1	20.1	31.7	15.3
Female	6.0	21.8	19.7	32.6	19.8

As shown from table 4.50, after ordering the percentages of agreement with total score of value corruption we found that the highest is for age group (18–30) with 56.8%, then (Above 45) with 50%, then (31–45) with 43.7%, then (Below 18) with 14.8% for the percentages of disagreement we found that the highest is for age group (Above 45) with 38.1%, then (Below 18) with 33.3%, then (31–45) with 30.9%, then (18–30) with 27.1%. For the percentages of no opinion we found that the highest is for age group (Below 18) with 51.9%, then (31–45) with 25.4%, then (18–30) with 16.1%, then (Above 45) with 11.9%.

Table 4.50: Total score of Value Corruption /Age

Total score of Value Corruption / Age	Strongly Agree	Agree	No Opinion	Disagree	Strongly Disagree
Below 18	3.7	11.1	51.9	14.8	18.5
18-30	20.6	36.2	16.1	22.0	5.1
31-45	17.0	26.7	25.4	24.4	6.4
Above 45	16.9	33.3	11.9	33.3	4.8

As shown from table 4.51, after ordering the percentages of agreement with total score of value corruption we found that the highest educational level group is (Undergraduate) with 53.1%, then (Bachelor degree) with 52.1%, then (Graduate (Master and above)) with 49.8%, then (High school or less) with 46.7%. For the percentages of disagreement we found that the highest group is the educational level group (Bachelor degree) with 30.4%, then (Graduate (Master and above)) with 30.1%, then (Undergraduate) with 27.1%, then (High school or less) with 18.1% for the percentages of no opinion we found that the highest is the educational level group (High school or less) with 35.2%, then (Graduate (Master and above)) with 20.1%, then (Undergraduate) with 19.8%, then (Bachelor degree) with 17.5%.

Table 4.51: Total score of Value Corruption / Education

Total score of Value Corruption / Education	Strongly Agree	Agree	No Opinion	Disagree	Strongly Disagree
High school or less	18.1	28.6	35.2	14.3	3.8
Undergraduate	20.3	32.8	19.8	18.2	8.9
Bachelor degree	19.3	32.8	17.5	25.9	4.5
Graduate (Master and above)	16.9	32.9	20.1	21.9	8.2

As shown from table 4.52, after ordering the percentages of agreement with total score of value corruption we found that the highest field research is (Science) with 65%, then (Engineering) with 63.5%, then (Information Technology) with 55.7%, then (Law & Public Administration) with 54.7%, then (Nursing and Allied Health Professions) with 48.6%, then (Others) with 48.4%, then (Commerce & Economics) with 45.7%, then (Arts) with 44.4%. concerning the percentages of disagreement we found that the highest field research is (Commerce & Economics) with 36%, then (Arts) with 33.3%, then (Nursing and Allied Health Professions) with 32.4%, then (Others) with 28.3%, then

(Information Technology) with 26%, then (Law & Public Administration) with 23.9%, then (Science) with 21.7%, then (Engineering) with 20.6%. Concerning the percentages of no opinion we found that the highest field research is (Others) with 23.3%, then (Arts) with 22.2%, then (Law & Public Administration) with 21.4%, then (Nursing and Allied Health Professions) with 18.9%, then (Commerce & Economics) with 18.4%, then (Information Technology) with 18.3%, then (Engineering) with 15.9%, then (Science) with 13.3%.

Table 4.52: Total score of Value Corruption / Field of Study

Total score of Value Corruption /Field of Study	Strongly Agree	Agree	No Opinion	Disagree	Strongly Disagree
Commerce & Economics	18.7	27.0	18.4	27.7	8.2
Science	36.7	28.3	13.3	8.3	13.3
Arts	13.3	31.1	22.2	24.4	8.9
Information Technology	23.7	32.0	18.3	21.9	4.1
Law & Public Administration	14.5	40.3	21.4	22.0	1.9
Engineering	25.4	38.1	15.9	17.5	3.2
Nursing and Allied Health Professions	15.3	33.3	18.9	26.1	6.3
Others	15.4	33.0	23.3	23.0	5.3
Tulkarm	11.8	23.5	29.4	33.3	2.0
Others	30.0	16.7	18.3	30.0	5.0

As shown from table 4.53, after ordering the percentages of agreement with total score of value corruption we found that the highest city is (Jericho) with 72.2%, then (Hebron) with 63.9%, then (Jerusalem) with 62.9%, then (Bethlehem) with 50.7%, then (Gaza) with 49.4%, then (Others) with 46.7%, then (Jenin) with 43.5%, then (Nablus) with 39.7%, then (Ramallah) with 35.6%, then (Tulkarm) with 35.3%. concerning the percentages of disagreement we found that the highest city is (Bethlehem) with 37.7%, then (Nablus) with 35.9%, then

(Tulkarm) with 35.3%, then (Others) with 35%, then (Jenin) with 33.3%, then (Ramallah) with 30%, then (Gaza) with 28.4%, then (Jericho) with 27.8%, then (Hebron) with 22.2%, then (Jerusalem) with 20.9%. concerning the percentages of no opinion we found that the highest city is (Ramallah) with 34.4%, then (Tulkarm) with 29.4%, then (Nablus) with 24.4%, then (Jenin) with 23.2%, then (Gaza) with 22.2%, then (Others) with 18.3%, then (Jerusalem) with 16.2%, then (Hebron) with 13.9%, then (Bethlehem) with 11.6%, then (Jericho) with 0%.

Table 4.53: Total score of Value Corruption / Area of Residence

Total score of Value Corruption / Area of Residence	Strongly Agree	Agree	No Opinion	Disagree	Strongly Disagree
Gaza	17.3	32.1	22.2	19.8	8.6
Jerusalem	21.9	41.0	16.2	19.2	1.7
Nablus	15.4	24.4	24.4	29.5	6.4
Hebron	36.1	27.8	13.9	22.2	0.0
Jericho	27.8	44.4	0.0	16.7	11.1
Jenin	10.6	32.9	23.2	26.6	6.8
Bethlehem	23.2	27.5	11.6	26.1	11.6
Ramallah	12.2	23.3	34.4	18.9	11.1
Tulkarm	11.8	23.5	29.4	33.3	2.0
Others	30.0	16.7	18.3	30.0	5.0

4.2.9 Falsity/ No Sense

As shown from Table 4.54, concerning the total score of falsity/ no sense, 55% of the respondents agreed with it, 26% disagreed with it, and 18% had no opinion.

Table 4.54: Falsity/ No Sense

Statement/level of agreements	Agreement		No Opinion		Disagreement	
	Freq.	%	Freq.	%	Freq.	%
Online Advertising should not exist on children's sites	285	69%	56	14%	73	17%
One can put more trust in products advertised on the Internet than those not advertised on the Internet	168	41%	79	18%	167	41%
Certain products play an important role in my life; online advertising reassures me that I'm doing the right thing in using these products	194	47%	93	22%	127	31%
With all online advertising going on, I do not quite know what to believe and what not to believe	269	66%	75	18%	70	16%
Total score of Falsity/ No Sense	232	56%	74	18%	108	26%

4.2.10 Comparisons relative to Total score of Falsity/ No Sense:

As shown from table 4.55, after ordering the percentages of agreement with total score of falsity/ no sense; the highest is for females with percentage 55.4% then for males with percentage 54.8%. For percentages of disagreement we found that the highest is for males with percentage 30.7% then for females with percentage 25.3%. For percentages of no opinion we found that the highest is for females with percentage 19.3% then for males with percentage 14.5%.

Table 4.55: Total score of Falsity, No Sense / Gender

Total score of Falsity, No Sense / Gender	Strongly Agree	Agree	No Opinion	Disagree	Strongly Disagree
Male	34.0	20.8	14.5	7.2	23.5
Female	38.2	17.2	19.3	4.6	20.7

As shown from table 4.56, after ordering the percentages of agreement with total score of falsity/ no sense; the highest is for age group (Above 45) with 62.5%, then (18–30) with 58.2%, then (31–45) with 50.2%, then (Below 18) with 38.9%. For the percentages of disagreement we found that the highest is for age group (Above 45) with 32.1%, then (31–45) with 28.3%, then (18–30) with 25.1%, then (Below 18) with 25%. For the percentages of no opinion we found that the highest is for age group (Below 18) with 36.1%, then (31–45) with 21.5%, then (18–30) with 16.7%, then (Above 45) with 5.4%.

Table 4.56: Total score of Falsity, No Sense / Age

Total score of Falsity, No Sense / Age	Strongly Agree	Agree	No Opinion	Disagree	Strongly Disagree
Below 18	5.6	33.3	36.1	8.3	16.7
18-30	18.3	39.9	16.7	18.8	6.3
31-45	17.6	32.6	21.5	26.1	2.2
Above 45	23.2	39.3	5.4	28.6	3.6

As shown from table 4.57, after ordering—the percentages of agreement with total score of falsity/ no sense; the highest educational level group is (High school or less) with 62.9%, then (Undergraduate) with 62.1%, then (Bachelor degree) with 54.9%, then (Graduate (Master and above)) with 47.3%.for the percentages of disagreement we found that the highest group is the educational level group (Graduate (Master and above)) with 37%, then (Obtained—Bachelor degree) with 27%, then (Undergraduate) with 18.4%, then (High school or less) with 15%. for the percentages of no opinion we found that the highest is the educational level group (High school or less) with 22.1%, then (Undergraduate) with 19.5%, then (Bachelor degree) with 18.2%, then (Graduate (Master and above)) with 15.8%.

Table 4.57: Total score of Falsity, No Sense / Educational level

Total score of Falsity, No Sense / Educational level	Strongly Agree	Agree	No Opinion	Disagree	Strongly Disagree
High school or less	22.1	40.7	22.1	10.7	4.3
Undergraduate	23.8	38.3	19.5	14.5	3.9
Bachelor degree	17.1	37.7	18.2	22.4	4.5
Graduate (Master and above)	13.4	33.9	15.8	28.4	8.6

As shown from table 4.58, after ordering the percentages of agreement with total score of falsity/ no sense; the highest field research is (Information Technology) with 61.3%, then (Science) with 58.8%, then (Arts) with 58.3%, then (Others) with 57.3%, then (Nursing and Allied Health Professions) with 56.8%, then (Law & Public Administration) with 56.1%, then (Commerce & Economics) with 47.8%, then (Engineering) with 46.4%. Concerning the percentages of disagreement we found that the highest field research is (Commerce & Economics) with 31.7%, then (Engineering) with 31%, then (Law & Public

Administration) with 30.7%, then (Nursing and Allied Health Professions) with 25.7%, then (Science) with 25%, then (Others) with 24.5%, then (Information Technology) with 20.2%, then (Arts) with 20%. Concerning the percentages of no opinion we found that the highest field research is (Engineering) with 22.6%, then (Arts) with 21.7%, then (Commerce & Economics) with 20.5%, then (Information Technology) with 18.5%, then (Others) with 18.2%, then (Nursing and Allied Health Professions) with 17.6%, then (Science) with 16.3%, then (Law & Public Administration) with 13.2%.

Table 4.58: Total score of Falsity, No Sense / Field of Study

Total score of Falsity, No Sense / Field of Study	Strongly Agree	Agree	No Opinion	Disagree	Strongly Disagree
Commerce & Economics	15.4	32.3	20.5	25.6	6.2
Science	23.8	35.0	16.3	11.3	13.8
Arts	15.0	43.3	21.7	13.3	6.7
Information Technology	18.5	42.8	18.5	16.1	4.1
Law & Public Administration	18.4	37.7	13.2	27.8	2.8
Engineering	23.8	22.6	22.6	22.6	8.3
Nursing and Allied Health Professions	16.9	39.9	17.6	24.3	1.4
Others	17.9	39.4	18.2	19.6	5.0
Tulkarm	16.2	35.3	19.1	25.0	4.4
Others	22.5	37.5	10.0	26.3	3.8

As shown from table 4.59, after ordering the percentages of agreement with total score of falsity/ no sense; the highest city is (Jericho) with 62.5%, then (Others) with 60%, then (Jerusalem) with 59.5%, then (Gaza) with 59.3%, then (Jenin) with 52.9%, then (Ramallah) with 52.5%, then (Tulkarm) with 51.5%, then (Bethlehem) with 50.5%, then (Nablus) with 46.2%, then (Hebron) with 43.8%. concerning the percentages of disagreement we found that the highest city is

(Hebron) with 43.8%, then (Bethlehem) with 33.2%, then (Others) with 30%, then (Tulkarm) with 29.4%, then (Jenin) with 29%, then (Ramallah) with 26.7%, then (Jericho) with 25%, then (Nablus) with 25%, then (Gaza) with 23.6%, then (Jerusalem) with 21.6%. concerning the percentages of no opinion we found that the highest city is (Nablus) with 28.8%, then (Ramallah) with 20.8%, then (Tulkarm) with 19.1%, then (Jerusalem) with 18.8%, then (Jenin) with 18.1%, then (Gaza) with 17.1%, then (Bethlehem) with 16.3%, then (Hebron) with 12.5%, then (Jericho) with 12.5%, then (Others) with 10%.

Table 4.59: Total score of Falsity, No Sense / Area of Residence

Total score of Falsity, No Sense / Area of Residence	Strongly Agree	Agree	No Opinion	Disagree	Strongly Disagree
Gaza	15.7	43.5	17.1	16.2	7.4
Jerusalem	17.2	42.4	18.8	19.2	2.4
Nablus	18.3	27.9	28.8	18.3	6.7
Hebron	18.8	25.0	12.5	35.4	8.3
Jericho	25.0	37.5	12.5	12.5	12.5
Jenin	18.8	34.1	18.1	25.0	4.0
Bethlehem	17.9	32.6	16.3	22.8	10.3
Ramallah	19.2	33.3	20.8	21.7	5.0
Tulkarm	16.2	35.3	19.1	25.0	4.4
Others	22.5	37.5	10.0	26.3	3.8

4.2.11 Good for Economy

As shown from Table 4.60, concerning the total score of goodness for economy, 62% of the respondents agreed with it, 21% disagreed with it, and 17% had no opinion.

Table 4.60: Good for Economy

Statement/level of agreements	Agreement		No Opinion		Disagreement	
	Freq.	%	Freq.	%	Freq.	%
Online advertising improves people's standard of living	207	50%	89	21%	118	29%
Online advertising helps the consumer buy the best brand for the price	291	70%	45	12%	78	18%
We need online advertising to support the Internet	279	67%	77	19%	58	14%
It would be better to save money in online advertising and invest in product development instead	244	59%	66	15%	104	26%
Total score of Goodness For Economy	257	62%	70	17%	87	21%

4.2.12 Comparisons relative to Total score of Goodness for Economy:

As shown from table 4.61, after ordering the percentages of agreement with total score of goodness for the economy; the highest is for females with percentage 62.7% then for males with percentage 57.5%. For percentages of disagreement we found that the highest is for males with percentage 28% then for females with percentage 20%. For percentages of no opinion we found that the highest is for females with percentage 17.3% then for males with percentage 14.5%.

Table 4.61: Total score of Goodness for Economy / Gender

Total score of Goodness For Economy / Gender	Strongly Agree	Agree	No Opinion	Disagree	Strongly Disagree
Male	4.8	23.2	14.5	44.0	13.6
Female	4.2	15.9	17.3	43.4	19.3

As shown from table 4.62, after ordering the percentages of with total score of goodness for the economy; the highest is for age group (18–30) with 65.2%, then (Above 45) with 62.5%, then (31–45) with 56.1%, then (Below 18) with 41.7%. For the percentages of disagreement we found that the highest is for age group (Above 45) with 26.8%, then (31–45) with 24.1%, then (18–30) with 20.1%, then (Below 18) with 19.4%. For the percentages of no opinion we found that the highest is for age group (Below 18) with 38.9%, then (31–45) with 19.8%, then (18–30) with 14.6%, then (Above 45) with 10.7%.

Table 4.62: Total score of Goodness for Economy /Age

Total score of Goodness For Economy / Age	Strongly Agree	Agree	No Opinion	Disagree	Strongly Disagree
Below 18	8.3	33.3	38.9	8.3	11.1
18-30	19.7	45.5	14.6	15.7	4.4
31-45	15.9	40.2	19.8	20.2	3.9
Above 45	16.1	46.4	10.7	25.0	1.8

As shown from table 4.63, after ordering the percentages of agreement with total score of goodness for the economy; t we found that the highest educational level group is (Undergraduate) with 64.8%, then (Bachelor degree) with 62.3%, then (High school or less) with 62.1%, then (Graduate (Master and above)) with 56.5%. For the percentages of disagreement we found that the highest group is the educational level group (Graduate (Master and above)) with 27.1%, then (Bachelor degree) with 22.5%, then (Undergraduate) with 17.2%, then (High school or less) with 12.1%. for the percentages of no opinion we found that the highest is the educational level group (High school or less) with 25.7%, then (Undergraduate) with 18%, then (Graduate (Master and above)) with 16.4%, then (Bachelor degree) with 15.2%.

Table 4.63: Total score of Goodness for Economy / Educational level

Total score of Goodness For Economy / Educational level	Strongly Agree	Agree	No Opinion	Disagree	Strongly Disagree
High school or less	24.3	37.9	25.7	10.7	1.4
Undergraduate	18.8	46.1	18.0	12.1	5.1
Bachelor degree	18.1	44.2	15.2	18.5	4.0
Graduate (Master and above)	14.7	41.8	16.4	21.2	5.8

As shown from table 4.64, after ordering the percentages of agreement with total score of goodness for the economy we found that the highest field research is (Information Technology) with 67.5%, then (Science) with 66.3%, then (Nursing and Allied Health Professions) with 64.2%, then (Arts) with 63.3%, then (Law & Public Administration) with 62.3%, then (Others) with 61.6%, then (Engineering) with 57.1%, then (Commerce & Economics) with 55.3%. Concerning the percentages of disagreement we found that the highest field research is (Engineering) with 26.2%, then (Commerce & Economics) with 26.1%, then (Law & Public Administration) with 25%, then (Science) with 21.3%, then (Others) with 20.3%, then (Nursing and Allied Health Professions) with 18.2%, then (Information Technology) with 17.5%, then (Arts) with 15%. Concerning the percentages of no opinion we found that the highest field research is (Arts) with 21.7%, then (Commerce & Economics) with 18.5%, then (Others) with 18.2%, then (Nursing and Allied Health Professions) with 17.6%, then (Engineering) with 16.7%, then (Information Technology) with 15.1%, then (Law & Public Administration) with 12.7%, then (Science) with 12.5%.

Table 4.64: Total score of Goodness for Economy / Field of Study

Total score of Goodness For Economy / Field of Study	Strongly Agree	Agree	No Opinion	Disagree	Strongly Disagree
Commerce & Economics	16.9	38.5	18.5	22.5	3.7
Science	35.0	31.3	12.5	10.0	11.3
Arts	13.3	50.0	21.7	15.0	0.0
Information Technology	19.5	47.9	15.1	13.7	3.8
Law & Public Administration	10.4	51.9	12.7	19.3	5.7
Engineering	22.6	34.5	16.7	16.7	9.5
Nursing and Allied Health Professions	25.7	38.5	17.6	16.2	2.0
Others	16.0	45.5	18.2	16.7	3.5

As shown from table 4.65, after ordering the percentages of agreement with total score of goodness for the economy we found that the highest city is (Jericho) with 79.2%, then (Nablus) with 70.2%, then (Gaza) with 64.4%, then (Jerusalem) with 63.2%, then (Jenin) with 60.9%, then (Others) with 60%, then (Bethlehem) with 58.7%, then (Hebron) with 58.3%, then (Ramallah) with 54.2%, then (Tulkarm) with 50%. Concerning the percentages of disagreement we found that the highest city is (Hebron) with 31.3%, then (Bethlehem) with 29.3%, then (Tulkarm) with 23.5%, then (Jerusalem) with 21.6%, then (Jenin) with 21.4%, then (Others) with 21.3%, then (Gaza) with 19.4%, then (Nablus) with 17.3%, then (Ramallah) with 16.7%, then (Jericho) with 4.2%. concerning the percentages of no opinion we found that the highest city is (Ramallah) with 29.2%, then (Tulkarm) with 26.5%, then (Others) with 18.8%, then (Jenin) with 17.8%, then (Jericho) with 16.7%, then (Gaza) with 16.2%, then (Jerusalem) with 15.1%, then (Nablus) with 12.5%, then (Bethlehem) with 12%, then (Hebron) with 10.4%.

Table 4.65: Total score of Goodness for Economy / Area of Residence

Total score of Goodness For Economy / Area of Residence	Strongly Agree	Agree	No Opinion	Disagree	Strongly Disagree
Gaza	23.1	41.2	16.2	15.7	3.7
Jerusalem	15.1	48.1	15.1	19.2	2.4
Nablus	28.8	41.3	12.5	14.4	2.9
Hebron	10.4	47.9	10.4	27.1	4.2
Jericho	25.0	54.2	16.7	4.2	0.0
Jenin	15.9	44.9	17.8	17.0	4.3
Bethlehem	18.5	40.2	12.0	19.0	10.3
Ramallah	17.5	36.7	29.2	11.7	5.0
Tulkarm	5.9	44.1	26.5	17.6	5.9
Others	31.3	28.8	18.8	16.3	5.0

4.2.13 Materialism

As shown from Table 4.66, concerning the total score of materialism, 54% from all respondents agreed with it, 28% disagreed with it, and 18% had no opinion.

Table 4.66: Materialism

Statement/level of agreements	Agreement		No Opinion		Disagreement	
	Freq.	%	Freq.	%	Freq.	%
Online advertising makes you buy things you do not really need	192	46%	52	13%	170	41%
Online advertising increases dissatisfaction By showing products which some consumers can not afford	221	54%	104	25%	89	22%
Online advertising makes us more materialistic society	223	54%	87	21%	104	25%
Online advertising makes people buy unaffordable products just to show off	255	62%	63	15%	96	23%
Total score of Materialism	224	54%	74	18%	116	28%

4.2.14 Comparisons relative to Total score of Materialism:

As shown from table 4.67, after ordering the percentages of agreement with total score of materialism we found that the highest is for males with percentage=54.9% then for females with percentage=53.5%. For percentages of disagreement we found that the highest is for males with percentage=29.5% then for females with percentage=27.3%. For percentages of no opinion we found that the highest is for females with percentage=19.2% then for males with percentage=15.7%.

Table 4.67: Total score of Materialism / Gender

Total score of Materialism / Gender	Strongly Agree	Agree	No Opinion	Disagree	Strongly Disagree
Male	16.0	38.9	15.7	25.3	4.2
Female	14.8	38.7	19.2	23.8	3.5

As shown from table 4.68, after ordering the percentages of agreement with total score of materialism we found that the highest is for age group (18–30) with 58.6%, then (31–45) with 48%, then (Above 45) with 39.3%, then (Below 18) with 27.8%.for the percentages of disagreement we found that the highest is for age group (Above 45) with 48.2%, then (Below 18) with 33.3%, then (31–45) with 31.7%, then (18–30) with 24.3%.for the percentages of no opinion we found that the highest is for age group (Below 18) with 38.9%, then (31–45) with 20.4%, then (18–30) with 17.1%, then (Above 45) with 12.5%.

Table 4.68: Total score of Materialism / Age

Total score of Materialism / Age	Strongly Agree	Agree	No Opinion	Disagree	Strongly Disagree
Below 18	5.6	22.2	38.9	19.4	13.9
18-30	18.3	40.3	17.1	20.4	3.9
31-45	9.6	38.3	20.4	29.1	2.6
Above 45	14.3	25.0	12.5	46.4	1.8

As shown from table 4.69, after ordering the percentages of agreement with total score of materialism we found that the highest educational level group is (High school or less) with 55%, then (Bachelor degree) with 54.6%, then (Graduate (Master and above)) with 52.4%, then (Undergraduate) with 51.6%. For the percentages of disagreement we found that the highest group is the educational level group (Graduate (Master and above)) with 33.6%, then (Bachelor degree) with 28.5%, then (Undergraduate) with 24.2%, then (High school or less) with 16.4%. for the percentages of no opinion we found that the highest is the educational level group (High school or less) with 28.6%, then (Undergraduate) with 24.2%, then (Bachelor degree) with 16.8%, then (Graduate (Master and above)) with 14%.

Table 4.69: Total score of Materialism / Educational level

Total score of Materialism / Educational level	Strongly Agree	Agree	No Opinion	Disagree	Strongly Disagree
High school or less	19.3	35.7	28.6	12.9	3.6
Undergraduate	12.1	39.5	24.2	18.4	5.9
Bachelor degree	16.5	38.1	16.8	26.2	2.3
Graduate (Master and above)	10.6	41.8	14.0	27.4	6.2

As shown from table 4.70, after ordering the percentages of agreement with total score of materialism we found that the highest field research is (Engineering) with 65.5%, then (Law & Public Administration) with 63.7%, then (Nursing and Allied Health Professions) with 55.4%, then (Arts) with 55%, then (Information Technology) with 53.1%, then (Others) with 52.4%, then (Science) with 51.3%, then (Commerce & Economics) with 47.2%. concerning the percentages of disagreement we found that the highest field research is (Commerce & Economics) with 32.3%, then (Science) with 30%, then (Others) with 29.7%, then (Nursing and Allied Health Professions) with 27.7%, then (Arts) with 26.7%, then (Information Technology) with 25%, then (Law & Public Administration) with 21.7%, then (Engineering) with 21.4%. Concerning the percentages of no opinion we found that the highest field research is (Information Technology) with 21.9%, then (Commerce & Economics) with 20.5%, then (Science) with 18.8%, then (Arts) with 18.3%, then (Others) with 17.9%, then (Nursing and Allied Health Professions) with 16.9%, then (Law & Public Administration) with 14.6%, then (Engineering) with 13.1%.

Table 4.70: Total score of Materialism / Field of Study

Total score of Materialism / Field of Study	Strongly Agree	Agree	No Opinion	Disagree	Strongly Disagree
Commerce & Economics	11.8	35.4	20.5	29.2	3.1
Science	25.0	26.3	18.8	17.5	12.5
Arts	18.3	36.7	18.3	23.3	3.3
Information Technology	13.7	39.4	21.9	22.3	2.7
Law & Public Administration	16.5	47.2	14.6	20.3	1.4
Engineering	16.7	48.8	13.1	16.7	4.8
Nursing and Allied Health Professions	20.3	35.1	16.9	25.7	2.0
Others	13.4	38.9	17.9	25.2	4.5

As shown from table 4.71, after ordering the percentages of agreement with total score of materialism we found that the highest city is (Jerusalem) with 63.1%, then (Others) with 56.3%, then (Jericho) with 54.2%, then (Tulkarm) with 51.5%, then (Gaza) with 51.4%, then (Jenin) with 50.7%, then (Bethlehem) with 47.8%, then (Hebron) with 45.8%, then (Nablus) with 44.2%, then (Ramallah) with 44.2%. concerning the percentages of disagreement we found that the highest city is (Hebron) with 45.8%, then (Bethlehem) with 35.9%, then (Others) with 33.8%, then (Jenin) with 30.8%, then (Nablus) with 29.8%, then (Jericho) with 29.2%, then (Tulkarm) with 27.9%, then (Gaza) with 25.9%, then (Jerusalem) with 22.8%, then (Ramallah) with 20%. concerning the percentages of no opinion we found that the highest city is (Ramallah) with 35.8%, then (Nablus) with 26%, then (Gaza) with 22.7%, then (Tulkarm) with 20.6%, then (Jenin) with 18.5%, then (Jericho) with 16.7%, then (Bethlehem) with 16.3%, then (Jerusalem) with 14.2%, then (Others) with 10%, then (Hebron) with 8.3%.

Table 4.71: Total score of Materialism / Area of Residence

Total score of Materialism / Area of Residence	Strongly Agree	Agree	No Opinion	Disagree	Strongly Disagree
Gaza	12.0	39.4	22.7	19.4	6.5
Jerusalem	16.6	46.5	14.2	21.1	1.7
Nablus	16.3	27.9	26.0	27.9	1.9
Hebron	16.7	29.2	8.3	41.7	4.2
Jericho	16.7	37.5	16.7	20.8	8.3
Jenin	16.7	34.1	18.5	26.1	4.7
Bethlehem	15.2	32.6	16.3	30.4	5.4
Ramallah	17.5	26.7	35.8	17.5	2.5
Tulkarm	1.5	50.0	20.6	26.5	1.5
Others	11.3	45.0	10.0	28.8	5.0

4.3 Attitudes toward Online Advertising

Table 4.72 shows that the percentage of persons who consider online advertising a very good thing is 42% and who consider it is a good thing 49.3, the percentage of persons who consider it is a bad thing is 3.9 and who consider it is very bad thing is 1.2% and 3.6% are do not know.

Table 4.72: Degree of online advertising goodness

Degree of online advertising goodness	Frequency	Percentage
Very good	174	42.0
Good	204	49.3
Don't know	15	3.6
Bad	16	3.9
Very bad	5	1.2
Total	414	100.0

Next in tables; 4.73, 4.74, 4.75, 4.76, 4.77 the researcher linked these findings with gender, age, and educational level, Field of Study and area of residence variables respectively.

As shown from table 4.73, the percentage of persons who consider online advertising to be very good or good is 92.7% for females then 85.5% for males, also the percentage of persons who consider online advertising very bad or bad is 8.4% for males then 4.2% for females, and the percentage of persons who don't know is 6% for males and 3% for females.

Table 4.73: Degree of online advertising goodness / Gender

Degree of online advertising goodness / Gender	Very Good	Good	Don't know	Bad	Very Bad
Male	32.5	53.0	6.0	4.8	3.6
Female	44.4	48.3	3.0	3.6	0.6

Concerning the age groups, table 4.74 shows that the highest percentage of persons who consider online advertising very good or good is 93% for the group (18–30), then 92.9% for the group (Above 45), then 88.9% for the group (Below 18), then 88.1% for the group (31–45). The highest percentage of persons who consider online advertising very bad or bad is 11.1% for the group (Below 18), then 8.1% for the group (31–45), then 3.5% for the group (18–30), then 0% for the group (Above 45). The highest percentage of persons who consider online advertising neither bad nor good is 7.1% for the group (Above 45), then 3.7% for the group (31–45), then 3.5% for the group (18–30), then 0% for the group (Below 18).

Table 4.74: Degree of online advertising goodness / Age

Degree of online advertising goodness / Age	Very Good	Good	Don't know	Bad	Very Bad
Below 18	22.2	66.7	0.0	0.0	11.1
18-30	44.1	48.8	3.5	3.1	0.4
31-45	37.8	50.4	3.7	5.9	2.2
Above 45	57.1	35.7	7.1	0.0	0.0

As shown from table 4.75, concerning the educational level groups, the highest percentage of persons who consider online advertising very good or good is 94.5% for the group (Graduate (Master and above)), then 93.8% for the group (Undergraduate), then 91.3% for the group (Bachelor degree), then 80% for the group (High school or less). the highest percentage of persons who consider online advertising very bad or bad is 5.7% for the group (High school or less), then 5.4% for the group (Bachelor degree), then 4.7% for the group(Undergraduate), then 4.1% for the group (Graduate (Master and above)). the highest percentage of persons who do not consider online advertising neither bad nor good is 14.3% for the group (High school or less), then 3.3% for the group (Bachelor degree), then 1.6% for the group (Undergraduate), then 1.4% for the group (Graduate (Master and above)).

Table 4.75: Degree of online advertising goodness / Educational level

Degree of online advertising goodness / Educational level	Very Good	Good	Don't know	Bad	Very Bad
High school or less	31.4	48.6	14.3	5.7	0.0
Undergraduate	53.1	40.6	1.6	3.1	1.6
Bachelor degree	39.7	51.7	3.3	4.1	1.2
Graduate (Master and above)	45.2	49.3	1.4	2.7	1.4

As shown from table 4.76, concerning the Field of Study groups, the highest percentage of persons who consider online advertising very good or good is 94.3% for the group (Law & Public Administration), then 93.3% for the group (Commerce & Economics), then 93.2% for the group (Information Technology), then 91.9% for the group (Nursing and Allied Health Professions), then 90.6% for the group(Others), then 90.5% for the group (Engineering), then 85% for the group (Science), then 73.3% for the group (Arts). the highest percentage of persons who consider online advertising very bad or bad is 15% for the group (Science), then 13.3% for the group (Arts), then 9.5% for the group (Engineering), then 5.4% for the group (Nursing and Allied Health Professions), then 4.5% for the group (Commerce & Economics), then 4.1% for the group (Information Technology), then 3.8% for the group (Law & Public Administration), then 2.8% for the group (Others). The highest percentage of persons who do not consider online advertising neither bad nor good is 13.3% for the group(Arts), then 6.6% for the group (Others), then 2.7% for the group (Information Technology), then 2.7% for the group (Nursing and Allied Health Professions), then 2.2% for the group (Commerce & Economics), then 1.9% for the group (Law & Public Administration), then 0% for the group(Engineering) and the group (Science).

Table 4.76: Degree of online advertising goodness / Field of Study

Degree of online advertising goodness / Field of Study	Very Good	Good	Don't know	Bad	Very Bad
Commerce & Economics	43.8	49.4	2.2	3.4	1.1
Science	55.0	30.0	0.0	10.0	5.0
Arts	40.0	33.3	13.3	6.7	6.7
Information Technology	49.3	43.8	2.7	4.1	0.0
Law & Public Administration	26.4	67.9	1.9	1.9	1.9
Engineering	28.6	61.9	0.0	9.5	0.0
Nursing and Allied Health Professions	56.8	35.1	2.7	5.4	0.0
Others	38.7	51.9	6.6	1.9	0.9

Regarding the area of residence groups table 4.77 shows the highest percentage (100%) of persons from Jericho consider online advertising very good or good, then 97.8% for (Bethlehem), 93.3% for (Ramallah), 92.8% for (Jenin), 91.7% for (Hebron), 90.3% for (Jerusalem), 90% for (Others), 88.9% for (Gaza), 88.5% for (Nablus), and 82.4% for (Tulkarm). The highest percentage of persons who consider online advertising very bad or bad is 11.8% for (Tulkarm), 9.3% for (Gaza), 7.7% for (Nablus), 5% for (Others), 4.5% for (Jerusalem), 4.3% for (Jenin), 3.3% for (Ramallah), 2.2% for (Bethlehem), 0% for (Hebron) and (Jericho). The highest percentage of persons who do consider online advertising neither bad nor good is 8.3% for (Hebron), 5.9% for (Tulkarm), 5.2% for (Jerusalem), 5% for (Others), 3.8% for (Nablus), 3.3% for (Ramallah), 2.9% for (Jenin), 1.9% for (Gaza), 0% for (Jericho & Bethlehem).

Table 4.77: Degree of online advertising goodness / Area of residence

Degree of online advertising goodness / Area of Residence	Very Good	Good	Don't know	Bad	Very Bad
Gaza	42.6	46.3	1.9	5.6	3.7
Jerusalem	44.0	46.3	5.2	3.7	0.7
Nablus	53.8	34.6	3.8	3.8	3.8
Hebron	0.0	91.7	8.3	0.0	0.0
Jericho	66.7	33.3	0.0	0.0	0.0
Jenin	36.2	56.5	2.9	2.9	1.4
Bethlehem	43.5	54.3	0.0	2.2	0.0
Ramallah	43.3	50.0	3.3	3.3	0.0
Tulkarm	35.3	47.1	5.9	11.8	0.0
Others	50.0	40.0	5.0	5.0	0.0

Table 4.78 shows that 55.6% of respondents like online advertising and 25.1% of them strongly like online advertising, while the percentage of respondents who dislike online advertising is 5.1% and who strongly dislike online advertising are 1.9%, and the percentage of persons who feel neutral is 12.3%.

Table 4.78: Degree of online advertising likeness

Degree of online advertising likeness	Frequency	Percentage
Strongly Like	104	25.1
Like	230	55.6
Feel Neutral	51	12.3
Dislike	21	5.1
Strongly Dislike	8	1.9
Total	414	100.0

Next in tables; 4.79, 4.80, 4.81, 4.82, 4.83 the researcher linked these findings with gender, age, and educational level, Field of Study and area of residence variables respectively.

As shown from table 4.79 the percentage of persons who like or strongly like online advertising is 82.8% for females then 72.3% for males, the percentage of persons who dislike or strongly dislike online advertising is 12% for males then 5.7% for females, and the percentage of persons who feel neutral toward online advertising is 15.7% for males and 11.5% for females.

Table 4.79: Degree of online advertising likeness / Gender

Degree of online advertising likeness / Gender	Strongly Like	Like	Feel Neutral	Dislike	Strongly Dislike
Male	14.5	57.8	15.7	7.2	4.8
Female	27.8	55.0	11.5	4.5	1.2

As shown from table 4.80, concerning the age groups, the highest percentage of persons who like or strongly like online advertising is 92.9% for the group (Above 45), then 82% for the group (18–30), then 77.8% for the group (31–45), then 66.7% for the group (Below 18). The highest percentage of persons who dislike or strongly dislike online advertising is 11.1% for the group (Below 18), then 10.4% for the group (31–45), then 5.5% for the group (18–30), then 0% for the group (Above 45). The highest percentage of persons who feel neutral toward online advertising is 22.2% for the group (Below 18), then 12.5% for the group (18–30), then 11.9% for the group (31–45), then 7.1% for the group (Above 45).

Table 4.80: Degree of online advertising likeness / Age

Degree of online advertising likeness / Age	Strongly Like	Like	Feel Neutral	Dislike	Strongly Dislike
Below 18	11.1	55.6	22.2	0.0	11.1
18-30	23.8	58.2	12.5	3.9	1.6
31-45	27.4	50.4	11.9	8.1	2.2
Above 45	35.7	57.1	7.1	0.0	0.0

As shown from table 4.81, concerning the educational level groups, the highest percentage of persons who like or strongly like online advertising is 89.1% for the group (Undergraduate), then 79.8% for the group (Bachelor degree), then 79.5% for the group(Graduate (Master and above)), then 74.3% for the group (High school or less). The highest percentage of persons who dislike or strongly dislike online advertising is 8.6% for the group (High school or less), then 7.9% for the group (Bachelor degree), then 5.5% for the group (Graduate (Master and above)), then 4.7% for the group (Undergraduate). The highest percentage of persons who feel neutral toward online advertising is 17.1% for the group (High school or less), then 15.1% for the group (Graduate (Master and above)), then 12.4% for the group (Bachelor degree), then 6.3% for the group (Undergraduate).

Table 4.81 Degree of online advertising likeness / Educational level

Degree of online advertising likeness / Educational level	Strongly Like	Like	Feel Neutral	Dislike	Strongly Dislike
High school or less	14.3	60.0	17.1	8.6	0.0
Undergraduate	37.5	51.6	6.3	1.6	3.1
Bachelor degree	23.6	56.2	12.4	5.8	2.1
Graduate (Master and above)	24.7	54.8	15.1	4.1	1.4

As shown from table 4.82, concerning the Field of Study groups, the highest percentage of persons who like or strongly like online advertising is 91.9% for the group (Nursing and Allied Health Professions), then 85.7% for the group (Engineering), then 83.1% for the group (Commerce & Economics), then 80% for the group (Science), then 79.2% for the group (Law & Public Administration), then 79.2% for the group (Others), then 78.1% for the group (Information Technology), then 60% for the group (Arts). the highest percentage of persons who dislike or strongly dislike online advertising is 20% for the group (Arts), then 15% for the group (Science), then 9.5% for the group (Engineering), then 7.5% for the group (Law & Public Administration), then 6.7% for the group (Commerce & Economics), then 5.7% for the group (Others), then 5.4% for the group (Nursing and Allied Health Professions), then 4.1% for the group (Information Technology). the highest percentage of persons who feel neutral toward online advertising is 20% for the group (Arts), then 17.8% for the group (Information Technology), then 15.1% for the group (Others), then 13.2% for the group (Law & Public Administration), then 10.1% for the group (Commerce & Economics), then 5% for the group (Science), then 4.8% for the group (Engineering), then 2.7% for the group (Nursing and Allied Health Professions).

Table 4.82: Degree of online advertising likeness / Field of Study

Degree of online advertising likeness / Field of Study	Strongly Like	Like	Feel Neutral	Dislike	Strongly Dislike
Commerce & Economics	25.8	57.3	10.1	5.6	1.1
Science	45.0	35.0	5.0	10.0	5.0
Arts	26.7	33.3	20.0	13.3	6.7
Information Technology	23.3	54.8	17.8	4.1	0.0
Law & Public Administration	15.1	64.2	13.2	5.7	1.9
Engineering	14.3	71.4	4.8	0.0	9.5
Nursing and Allied Health Professions	29.7	62.2	2.7	5.4	0.0
Others	27.4	51.9	15.1	3.8	1.9

As shown from table 4.83, concerning the area of residence groups, the highest percentage of persons who like or strongly like online advertising is 100% for (Jericho), then 90% for (Ramallah), then 89.1% for (Bethlehem), then 85% for (Others), then 84.6% for (Nablus), then 83.3% for (Gaza), then 82.4% for (Tulkarm), then 77.6% for (Jerusalem), then 75.4% for (Jenin), then 50% for (Hebron). The highest percentage of persons who dislike or strongly dislike online advertising is 11.1% for (Gaza), then 10% for (Others), then 9.7% for (Jerusalem), then 7.7% for (Nablus), then 5.9% for (Tulkarm), then 4.3% for (Jenin), then 3.3% for (Ramallah), then 2.2% for (Bethlehem), then 0% for (Hebron), then 0% for (Jericho). The highest percentage of persons who feel neutral toward online advertising is 50% for (Hebron), then 20.3% for (Jenin), then 12.7% for (Jerusalem), then 11.8% for (Tulkarm), then 8.7% for (Bethlehem), then 7.7% for (Nablus), then 6.7% for (Ramallah), then 5.6% for (Gaza), then 5% for (Others), then 0% for (Jericho).

Table 4.83: Degree of online advertising likeness / Area of residence

Degree of online advertising likeness / Area of residence	Strongly Like	Like	Feel Neutral	Dislike	Strongly Dislike
Gaza	29.6	53.7	5.6	7.4	3.7
Jerusalem	20.1	57.5	12.7	8.2	1.5
Nablus	34.6	50.0	7.7	0.0	7.7
Hebron	0.0	50.0	50.0	0.0	0.0
Jericho	16.7	83.3	0.0	0.0	0.0
Jenin	26.1	49.3	20.3	1.4	2.9
Bethlehem	26.1	63.0	8.7	2.2	0.0
Ramallah	33.3	56.7	6.7	3.3	0.0
Tulkarm	29.4	52.9	11.8	5.9	0.0
Others	30.0	55.0	5.0	10.0	0.0

Regarding the statement "In general, do you think that online advertising increases or reduces the costs (price) of products?", table 4.84 shows that 40% of the respondents think that online advertising has no effect on the products cost, while 31.2% of them think that online advertising increases the products cost, but 20% of them think that online advertising decreases cost of products, and 8.7% of them do not know.

Table 4.84: Perceived impact of online advertising on the product cost

Perceived impact of online advertising on the product cost	Frequency	Percentage
Increase Costs	129	31.2
No effect on Costs	166	40.1
Decrease Costs	83	20.0
Don't know	36	8.7
Total	414	100.0

Next in tables; 4.85, 4.86, 4.87, 4.88, 4.89 the researcher linked these findings with gender, age, and educational level, Field of Study and area of residence variables respectively.

As shown from table 4.85, the percentage of persons who think that online advertising increases costs of products is 31.3% for males, then 31.1% for females. The percentage of persons who think that online advertising has no effect on costs of products is 45.8% for males then 38.7% for females. The percentage of persons who think that online advertising decreases costs of products is 22.4% for females then 10.8% for males. The percentage of persons who don't know about the effect of online advertising on costs of products is 12% for males then 7.9% for females.

Table 4.85: Perceived impact of online advertising on the product cost / Gender

Perceived impact of online advertising on the product cost / Gender	Increase costs	No effect on costs	Decrease costs	Don't know
Male	31.3	45.8	10.8	12.0
Female	31.1	38.7	22.4	7.9

As shown from table 4.86, concerning age groups; the highest percentage 33.6% of persons aged (18–30) think that online advertising increases costs of products, then 28.9% for the group (31–45), then 22.2% for the group (Below 18), then 14.3% for the group (Above 45). The highest percentage of persons who think that online advertising has no effect on costs of products is 47.4% for the group (31–45), then 37.1% for the group (18–30), then 33.3% for the group (Below 18), then 28.6% for the group (Above 45). The highest percentage of persons who think that online advertising decreases costs of products is 42.9% for the group (Above 45), then 20.7% for the group (18–30), then 17% for the group (31–45), then 11.1% for the group (Below 18). The highest percentage of persons who don't know about the effect of online advertising on costs of products is 33.3% for the group (Below 18), then 14.3% for the group (Above 45), then 8.6% for the group (18–30), then 6.7% for the group (31–45).

Table 4.86: Perceived impact of online advertising on the product cost / Age

Perceived impact of online advertising on the product cost / Age	Increase costs	No effect on costs	Decrease costs	Don't know
Below 18	22.2	33.3	11.1	33.3
18-30	33.6	37.1	20.7	8.6
31-45	28.9	47.4	17.0	6.7
Above 45	14.3	28.6	42.9	14.3

As shown from table 4.87, concerning the educational level groups, the highest percentage 38.4% of persons who think that online advertising increases costs of products is for the group (Graduate (Master and above)), then 32.6% for the group (Bachelor degree), then 28.6% for the group (High school or less), then 18.8% for the group (Undergraduate). the highest percentage of persons who think that online advertising has no effect on costs of products is 53.1% for the group (Undergraduate), then 40% for the group (High school or less), then 39.3% for the group (Bachelor degree), then 31.5% for the group (Graduate (Master and above)), the highest percentage of persons who think that online advertising decreases costs of products is 26% for the group (Graduate (Master and above)), then 20.7% for the group (Bachelor degree), then 17.2% for the group (Undergraduate), then 8.6% for the group (High school or less). The highest percentage of persons who don't know about the effect of online advertising on costs of products is 22.9% for the group (High school or less), then 10.9% for the group (Undergraduate), then 7.4% for the group (Bachelor degree), then 4.1% for the group (Graduate (Master and above)).

Table 4.87: Perceived impact of online advertising on the product cost / Educational level

Perceived impact of online advertising on the product cost / Educational level	Increase costs	No effect on costs	Decrease costs	Don't know
High school or less	28.6	40.0	8.6	22.9
Undergraduate	18.8	53.1	17.2	10.9
Bachelor degree	32.6	39.3	20.7	7.4
Graduate (Master and above)	38.4	31.5	26.0	4.1

As shown from table 4.88, concerning the Field of Study groups, the highest percentage of persons who think that online advertising increases costs of products is 52.4% for the group (Engineering), then 35.8% for the group (Law & Public Administration), then 35% for the group (Science), then 32.6% for the group (Commerce & Economics), then 32.1% for the group (Others), then 26.7% for the group (Arts), then 26% for the group (Information Technology), then 16.2% for the group (Nursing and Allied Health Professions). The highest percentage of persons who think that online advertising has no effect on costs of products is 50.9% for the group (Law & Public Administration), then 48.6% for the group (Nursing and Allied Health Professions), then 42.7% for the group (Commerce & Economics), then 41.5% for the group (Others), then 37% for the group (Information Technology), then 25% for the group (Science), then 23.8% for the group (Engineering), then 13.3% for the group (Arts). The highest percentage of persons who think that online advertising decreases costs of products is 40% for the group (Science), then 34.2% for the group (Information Technology), then 33.3% for the group (Arts), then 29.7% for the group (Nursing and Allied Health Professions), then 19.1% for the group (Commerce & Economics), then 14.3% for the group (Engineering), then 9.4% for the group (Others), then 7.5% for the group (Law & Public Administration). The highest percentage of persons who don't know about the effect of online advertising on costs of products is 26.7% for the group (Arts), then 17% for the group (Others), then 9.5% for the group (Engineering), then 5.7% for the group (Law & Public Administration), then 5.6% for the group (Commerce & Economics), then 5.4% for the group (Nursing and Allied Health Professions), then 2.7% for the group (Information Technology), then 0% for the group (Science).

Table 4.88: Perceived impact of online advertising on the product cost / Field of Study

Perceived impact of online advertising on the product cost / Field of Study	Increase costs	No effect on costs	Decrease costs	Don't know
Commerce & Economics	32.6	42.7	19.1	5.6
Science	35.0	25.0	40.0	0.0
Arts	26.7	13.3	33.3	26.7
Information Technology	26.0	37.0	34.2	2.7
Law & Public Administration	35.8	50.9	7.5	5.7
Engineering	52.4	23.8	14.3	9.5
Nursing and Allied Health Professions	16.2	48.6	29.7	5.4
Others	32.1	41.5	9.4	17.0

As shown from table 4.89, concerning the city groups, the highest percentage of persons who think that online advertising increases costs of products is 43.3% for (Ramallah), then 41.2% for (Tulkarm), then 38.9% for (Gaza), then 33.6% for (Jerusalem), then 30% for (Others), then 25% for (Hebron), then 24.6% for (Jenin), then 23.1% for (Nablus), then 21.7% for (Bethlehem), then 16.7% for (Jericho). The highest percentage of persons who think that online advertising has no effect on costs of products is 58.3% for (Hebron), then 55% for (Others), then 50% for (Bethlehem), then 49.3% for (Jenin), then 41.2% for (Tulkarm), then 38.5% for (Nablus), then 36.6% for (Jerusalem), then 33.3% for (Ramallah), then 25.9% for (Gaza), then 16.7% for (Jericho). The highest percentage of persons who think that online advertising decreases costs of products is 50% for (Jericho), then 26.9% for (Nablus), then 25.9% for (Gaza), then 23.9% for (Bethlehem), then 21.6% for (Jerusalem), then 20.3% for (Jenin), then 10% for (Others), then 8.3% for (Hebron), then 6.7% for (Ramallah), then 0% for (Tulkarm). The highest percentage of persons who don't know about the effect of online advertising on costs of products is 17.6% for (Tulkarm), then 16.7% for (Jericho), then 16.7% for (Ramallah), then 11.5% for (Nablus), then 9.3% for (Gaza), then 8.3% for (Hebron), then 8.2% for (Jerusalem), then 5.8% for (Jenin), then 5% for (Others), then 4.3% for (Bethlehem).

Table 4.89: Perceived impact of online advertising on the product cost / Area of residence

Perceived impact of online advertising on the product cost / Area of residence	Increase costs	No effect on costs	Decrease costs	Don't know
Gaza	38.9	25.9	25.9	9.3
Jerusalem	33.6	36.6	21.6	8.2
Nablus	23.1	38.5	26.9	11.5
Hebron	25.0	58.3	8.3	8.3
Jericho	16.7	16.7	50.0	16.7
Jenin	24.6	49.3	20.3	5.8
Bethlehem	21.7	50.0	23.9	4.3
Ramallah	43.3	33.3	6.7	16.7
Tulkarm	41.2	41.2	0.0	17.6
Others	30.0	55.0	10.0	5.0

Regarding the importance of online advertising; table 3.90 shows that more than half of the respondents 54.8% consider online advertizing very essential, and 29% of them consider online advertizing essential, but 8.7% consider online advertizing not essential, and the percentage of persons who consider online advertizing not essential at all 2.2%, while 5.3% of them do not know.

Table 4.90: Importance of online advertising

Importance of online advertising	Frequency	Percentage
Very essential	227	54.8
Essential	120	29.0
Don't Know	22	5.3
Not essential	36	8.7
Not essential at all	9	2.2
Total	414	100.0

Next in tables; 4.91, 4.92, 4.93, 4.94, 4.95 the researcher linked these findings with gender, age, and educational level, Field of Study and area of residence variables respectively.

As shown from table 4.91, the percentage of persons who consider online advertising essential or very essential is 84.6% for females then 80.7% for males, the percentage of persons who consider online advertising not essential or not essential at all is 13.3% for males then 10.3% for females, and the percentage of persons who do not know is 6% for males and 5.1% for females.

Table 4.91: Importance of online advertising

Importance of online advertising / Gender	Very essential	Essential	Don't Know	Not essential	Not essential at all
Male	62.7	18.1	6.0	9.6	3.6
Female	52.9	31.7	5.1	8.5	1.8

As shown from table 4.92; the highest percentage of persons who consider online advertising essential or very essential is 92.9% for the group (Above 45), then 87.9% for the group (18–30), then 77% for the group (31–45), then 55.6% for the group (Below 18). The highest percentage of persons who consider online advertising not essential or not essential at all is 33.3% for the group (Below 18), then 14.1% for the group (31–45), then 9% for the group (18–30), then 0% for the group (Above 45). The highest percentage of persons who do not know is 11.1% for the group (Below 18), then 8.9% for the group (31–45), then 7.1% for the group (Above 45), then 3.1% for the group (18–30).

Table 4.92: Importance of online advertising /Age

Importance of online advertising / Age	Very essential	Essential Don't		Not essential	Not essential at all
Below 18	55.6	0.0	11.1	22.2	11.1
18-30	57.8	30.1	3.1	7.8	1.2
31-45	49.6	27.4	8.9	10.4	3.7
Above 45	50.0	42.9	7.1	0.0	0.0

As shown from table 4.93, the highest percentage of persons who consider online advertising essential or very essential is 89% for the group (Graduate (Master and above)), then 87.5% for the group (Undergraduate), then 83.9% for the group (Bachelor degree), then 65.7% for the group (High school or less). the highest percentage of persons who consider online advertising not essential or not essential at all is 20% for the group (High school or less), then 11.2% for the group (Bachelor degree), then 8.2% for the group (Graduate (Master and above)), then 7.8% for the group (Undergraduate). The highest percentage of persons who do not know is 14.3% for the group (High school or less), then 5% for the group (Bachelor degree), then 4.7% for the group (Undergraduate), then 2.7% for the group (Graduate (Master and above)).

Table 4.93 Importance of online advertising / Educational level

Importance of online advertising / Educational level	Very essential	Essential	Don't Know	Not essential	Not essential at all
High school or less	40.0	25.7	14.3	20.0	0.0
Undergraduate	50.0	37.5	4.7	3.1	4.7
Bachelor degree	56.6	27.3	5.0	9.5	1.7
Graduate (Master and above)	60.3	28.8	2.7	5.5	2.7

As shown from table 4.94, the highest percentage of persons who consider online advertising essential or very essential is 86.3% for the group (Information Technology), then 85% for the group (Science), then 84.9% for the group (Law & Public Administration), then 84.9% for the group (Others), then 83.8% for the group (Nursing and Allied Health Professions), then 83.1% for the group (Commerce & Economics), then 76.2% for the group (Engineering), then 73.3% for the group (Arts), the highest percentage of persons who consider online advertising not essential or not essential at all is 26.7% for the group (Arts), then 15% for the group (Science), then 14.3% for the group (Engineering), then 11% for the group (Information Technology), then 10.8% for the group (Nursing and Allied Health Professions), then 9.4% for the group (Law & Public Administration), then 9.4% for the group (Others), then 9% for the group (Commerce & Economics). The highest percentage of persons who do not know is 9.5% for the group (Engineering), then 7.9% for the group (Commerce & Economics), then 5.7% for the group (Law & Public Administration), then 5.7% for the group (Others), then 5.4% for the group (Nursing and Allied Health Professions), then 2.7% for the group (Information Technology), then 0% for the group (Science) and the group (Arts).

Table 4.94: Importance of online advertising / Field of Study

Importance of online advertising / Field of Study	Very essential	Essential	Don't Know	Not essential	Not essential at all
Commerce & Economics	48.3	34.8	7.9	7.9	1.1
Science	35.0	50.0	0.0	5.0	10.0
Arts	53.3	20.0	0.0	20.0	6.7
Information Technology	56.2	30.1	2.7	11.0	0.0
Law & Public Administration	64.2	20.8	5.7	7.5	1.9
Engineering	57.1	19.0	9.5	4.8	9.5
Nursing and Allied Health Professions	56.8	27.0	5.4	8.1	2.7
Others	57.5	27.4	5.7	8.5	0.9

As shown from table 4.95, the highest percentage of persons who consider online advertising essential or very essential is 91.3% for (Bethlehem), then 90% for (Others), then 86.7% for (Ramallah), then 85.2% for (Gaza), then 84.6% for (Nablus), then 83.3% for (Jericho), then 83.3% for (Hebron), then 82.1% for (Jerusalem), then 81.2% for (Jenin), then 70.6% for (Tulkarm). The highest percentage of persons who consider online advertising not essential or not essential at all is 16.7% for (Jericho), then 13.3% for (Ramallah), then 13% for (Gaza), then 12.7% for (Jerusalem), then 11.8% for (Tulkarm), then 11.5% for (Nablus), then 10.1% for (Jenin), then 8.3% for (Hebron), then 5% for (Others), then 4.3% for (Bethlehem). The highest percentage of persons who do not know is 17.6% for (Tulkarm), then 8.7% for (Jenin), then 8.3% for (Hebron), then 5.2% for (Jerusalem), then 5% for (Others), then 4.3% for (Bethlehem), then 3.8% for (Nablus), then 1.9% for (Gaza), then 0% for (Ramallah), then 0% for (Jericho).

Table 4.95: Importance of online advertising /Area of residence

Importance of online advertising / Area of residence	Very essential	Essential	Don't Know	Not essential	Not essential at all
Gaza	46.3	38.9	1.9	9.3	3.7
Jerusalem	61.9	20.1	5.2	11.2	1.5
Nablus	50.0	34.6	3.8	3.8	7.7
Hebron	75.0	8.3	8.3	8.3	0.0
Jericho	33.3	50.0	0.0	16.7	0.0
Jenin	53.6	27.5	8.7	7.2	2.9
Bethlehem	50.0	41.3	4.3	4.3	0.0
Ramallah	56.7	30.0	0.0	10.0	3.3
Tulkarm	58.8	11.8	17.6	11.8	0.0
Others	40.0	50.0	5.0	5.0	0.0

4.4 Advantages and Disadvantages of Online Advertising

Table 4.96 exhibit that most respondents 65.9% consider the statement "Generally offer more information compared to other media" as the most important advantage of online advertising, the next advantage is "Permits easy "clicking" to get more information" with 62.6%, the next advantage is "Can look at what you want privately" with 42.3%, then "More interesting to look at" with 31.2%, and the last advantage is "Can act on interest immediately" with 29.7%. And 8% they don't see any advantage of online advertising. Also only 4.1% of the respondents added other advantages; saves time, effort & money, more interactive in immediate contact with the marketer, providing entertainment, Flexibility in meeting the needs, and the comparison between competing products quickly and the opportunity to inquire about the goods in the Internet.

Table 4.96: Advantages of online advertising?

Advantages of online advertising:	Responses Frequency	Percent of Cases
Generally offer more information compared to other media	273	65.9%
Permits easy "clicking" to get more information	259	62.6%
Can look at what you want privately	175	42.3%
More interesting to look at	129	31.2%
Can act on interest immediately	123	29.7%
Don't see any advantage	33	8.0%
Other Advantages	17	4.1%
Average Clicks	162.7	33.7%

Table 4.97 exhibit that 50.7% respondents consider the statement "Irritating and annoying" as most important disadvantage of online advertising, the next disadvantage is "Deceptive and misleading" with 40.3%, the next is "I have come across it; it doesn't reach me (like TV or Radio)" with 33.0%, then "Concerned about acting because of privacy" with 28.6%, and the last disadvantage is "Usually cluttered and hard to read" with 26.2%. And By 13.1% they don't see any disadvantage of online advertising. Also only 4.8% of the respondents added other disadvantages; it contains sexual overtones, takes undue advantage of children, often exasperating, most sites do not accept the Visa of Palestinian banks, and Ads are not professional.

Table 4.97: Disadvantages of online advertising?

Disadvantages of online advertising:	Responses Frequency	Percent of Cases
Irritating and annoying	209	50.7%
Deceptive and misleading	166	40.3%
I have come across it; it doesn't reach me (like TV or Radio)	136	33.0%
Concerned about acting because of privacy	118	28.6%
Usually cluttered and hard to read	108	26.2%
Don't see any disadvantage	54	13.1%
Other Disadvantages	20	4.8%
Average Clicks	122	26.2%

CHAPTER 5

CONCLUSIONS AND RECOMMENDATIONS

5.1: Conclusions

In this section the researcher summarizes the results and conclusions of the research:

Internet is the most usable media by Palestinian Internet users,
 T.V comes next, then the newspaper, then the radio, and the least one is the magazine.

Internet is taking away time and attention from other media for many of its users (Goldsmith and Lafferty, 2002). This suggests that marketers of traditional media face a challenge in discovering ways to compete and attract their viewers/readers back. One strategy might be to use Internet to promote consumption of traditional media. Another might be to link Web sites to other media, as many magazines and individual TV shows have already done.

Palestinian Internet users perceive the Internet as the best advertising media, followed by T.V, then comes the radio, then comes the printed newspaper, and lastly the printed magazine was perceived as the worst advertising media.

These findings don't comply with Goldsmith and Lafferty (2002) findings; in which TV had been the best advertising media, but the Internet was the second medium, followed by the radio which is consistent with the research findings, then comes the magazine, and the last one was the newspaper.

Most participants spend more than three hours per day on the Internet, surf it mostly in the evening and night, while they use it all weekdays they favor using it during weekdays more than weekends, regularly change more than three sites per hour.

These results suggest the research's Internet users are probably using the Internet from home rather than work. It also suggests that the reasons for using the Internet are likely to be personal than business-related. Moreover Internet users in Palestine seem to be heavy users.

PCBS: Households Survey on Information and Communications Technology, 2006; the survey findings indicated that "home" is the most common place for Internet use (49.6%). PCBS: Household Survey on Information and Communications Technology, 2011 showed that 48.5% of Persons "10 Years and Over" visit the Internet at least once a day mainly during evening and night, also in regards to the use of the Internet, the majority of persons use the Internet for information and knowledge, followed by entertainment or recreation, communication, research and finally for work purposes.

Kargaonkar & Wolin, 2002 found that the typical research participant; spends one to three hours per day on the Internet, surfs the Internet regularly at night and in the evening, favors using the Internet during the weekdays, and changes sites about two to three times per hour.

Palestinian Internet users mostly watch online ads and click on it, but minor percentage of them had ever purchased from the Internet. In regards of the recalled local ads; "JAWWAL" is the most repetitive brand as online advertiser, followed by "Wataniyah Mobile", while "Jobs" is the most repetitive sector followed by "Telecommunication".

Many studies support these findings in terms of ads impressions and clicks (Goldsmith and Lafferty, 2002; Kargaonkar & Wolin, 2002; Wang & Sun, 2009) but they also don't support them in the purchase patterns finding which Kargaonkar & Wolin, 2002 research showed that about half of the sample previously purchased products over the Web.

These results indicate that Internet users have attention toward online ads and also respond to them. The absence of an online payment mechanism and privacy concerns might be the reason for law rate of purchases over the internet. PCBS: Business Survey on ICT, 2007 showed that only 1.3% of all enterprises offer a price list and catalogues on their website, and 0.5% of all enterprises have an online payment mechanism over their websites, which is extremely insignificant when scaled to the total number of enterprises.

In this step of the analysis, the aim was to test what beliefs about online advertising do respondents have.

Participants perceive online advertising as:

- Providing useful product information (the strongest belief);
- Supporting the economy;
- Being false;
- Enhancing their hedonic/pleasure;
- Promoting materialism;
- Enhancing their social role and image; and
- Corrupting their moral values (the weakest belief).

Online customers feel that they can acquire information more efficiently and inexpensively on the Internet, which, in turn, helps them to make better and more efficient purchasing decisions (Joines et al., 2003). These results suggest companies to increasingly provide customers with anonymous guest access to information databases, and to display confidentiality statements more prominently on the Web site.

It also suggests that the strategy of companies like Amazon.com is the correct one. These companies emphasize the savings they offer over other, more traditional vendors. Given my findings, Internet companies should focus a large part of their advertising on this aspect of their sales strategy (Joines et al., 2003).

A research by Kargaonkar & Wolin, 2002 suggests that online advertisements are more honest and believable, more entertaining and enjoyable, less boring and uninteresting, more informative and helpful, harder to understand, and are for more objectionable products.

Regarding attitudes toward online advertising; findings show that most participants have positive attitudes.

Participants feel good toward online advertising; like it; and consider it essential. Moreover, 31.2% of respondents think that online advertising increase the cost (price) of products; versus 20% of them think that online advertising decrease the cost (price) of products.

A research conducted around "Consumer attitudes towards Internet advertising" by Gordon and Turner (1997) found that consumers have a homogeneous passive attitude towards online advertising. But Kargaonkar & Wolin, 2002 found that in terms of consumers' attitudes toward online advertising; participants find it a good thing, like it better, think that online advertising decreases product price, and consider online advertising moderately essential.

The last section of the questionnaire aims to find out what the advantages and disadvantages of online advertising do respondents perceive in their point of view.

Findings show that Participants perceive more advantages in online advertising than they perceive disadvantages.

The average frequency on the advantages in online advertising was 162.7 click, while 122 click as average response frequency for the disadvantages in online advertising. Moreover only 8% of the respondents don't see any advantages in online advertising while 13.1% of the respondents don't see any disadvantages in online advertising. Results explored next comes in consistent with the perceived beliefs of the respondents.

This result completely consist Goldsmith and Lafferty (2002) results in which respondents see more advantages in online advertising than they see disadvantages.

People who use the Internet because it gives them greater control over what to look at or which advertisements to be explored to are also more likely to use internet for shopping. This finding is consistent with several recommendations for improving Web sites. Hence this suggests that Web pages should not follow a typical paper catalog format, but rather importance more interactive and reactive components such as individualized recommendations for customers based on their previous purchases, or the opportunity for customers to review products and make recommendations to other customers visiting the site (Goldsmith and Lafferty, 2002; Joines et al., 2003, Kargaonkar & Wolin, 2002).

Respondents perceive many advantages from the Internet and online advertising, as

- Generally offer more information compared to other media (most checked);
- Permits easy "clicking" to get more information;
- Can look at what you want privately;
- More interesting to look at;
- Can act on interest immediately(least checked); and
- Saving time, effort and money, going globally; and some other advantages.

"Permits easy "clicking" to get more information" was the most important advantage that Goldsmith and Lafferty (2002) research found, while the least advantage was "more interesting to look at", and hence they suggest that more care and attention should be devoted to creating Internet advertising to give it the qualities that make it more likable.

Respondents perceive Less disadvantages of online advertising, as

- Irritating and annoying (most checked);
- Deceptive and misleading;
- I have come across it; it doesn't reach me (like TV or Radio);
- Concerned about acting because of privacy;
- Usually cluttered and hard to read (least checked);
- Sexual overtones, takes undue advantage of children and other disadvantages.

"I have come across it; it doesn't reach me (like TV or Radio)" was the most disadvantage found by Goldsmith and Lafferty (2002), but "Concerned about acting because of privacy" was the least one.

Lastly, discussions made in chapter four to examine the relationships between demographic variables and participants responses.

Demographic variables have minor effect on online advertising value.

Most studies found that demographic factors have a little impact on online advertising value. As Internet becomes more of a mainstream household necessity, demographic significance becomes less relevant (Kongaonkar & Wolin, 2002). Findings by Goldsmith and Lafferty (2002) showed that consumer's perception of online advertising doesn't differ by gender or age. Korgaonkar et al (2001) had the same results of others; they reported "Males and Females of all ages, income levels, and education levels will use the Web in similar fashion."

5.2: Recommendations

The researcher divided his recommendations according to different parties that are involved in online advertising:

Educational Institutes

- To include online marketing and advertising in their curriculum
- To use the internet for educational purposes
- To provide professional online marketing and advertising training
- To determine the guidelines for online advertising
- To promote awareness among different groups in society including schools and businesses, and the development of relevant knowledge and skills to use the Internet for advertising purposes.

Marketers and Advertisers

- To consider the Internet as main advertising media, and to focus more on online advertising
- To provide marketing employees with professional training about online marketina
- To use different websites to advertise in and not depending on a single one
- To include accurate and honest information
- To link their ads directly with needed information and to provide useful and complete information
- To allow targeted people to take needed actions immediately
- To include entertaining materials in the ads
- To avoid taking undue advantage of children
- To avoid including sexual materials in the ads
- To avoid irritating and annoying ads
- To achieve maximum benefit from international experiences and global developments, through active participation in online advertising exhibitions and events at the local, regional and international levels

- To improve the quality of Online ads and design ad content carefully
- Increase the volume of financial resources allocated for online advertising

Publishers

- To monitor and control published ads
- To avoid the intensity of ads
- To avoid irritating and annoying ads
- To protect user rights and privacy
- To determine guidelines for online advertising

Internet Service Providers

- To enhance their infrastructure
- To protect user rights and privacy
- To maximize their service support specially in the evening hours
- To block websites that contain false information and value corrupting materials

Government

- To develop the infrastructure of Internet Business (e-trade)
- To monitor online content and published ads
- To provide legal framework for online advertising achieves the required balance between the interests of various stakeholders
- To protect user rights and privacy
- To use the Internet for reaching people
- To use the Internet for providing its services
- To develop a secured online payment gateway

Internet Users

- To avoid providing personal and private information for unreliable websites or applications
- To provide their feedback on watched ads and online content

Households and Parents

- To advise their children for the useful use of the Internet
- To monitor visited websites and Internet use
- To block websites that contain false information and value corrupting materials

Investors

- To exploit the available opportunities in the Internet world
- To invest in developing the infrastructure of Internet Business (e-business)
- To establish specialized Online Marketing Agency

Future Studies

- Online advertising allocation in the marketing budgets of local companies.
- Effectiveness of local online advertising.
- Examining customer reaction on Online Ads.

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APPENDIX

(ENGLISH) QUESTIONNAIRE

Dear Sir/Madam

I'm an MBA student at Hebron University conducting a research, under the supervision of **Professor Samir AbuZnaid**, about "". The research aims to better understand attitudes towards Internet advertising and to draw guidelines for successful online advertisements.

Your participation is crucial for the completion of this research. You are kindly asked to answer the attached questions to the best of your knowledge; all provided information will be treated confidentially.

Thank you in advance.

Mohammed Anati

MBA program – Hebron University

PART ONE: Demographic & General information

0	1. Gender: Male	0	Female				
0	2. Age: Below 18		o 18-30	0	31-45	0	Above 45
	3. Education	al le	evel:				
0	High school or less	0	Undergraduate	0	Bachelor degree	0	Graduate (Master and above)
	4. Field of Stu	dy					
0	Commerce & Economics Law & Public Administration		ScienceEngineering	0	Arts Nursing and Allied Health Professions	0	Information Technology Others
	5. City:						
0 0	Gaza Hebron Bethlehem	0 0	Jerusalem Jericho Ramallah	0	Nablus Jenin Tulkarm	0	Others,

PART TWO: Internet usage

I. <u>Media types comparison:</u> State your level of usage for the following advertising media by drawing (X) under the answer (# of hours per day) that best suits your answer, then rank them (from1=the best, to 5=the worst):

Advertising medium/level of usage (#hours/day) Watching TV	Less than One hour	One hour	Two hours	Three hours	More than three hours	Ranking (1=the best, 5=the worst)
Listening to the radio						
Reading printed magazine						
Reading printed newspaper						
On the Internet						

II. <u>Degree of Usage:</u> State your level of Internet usage by drawing (X) under the right answer:

Statement/Degree of Usage	Regularly	Often	Sometimes	Never		
1. Do you usually use the Internet during:						
Morning hours						
Afternoon Hours						
Evening hours						
Nighttime						
2. How often do you use the li	nternet:					
All days						
Weekends						
Mainly during the weekdays						
3. On average, how many site	es do you visit	per hour	of Web usage:			
"Do not change, stay with original site",						
"One site per hour"						
"2-3 sites per hour"						
"More than three sites per hour"						

III.	<u>Purchasing Patterns</u> and	l Response to Oi	nline ads:	
4.	Do you watch Online ad	ds?		
	Yes	o N	0	
5.	If Q1 Yes: Mention some	e of these ads:		
6.	If Q1 Yes: How often do	you click on Or	nline Ads?	
	Regularly	o Often	Sometimes	Never
7.	Have you ever purchas	-		
	o Yes	o No)	

PART THREE: Customer's beliefs about Online Advertising

> State your level of agreement or disagreement to the following statements by drawing (X) under the answer that best suits you

Statement/level of agreements	Strongly agree	Agree	No opinion	Disagree	Strongly disagree
1. Product Information					
Online Advertising is a very valuable source of information about local sales					
Online Advertising tells me which brand has the features I am looking for					
If there were no Online Advertising, deciding what to purchase would be difficult					
Online Advertising is a convenient source of good information					
Online Advertising keeps me up-to-date about products available in the marketplace					

Continued ...

Statement/level of agreements	Strongly agree	Agree	No opinion	Disagree	Strongly disagree
2. Social Role & Image					
From Online Advertising I learn what is					
in fashion that suits and keeps a good					
social image					
Online advertisements tell me what					
people similar to me are buying and using					
Online advertisements help me know					
which products will or will not reflect					
my personality					
I like Online advertisements when it					
shows people similar to me using the					
brands I am using					
3. Hedonic/ Pleasure					
I take pleasure about what I see or					
hear in Online advertisements					
Online Advertising is more enjoyable					
than websites					
Online advertisements make me feel					
good					
Online Advertising makes people live					
in a world of fantasy					
4. Value Corruption	1				
Online Advertising takes undue					
advantage of children					
A lot of Online Advertising is based on					
ideas and values which are opposite					
to my own personal values					
There is too much sex in Online					
Advertising today					

Continued ...

Statement/level of agreements	Strongly	Agree	No	Disagree	Strongly
	agree		opinion		disagree
5. Falsity/ No Sense					
Online Advertising should not exist on					
children's sites					
One can put more trust in products					
advertised on the Internet than those					
not advertised on the Internet					
Certain products play an important					
role in my life; Online Advertising					
reassures me that I'm doing the right					
thing in using these products					
With all Online Advertising going on, I					
do not quite know what to believe					
and what not to believe	<u> </u>				
6. Good For Economy					
Online Advertising improves people's					
standard of living					
Online Advertising helps the					
consumer buy the best brand for the					
price					
We need Online Advertising to					
support the Internet					
It would be better to save money in					
Online Advertising and invest in					
product development instead	<u> </u>				
7. Materialism					
Online Advertising makes you buy					
things you do not really need					
Online Advertising increases					
dissatisfaction by showing products					
which some consumers can not					
afford					
Online Advertising makes us more					
materialistic society					
Online Advertising makes people buy					
unaffordable products just to show off					

PART FOUR: attitudes toward Online Advertising

0	Very good	o Goo	od o	Don't k	now	o Bad		0	Very bo	br
•	Overall, do yo	u like or	dislike Oı	nline Adv	ertising?	?				
С	Strongly like	o Lik	ce o	Feel neu	tral o	Dislike	0	Stron	gly dislik	е
•	In general, do	-		line Adve	ertising i	ncreases	or re	duce	s the	
С	Increase costs	o N	o effect (on costs	o Dec	crease co	sts	o Do	on't kno	W
	l consider Onl	ine Adve	ertising:					Contir	nued	
	o Very essential	Essential	o Don	't Know	o Not	t essential	0		essential at all	

Overall, do you consider Online Advertising a good or a bad thing?

PART FIVE: advantages and disadvantages of Online Advertising

In your view, what do you consider to be the advantages/disadvantages of Online Advertising?

Advantages	Disadvantages
 ♦ Can act on interest immediately ♦ Generally offer more information compared to other media ♦ Can look at what you want privately ♦ More interesting to look at ♦ Permits easy "clicking" to get more information ♦ Other advantages, list them; 	 Usually cluttered and hard to read Concerned about acting because of privacy I have come across it; it doesn't reach me (like TV or Radio) Deceptive and misleading Irritating and annoying Other disadvantages, list them please:
Don't see any advantage	Don't see any disadvantage

*	Anything you would like to add regards this research:
	•
	•
	•
	1

- For further information about the research; Please provide me with your contacts:
 - Name:
 - E-Mail:
 - Phone:
 - Message:

Thanks for your Cooperation

Researcher: **Mohammed Anati** *MBA* – Hebron University

APPENDIX II

(ARABIC) QUESTIONNAIRE

سيدي/تي العزيز/ة

أنا طالب ماجستير في إدارة الأعمال في جامعة الخليل،أقوم بإجراء دراسة تحت إشراف البروفيسور سمير أبو زنيد، عن "مواقف العملاء ومعتقداتهم نحو الإعلان عبر الإنترنت في فلسطين". تهدف الدراسة إلى فهم أفضل لمواقف العملاء ومعتقداتهم تجاه الاعلان عبر الانترنت والخروج بالتوجيهات اللازمة لنجاح الإعلانات عبر الإنترنت.

مشاركتك هو أمر مهم لإنجاز هذه الدراسة. أرجو الإجابة على الأسئلة المرفقة، سيتم معاملة جميع المعلومات المقدمة بسرية تامة.

شكرا لكم على حسن تعاملكم

محمد عناتي

برنامج ماجستير إدارة الأعمال -- جامعة الخليل

الحزء الأول : المعلومات الديموغرافية والعامة

		أنثى	١. الجنس: ٥ ذكر ٥
○ فوق ۵۵	۵ - ۳۱ ه	٣٠ - ۱Λ ∘	◦
o دراسـات عليا (ماجيسـتير فأكثر)	⊙ بكالوريوس	ىي: o جامعي	٦. المستوى العلم ٥ ثانوية عامة أو أقل
نظم معلوماتأخرى:	o اداب o تمریض ومهن صحیة	o علوم o هندسة	ع. الإختصاص: ٥ تجارة وإقتصاد ٥ حقوق وإدارة عامة
○ أخرى:	o نابلس o جنین o طولکرم	o القدس o أريحا o رام الله	٥. المدينة: o غزة o الخليل o بيت لحم

الحزء الثاني: استخدام الإنترنت

IV. <u>مقارنة الوسائل الإعلامية؛</u> حدد درجة استخدامك للوسائل الإعلامية التالية بوضع علامة (X) تحت الإجابة الأفضل (عدد ساعات الإستخدام اليومية)، ثم رتبها حسب الأفضلية من وجهة نظرك كوسيلة إعلانية (١= الأفضل – ٥= الأسوأ).

الترتيب (١= الأفضل – ٥= الأسوأ)

أكثر من ثلاث ساعات	ثلاث ساعات	ساعتين	ساعة واحدة	أقل من ساعة	الوسيلة الإعلانية/درجة الإستخدام (عدد الساعات/ اليوم)
					مشاهدة التلغاز
					الإستماع للمذياع
					قراءة مجلات مطبوعة
					قراءة صحف مطبوعة
					استخدام الإنترنت

٧. <u>درجة الإستخدام؛</u> حدد مدى استخدامك للإنترنت بوضع علامة (X) تحت الإجابة الصحيحة:

أبدا	أحيانا	غالبا	عادة	البيان/ درجة الإستخدام
	کثر من خیار)؟	بكنك اختيار أك	لت خلال (یه	أ ـ هل تقوم عادة باستخدام الإنترز
				ساعات الصباح
				ساعات الظهيرة
				ساعات المساء
				خلال الليل
		رنت؟	دم فيها الإنت	٢. غالبا، ما هي الأيام التي تستخ
				كافة الأيام
				نهاية الأسبوع
				خلال أيام الأسبوع
نترنت؟	ن استخدام الإ	للال ساعة م	وم بزیارته خ	٣ـ بالمعدل، كم موقع إلكتروني تق
-				"لا أغير، البقاء في الموقّع الأساسي"
				" موقع واحد خلال ساعة"
				"۲-۳ مواقع خلال ساعة"
				"أكثر من ٣ مواقع خلال ساعة"

III) عادات الشراء والتحاوب مع الإعلانات عبر الإنترنت

ترنت؟	. إعلانات عبر الإن	تشاهد	. هل	٤
Л	0	نعم	0	

0. إذا تمت الإجابة عن سؤال ٤ بنعم: أذكر بعض الإعلانات:

) على الإعلانات؟	ى تقوم بالضغط (النقر	ن سؤال ٤ بنعم: هل	٦. إذا تمت الإجابة ع
ہ أبدا	ه أحيانا	٥ غالبا	۰ عادة

٧ـ هل اشتريت يوما أي شيء عبر الإنترنت؟ ○ نعم ○ لا

الحزء الثالث: معتقدات العملاء حول الإعلان على الإنترنت

حدد مستوى موافقتك أو عدمها على البيانات التالية بوضع علامة (X) تحت الإجابة المناسبة:

لا أوافق نهائيا	لا أوافق	لا رأي	أوافق	أوافق بشدة	البيان/درجة الموافقة
					۱. معلومات المنتج
					الإعلان عبر الإنترنت مصدر قيم للمعلومات عن
					المنتجات المحلية
					الإعلان عبر الإنترنت يزودني بالمنتج الشامل
					للميزات التي أبحث عنها
					بغياب الإعلان عبر الإنترنت، تقرير ما يتم
					شراؤه سیکون صعبا
					الإعلان عبر الإنترنت مصدر مناسب للمعلومات
					الجيدة
					الإعلان عبر الإنترنت يبقيني متطلعا باستمرار
					على المنتجات المتوفرة بالسوق

يتبع ...

لا أوافق نهائيا	لا أوافق	لا رأي	أوافق	أوافق بشدة	البيان/درجة الموافقة
_	٢. الدور/ الصورة الإجتماعية				
					إعلانات الأنترنت تعرفني بالأزياء التي
					تناسب وتحافظ على صورة اجتماعية جيدة
					إعلانات الانترنت تطلعني على ما يشتريه ويستخدمه مثلي من الناس
					ريستوريت الإنترنت تساعدني على معرفة المراقة الإنترنت الإنترنت الإنترنت الإنترنت المراقة المرا
					المنتجات التي تظهر شخصيتي
					إعلانات الانترنت تعجبني عندما تظهر شخص
					مماثلا لي يستخدام العلامات التجارية التي ا أستخدمها
	- 1	- 1	1	1	٣. المتعة
					أستمتع بما أشاهد وأسمع في الإعلانات عبر
					الإنترنت
					الاعلان عبر الانترنت ممتع أكثر من المواقع الإلكترونية
					الإعلانات عبر الإنترنت تشعرني بأنني بحالة
					جيدة
					الاعلان عبر الانترنت يجعل الناس يعيشون في
					عالم من الخيال
					٤. وساد القيمة
					الاعلان عبر الانترنت يستغل الأطفال
					الاعلان عبر الانترنت يستند على أفكار وقيم
					تتعارض مع قيمي الشخصية الاعلان عبر الانترنت يحتوي على الكثير من
					الإيحاءات الجنسية
					ْه. زيف/ لا معنى له
					الإعلاناتِ عبر الإنترنت ينبغي عدم تواجدها في
					مواقع الأطفال المرء يثق بالمنتجات المعلن عنها عبر الانترنت
					أكثر من تلك التي لم يتم الإعلان عنها عليه.
					منتجات معينة تلعب دورا هاما في حياتي؛
					الاعلان عبر الانترنت يطمئنني بأني أفعل ا الشيء الصحيح باستخدام هذه المنتجات
					استيء الصحيح باستعدام هده المنتجات بوجود كل الإعلانات الفاعلة عبر الإنترنت، لست
					مَّأَكُدا ماذا أصدق وماذا أرفض ً

يتبع ...

لا اواقق نهائیا	لا أوافق	لا رأي	أوافق	اواقق بشدة	البيان/درجة الموافقة
,					٦. جيدة للإقتصاد
					الاعلان عبر الانترنت يحسن مستوى معيشة
					الناس
					الاعلان عبر الانترنت يساعد المستهلك شراء أفضل العلامات التجارية بالنسبة للسعر
					نحتاج الاعلان عبر الانترنت لدعم شبكة
					الإنترنت سيكون من الأفضل توفير المال في الاعلان
					سيدون من الأفضل توفير المان في الأعلان عبر الانترنت واستثماره في تطوير المنتجات
					۷. مادیة
					الاعلان عبر الانترنت يجعلك تشتري أشياء لا
					تحتاجها حقا
					الاعلان عبر الانترنت يزيد من عدم الرضا من
					خلال عرض المنتجات التي لا يستطيع بعض المستهلكين الحصول عليها
					الاعلان عبر الانترنت يجعلنا مجتمعا أكثر مادية
					الاعلان عبر الانترنت يدفع الناس لشراء
					منتجات تفوقً إمكانياتهم لمجرد التباهي
			-		<i>الحزء الرابع: مواقف العملاء تحاه الإعلان</i> ▪ بشكل عام، هل تعتبر الإعلان عبر الإ
l.	صيء جد) ډر	٥ سي	علم	o جيد جدا
				ٍ الإنترنت؟	 بشكل عام: هل يعجبك الإعلان عبر
يا	يعجبني نهائ	ο لا	۰ لا يعجبنې	محايد	o يعجبني كثيرا ه يعجبني ه م
(كلفة (سعر)	ِقلل من تك	ت يزيد أم ب	عبر الإنترند	■ بشكل عام، هل تعتقد بأن الإعلان ع المنتجات؟
	لا أعلم)	لل التكلفة	٥ يق	 یزید التکلفة
	يتبع				
					 أعتبر الإعلان عبر الإنترنت:
ئيا	غیر مهم نها	ہم ہ	○ غيرمد	لا أعلم	ہ مهم جدا ہ مهم ہ لا

الحزء الخامس : مزايا وعبوب الإعلان عبر الإنترنت

حسب وجهة نظرك، اختر مما يلي ما تراه من ميزات\ عيوب الإعلان عبر الإنترنت وأذكر أي ميزات\ عيوب أخرى.

عيوب	ميزات
◊ مزدحمة ويصعب قرائتها	◊ القدرة على التصرف الفوري
♦ القلق إزاء التصرف بسبب الخصوصية	 ◊ توفير مزيد من المعلومات بشكل عام
♦ يجب البحث عنها والمرور من خلالها	بالمقارنة مع وسائل الإعلام الأخرى
للمعلوماتِ، فهي لا تصل لي (مثل	◊ مِتابعة اهتماماتك بخصوصية
التلفزيون أو الراديو)	♦ أكثر إثارة للاهتمام لمتابعتها
◊ مضللة ومخادعة	◊ سـهولة "النقر" للحصول على مزيد من
♦ متكررة ومزعجة	المعلومات
◊ عيوب أخرى، أذكرها	◊ میزات أخری، أذكرها
•	•
•	•
•	•
♦ لا بوجد أي عيب.	♦ لا توجد أي ميزة.

- 💠 معلومات أخرى تود إضافتها فيما يتعلق بهذه الدراسة :
 - •
 - •
 - •
- للحصول على مزيد من المعلومات عن الدراسة ؛ الرجاء تزويدي بمعلومات الاتصال الخاصة
 بك :
 - الإسم:
 - الإيميل:
 - الهاتف:
 - الرسالة:

شكرا لتعاونكم

الباحث : **محمد عناتي**

ماجستير إدارة الأعمال -- جامعة الخليل



PERMISSION LETTER

HEBRON UNIVERSITY





Ref.

المفوالجمنال جينيه

Date

الرقم: ١٤٥ / ١٤٤ ت د / ٢٥١٥ التاريخ: 9.9 . 2012 .

حضرة السادة وكالة معاً المحترمين تحية طيبة وبعد ،

الموضوع: البحث العلمي

نحيطكم علما بأن الطالب " محمد ابراهيم عبدالله عناتي" والذي يحمل الرقم الجامعي (20919012) هو أحد طلاب كلية الدراسات العليا _ برنامج إدارة الأعمال للعام الجامعي 2012/2011، وهو الآن بصدد إعداد رسالة الماجستير بعنوان:

" مواقف العملاء ومعتقداتهم نحو الإعلان عبر الانترنت في فلسطين"

يرجى التعاون معه وتسهيل مهمته بكافة السبل المتاحة لدبكم.

و عميد كلية التمويل والإدارة

منيس لجنت اللم اسات العليا

APPENDIX IV

REFEREES OF THE QUESTIONNAIRE

Referees of the questionnaire

Name	Position
Dr. Grace Khoury	Dean of MBA Program Birzeit University
Dr. Yousef Abu Fara	Dean of Faculty of Administrative and Economic Siences Al-Quds Open University
Dr. Mohammad Hassouneh	Assistant Professor of Business Administration Palestine Polytechnic University
Miss. Niveen Eid	Lecturer of Marketing Birzeit University