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Article

Novice and expert Internet users: Influence of price discounts on attitude toward the banner and website

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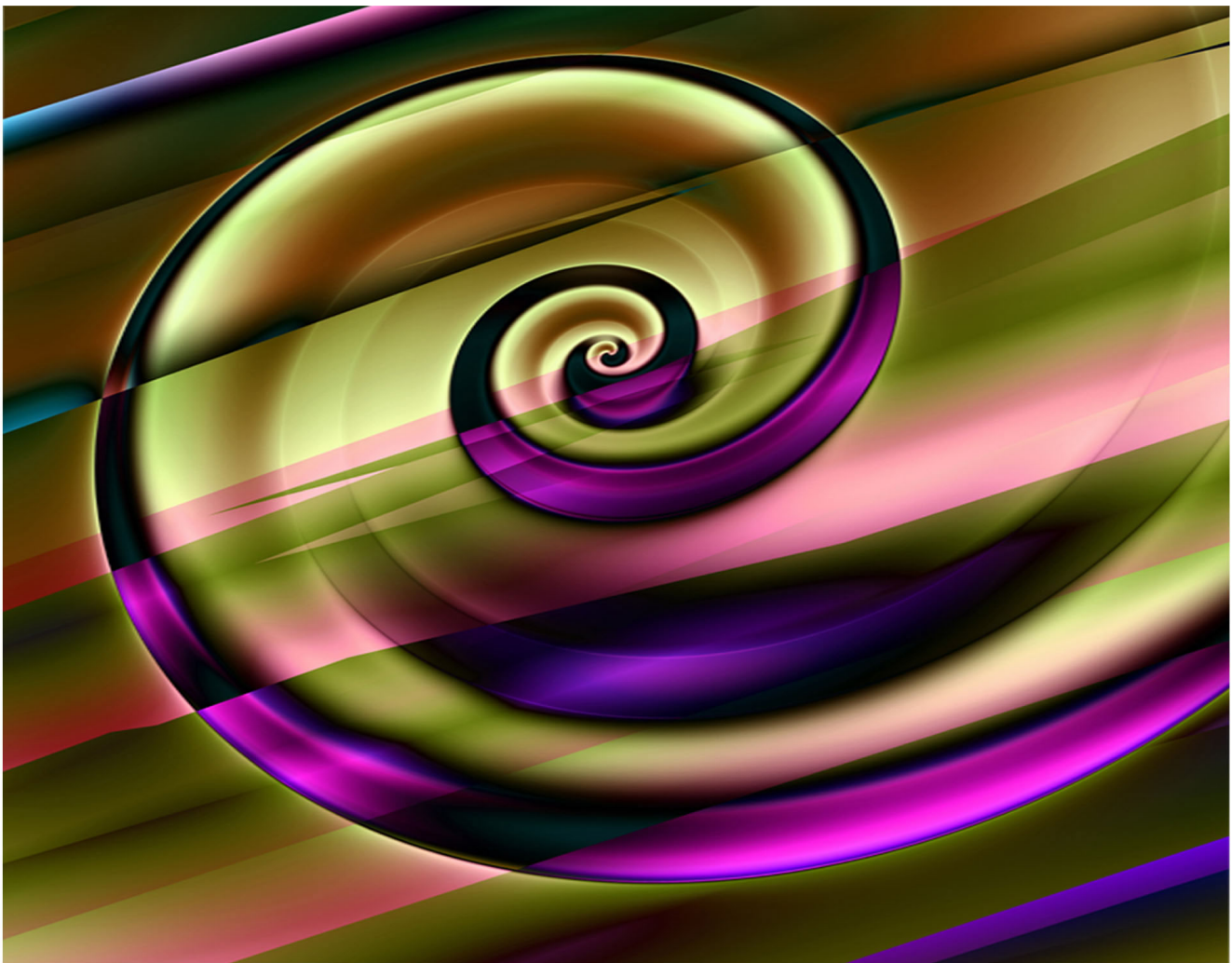
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NOVICE AND EXPERT INTERNET USERS: INFLUENCE OF PRICE DISCOUNTS ON ATTITUDE TOWARD THE BANNER AND WEBSITE

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ABSTRACT

Due to the increasing number of promotional banners hosted on websites, it is important to study how the use of price discounts may affect attitudes toward the banner and the website, and how this effect may vary depending on the user's experience of the Internet. This paper endeavors to fill this research gap by conducting an empirical study amongst 226 individuals. The results of this study lead us to conclude that users' attitudes toward online price discounts exert an influence on their opinion of the host website. Moreover, the findings show that the transfer of affect between the price discount and the website depends on the individual's experience of using the Internet. Price discount has a direct influence on attitude toward the website when the individual is an 'expert' Internet user but not when they are a novice. In the case of novice Internet users, opinion on the discount offered affects opinion about the website indirectly, via attitude toward the banner. The present work discusses a series of conclusions are discussed and sets out the main managerial implications.

Key- words: online price discount, attitude toward the banner; attitude toward the website, attitude toward the sales promotion.

1. INTRODUCTION

A firm's decision as to whether to host banners on its website or not is a major decision, bearing in mind the costs and benefits that doing so may bring. Advantages include the financial benefits derived from posting banners (Kao & Decou, 2003), coupled with the potentially positive effects of the synergies between the banner and the host site (Newman, Stern Jr. & Sprott, 2004). Disadvantages may also arise, however, such as the negative effect that the banner may have on the brand image of the host site, due to generating possibly unfavorable associations, or the reduction in the amount of space available to publish alternative content on the website (Newman et al., 2004).

The Web is increasingly saturated with promotional offers aimed at attracting consumers and generating positive feelings about the brands being promoted, with a view to inducing consumers to purchase them. Firms believe that posting brand ads and promotional messages is profitable, and so continue to fill the pages of their websites with a growing volume of ads and price discounts, despite the fact that consumers find such content increasingly wearisome and stress-inducing (European Parliament, 2011).

Sales promotion is one of the most extensively used communication tools on the Internet. According to the latest report published by Borrell Associates (2013), U.S. online sales promotion spend represents 4% of all online advertising spend. In 2013, it is estimated that investment in online sales promotion in the U.S. will be three times that of 2008, reaching in the region of \$36 billion (BorrellAssociates.com, 2013).

The decision as to whether to host promotional banners on a website is thus a complex one, requiring both website owners and brand managers to analyze whether attitude towards an online price discount may influence the consumer's attitude toward the banner and the site.

Meanwhile, it is accepted that past experience of using the Internet medium is a major moderator of the user's response, affecting their decision-making and processing of online communications stimuli (Hoffman & Novak, 1996; Koufaris, Kambil & Labarbera, 2002; Mathew & Mishra, 2014; Thorbjornsen & Supphellen, 2004). Therefore it is possible that experience also affects the transfer of affect between the price discount and the website that hosts it.

Despite the critical nature of this issue, to date few studies have examined the degree to which the content of banners hosted on websites may affect their image and how they are perceived (Becker-Olsen, 2003; Chen, Ross, Yen & Akhapon, 2009; Cho, 1999; Miller, Reardon, Salciuvienė, Auruskeviciene, Lee & Miller, 2009; Moore, Stammerjohan & Coulter, 2005; Newman et al., 2004; Thota, Song & Larsen, 2010). Furthermore, to the best of our knowledge, no work to date has focused on exploring the possible transfer of affect between certain banners, offering online discounts, on their host websites. Nor has any previous research been identified that analyzes how the extent of the user's previous experience of the Internet may interfere in this transfer of affect.

Thus, even though the use of online discounts is experiencing major growth (BorrellAssociates.com, 2013; Valassis, 2013), there remains a gap in the literature as regards the effect of this type of promotional activity on the both the formation of attitudes towards the sites that host them and also changes in those attitudes. Such insight would be of interest not only to website managers but also brand managers considering the use of this promotional tool, and the present research aims to address this gap. More specifically, the purpose of this research is to analyze the effect of banners that include a price discount on attitudes toward the banner and website and to examine whether this effect depends on the individual's level of experience of Internet use (Novice vs. Expert).

2. LITERATURE REVIEW

2.1 Impact of price discount on attitudes toward the website

As a conceptual premise, before analyzing the academic literature it should be pointed out that 'attitudes toward the website' may refer to attitudes toward the website of the promoted brand in question, or toward the website hosting the promotional banner.

In most cases, the promotional banner is located on a website other than that of the promoted brand, as a means of accessing a greater number of potential users and to generate traffic for the promoted brand's site. In this case, attitudes toward the website cannot be considered in the same way as attitudes toward traditional advertising, but should rather be considered as attitudes toward the medium. In this situation, it is likely that opinions of, or attitudes toward, the communication tool itself will determine both attitudes toward the message it conveys (Lutz, Mackenzie & Belch, 1983) and also the way in which the individual will evaluate the message (San José Cabezudo, Gutiérrez Arranz & Gutiérrez Cillán, 2009).

According to traditional theory, the attitude toward the advertisement reflects whether the stimulus in question is agreeable, or not, to the consumer (Lutz et al., 1983; Bigné & Sánchez, 2001). Individuals showing a more favorable attitude toward advertising are more likely to show a more favorable attitude toward a specific ad (Cho, 1999). In the case of the Internet, price discounts and their content may be communicated via a banner, thus the attitude toward the banner substitutes the traditional attitude toward the ad. In view of this scenario, we assume that those Internet users showing a more favorable attitude toward the online price discount will be more likely to show a favorable attitude toward the banner.

Under certain circumstances, users may alter their attitudes as a result of peripheral signals such as advertising, music or images (Petty & Priester, 1994), and hence it is possible that, on the Internet, attitude toward the price discount and the means by which it is communicated (the banner) may affect their attitude toward the website.

The academic research to date has demonstrated that the way in which banner content is displayed, combined with the degree of congruence between this content and the website itself, can affect attitudes toward the site (Becker-Olsen, 2003; Chen et al., 2009; Cho, 1999; Hersberger & Costea, 2009; Miller et al., 2009; Moore et al., 2005; Newman et al., 2004; Rejon-Guardia & Martínez-Lopez, 2014; Thota, Songs & Biswas, 2012). Thota et al. (2010) show how exposure to certain online advertising formats generates irritation and skepticism toward the host website. This attitude negatively affects attitudes toward the site and revisit intention (Thota et al., 2010.; Thota et al., 2012). These results are consistent with the findings of Becker-Olsen (2003) and Moore et al. (2005). Chen et al. (2009) and Thota et al. (2012) also demonstrate that the type of banner affects attitude toward the website on which it is hosted, distinguishing between animated and static banners.

Figures 1 and 2 summarize the relationships in this regard that have been established by the literature.

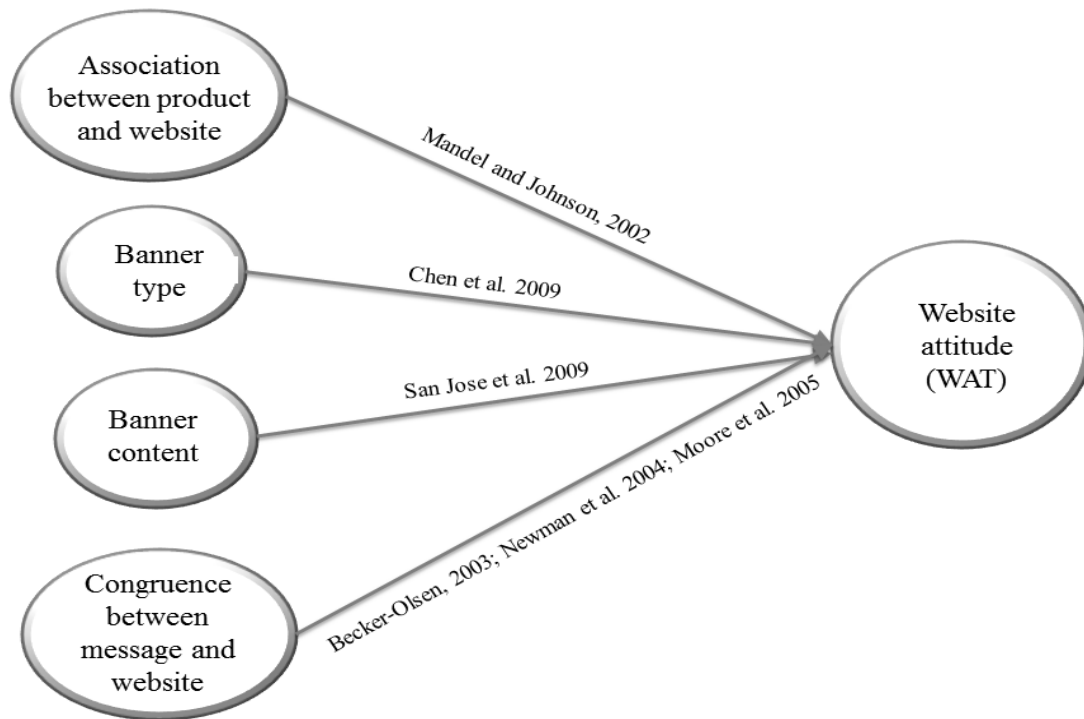


FIGURE 1: Antecedents of attitude toward the website according to the online advertising literature. *Source: Own elaboration*

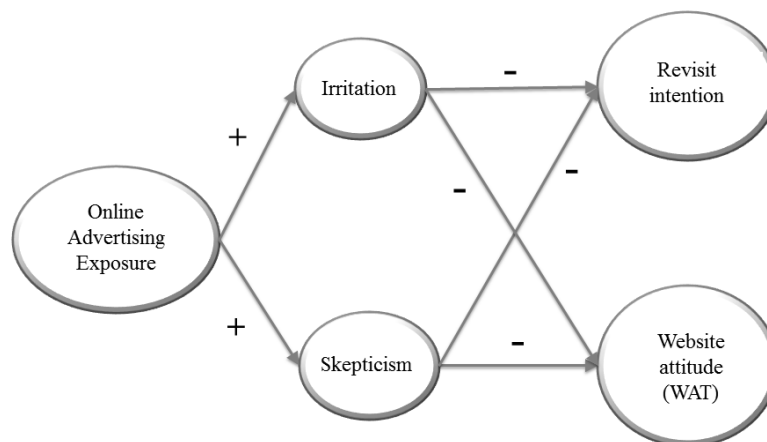


FIGURE 2: Influence of online advertising exposure on attitude toward the website
Source: Thota et al. 2010

2.2 The effect of experience of using the Internet

To be able to browse the Internet efficiently demands certain skills and knowledge on the part of the user, and these are becoming increasingly important as the 'digital world' continues to grow.

The need for a certain level of knowledge in order to quickly achieve objectives when browsing is fast becoming inevitable, due to the exponential growth in the volume of information, websites, formats and online tools that are available. Yet not all Internet users have the same degree of knowledge; rather, there is a learning curve that will depend on the characteristics of each individual (Lie & Saarela, 1999).

Within this context, according to Thorbjørnsen, Supphellen, Nysveen and Pedersen (2002), the effectiveness of interactive communications will depend on the individual's experience of Web use, among other factors, as this affects perceptions of the website (Bruner & Kumar, 2000) and consumer behavior in the electronic marketplace (Liang & Huang, 1998).

Experience of Web use will influence the way in which the user processes information and will therefore impact on his or her attitude toward the website and the ad (Bruner & Kumar, 2000; Stevenson, Bruner II & Kumar, 2000; Thorbjørnsen, et al., 2002). According to the premises underlying the Elaboration Likelihood Model (ELM, Petty & Cacioppo, 1986) this information-processing may be carried out via one of two routes, the central route and the peripheral. If the individual processes the information via the central route, they will form their attitudes on the basis of the core arguments of the advertisement itself. By contrast, for those processing via the peripheral route the determining factor in their attitude will be the secondary elements contained within the advertisement, of which attitude toward the ad (rather than the message it conveys) will be one of the key determinants. The difficulty of processing via the central route is greater for users with little experience in this medium and they are more likely to use the peripheral route as a result, given that it is simpler (Cao, Gruca & Klemz, 2003; Thorbjørnsen et al., 2002).

Certain authors (Gallagher, 2001; Morrison, Pirolli & Card, 2001; Thota et al., 2010) establish that Internet users – particularly those who are objective-driven – expect to find relevant content on the Internet and thus generate negative attitudes towards a site if it hosts a banner with content they consider to be irrelevant to them. Given that, as appears to be the case, expert Internet users tend to browse online with a specific objective in mind (Castañeda, Muñoz-Leiva & Luque, 2007; Hammond, MacWilliam & Narholz, 1997; Novak, Hoffman & Yung, 2000) it is to be expected that they assess the website on the basis of the usefulness of its content and therefore what is communicated by any banners hosted on it. Hence, these expert users will use their evaluation of the price discount in question to generate their opinions of not only the banner but also of the website that hosts it. By contrast, novice users tend to browse in a more exploratory manner (Castañeda et al., 2007; Hammond et al., 1997; Novak et al., 2000) and process information more heuristically (Bruner & Kumar, 2000). They will therefore evaluate the website more in terms of how its content is presented and will thus focus on the peripheral signals of the site and the banners hosted on it. In short, for these users, information on the content itself of the banner (that is, information about the discount) will not have any direct effect on the formation of their attitudes toward the website, but rather it will have an indirect effect via their overall perceptions of the banner.

Therefore the following hypotheses are proposed:

H1: Among expert Internet users, there is a positive transfer of affect from the price discount to the website, which does not arise among novice users.

H2: Regardless of the level of online experience of users, there is a positive transfer of affect from the price discount to the banner.

At the same time, the means of communicating the content will be less relevant in Internet users' evaluation of the website when those users are expert, compared to those who are novice. It is to be expected that expert users should evaluate the website based on the arguments and claims behind the message and that the form in which this is presented (in this case, via a banner) should not affect their opinion of the website itself. By contrast, novice users will focus on how the content is presented and on secondary signals including the message, when evaluating the website. It is thus to be expected that their opinion of the banner will directly affect their attitude toward the site. It is likely that these users are not able to discern who or what is the true author of the banner (brand vs. website), which will influence their opinion of the banner and, in turn, their opinion of the website.

In this regard, Hersherberger (2003) demonstrates that novice users experience a greater change of attitude toward the website as a result of exposure to a banner than do expert users, as they are more impressionable.

Therefore the following is hypothesized

H3: Amongst novice Internet users there is a positive transfer of affect from the banner containing the price discount to the website hosting it, which does not arise amongst expert users.

Based on these hypotheses, we propose the following theoretical model (see Figure 3):

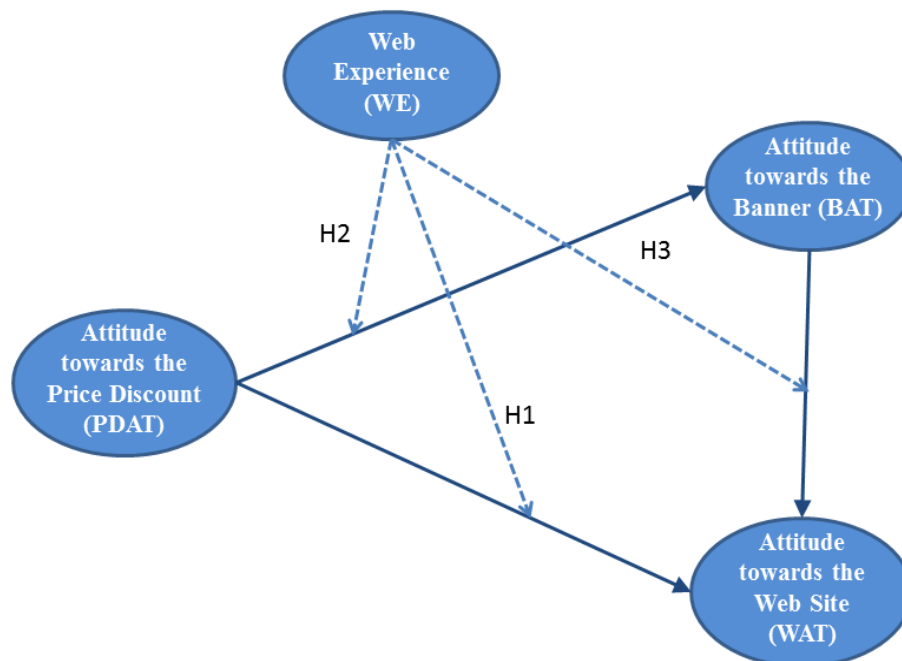


FIGURE 3: Proposed relationships between Price discount, Banner and Website

3. METHODOLOGY

In order to test the proposed hypotheses, a study was conducted based on observation of individuals' behavior and completed with a computer-assisted survey.

3.1 Selection of product, brand and promotional incentive

The criteria suggested by several authors (Alford & Biswas, 2002; Chandon, Wansink & Laurent, 2000; Nunes & Park, 2003; Palazón & Delgado-Ballester, 2011; Tan & Chua, 2004) were applied when selecting the product category and the brand to be implemented in the experimental design. More specifically, we considered that the product category should be one about which the target public was used to making purchase decisions, and that registered similar levels of commitment and consumption for both males and females (Palazón & Delgado-Ballester, 2011). We also considered that the product category had to be widely purchased by the general population (Tan & Chua, 2004), with highly frequent price discounts (Alford & Biswas, 2002). Therefore, the category 'airline ticket' was chosen since it met all of these requirements.

According to the study undertaken by Nielsen (2010), airline tickets represent one of the most widely-purchased services on the Internet. In order to establish the hedonic/utilitarian components of the selected product, a pre-test was conducted on 90 individuals who shared the same characteristics as the target group. The scale proposed by Batra and Ahtola (1990), and implemented by Spangenberg, Voss and Crowley (1997) and Chandon et al. (2000), was applied to measure the product's characteristics. We determined the index by calculating the difference between the mean value of all utilitarian items and the mean of all hedonic items. The index obtained for the product 'airline ticket' was -0.1271 and this led us to conclude that its utilitarian and hedonic elements were of similar weight.

Meanwhile, we decided that a very well-known brand should be chosen for the study, in an attempt to avoid possible bias in the results arising from consumer risk-aversion. In view of this criterion, the brand finally selected was Iberia, a major European airline.

The banner used in the study provided a price discount with a value of €120 (see Figure 4).

The image shows a screenshot of the website **elmundo.es**. At the top, there are logos for Cortal Consors BNP PARIBAS and a phone number 902 50 50 50. The main header features the **elmundo.es** logo and navigation links for various sections like ESPAÑA, INTERNACIONAL, ECONOMÍA, etc. Below the header, there are several news articles. One article is titled "China desbanca a EEUU y se convierte ya en el país más contaminante". Another article is titled "La socialista Elena Torres presidirá el Parlamento navarro con los votos de UPN". A prominent banner for Iberia flights is displayed, featuring an image of an Iberia airplane and text that reads: "Este mes, fly with us and you'll be on cloud nine... A discount of up to €120* on national flights". A red box highlights this banner, and a red arrow points to it from the caption below.

FIGURE 4: Banner with price discount on newspaper's website

The incentive value was assessed by following the ratio (20%–50% off product price) suggested by several authors (Alford & Biswas, 2002; Hardesty & Bearden, 2003; Inman, Petter & Raghubir, 1997; Nunes & Park, 2003; Tan & Chua, 2004). In selecting the website to which the experimental treatment would be applied, the findings from the Internet User Survey carried out by the Spanish Association of Communication Media Research (Asociación para la Investigación de Medios de Comunicación – AIMC) were taken into account (AIMC, 2010). The study found that the most widely-visited websites are generalist portals and daily online newspapers. The site finally chosen for the present study was the portal belonging to the Spanish daily newspaper El Mundo (www.elmundo.es), which is considered to be the leading digital daily in Spain. It was not possible to apply the experimental treatment to the real website of the electronic newspaper in question. Instead, an IT expert was briefed to create a Web application that could capture in real time the elmundo.es website and link it to a dedicated URL on a server used for the purposes of the study. The Web application consisted of two frames; on one of these the real-time El Mundo webpage was uploaded, and on the other the promotional treatment was applied. By using this combination of frames it was possible to achieve the effect of the online price discount appearing on the newspaper's website.

3.2 Measures

To measure attitude toward the price discount we used the multi-item scale proposed by Elliot and Speck (1998); attitude toward the banner was measured by the scale developed by Cho and Leckenby (1997); and attitude toward the website was measured by means of the scale developed by Rodgers and Harris (2003).

To measure users' level of Web experience a series of objective measures were selected (a priori variables) from among the most frequently used by authors researching the Internet (Bruner & Kumar, 2000; Newman et al., 2004; Novak et al., 2000; Stevenson et al., 2000). Firstly, subjects were asked a series of questions regarding the number of hours per week spent browsing the Web, the frequency of Internet use, and the type of online tools used. The categories for each of these variables were chosen on the basis of those established by the Spanish Association of Communication Media Research in their reports entitled 'A General Study of Media' and 'Web User Survey'. Secondly, immediately following the experiment, subjects were asked to find the answer to the following question: What is the diameter of a DVD? They were allowed to use any online tools and resources they wished – search engines, websites, and so on – and were given a maximum of six minutes for the task (a posteriori variable). In line with the recommendations of Yun and Lee (2001), the time in seconds that each individual took to ascertain the correct answer was taken as indicative of their skill in using the Internet.

Other socio-demographic variables – including gender, age, employment status, educational level, and income level – were also measured.

3.3 Sample and organization of fieldwork

The study itself was conducted at a number of Internet cafés that had been briefed previously on the process. The individuals in the sample were chosen on the street, not via the Internet, so that the sample would be based on age and gender quotas proportional to the Spanish Internet user population (see Table 1). Once selected, subjects were invited to visit one of the designated cafés where they were then given precise instructions as to how to proceed.

Universe of the study	Individuals from 18 years of age upwards
Geographical scope of the population	Spain
Geographical scope of the sample	Madrid and Granada
Sample size	226 interviews
Sampling procedure	Random sampling following gender and age quotas

TABLE 1: Technical specification of the research

3.4 Sample description

The sample comprised 226 individuals. The majority of the respondents (90%) had a monthly income of less than €1,500, typically travelled for leisure purposes (69.20%) and used the Internet several times a day (37.1%), or every day or almost every day (34.80%) (see Table 2).

		No. of Participants	Representation (%)	Spanish Internet user population (%) (AIMC, 2010)
Gender	Men	128	56.6	56.1
	Women	98	43.4	43.9
Age	18 - 44	119	80.9	72.6
	45 - 54	30	13.27	14.6
	55 - 64	10	4.42	7.5
	65+	3	1.33	5.4

TABLE 2: Sample Description Data

The study consisted of asking each individual to visit the experimental website and browse it at their leisure for a maximum of ten minutes. After two minutes' browsing, the promotional banner popped up and the individual had to make the decision to click on it, or not click on it and to continue browsing the website.

If they decided to click, this was registered in the online database and a pop-up survey then appeared, designed to measure their Web experience, their attitudes toward the price discount, banner and website, and their personal socio-demographic characteristics. For those who did not click on the banner, this same survey appeared after ten minutes, regardless.

4. RESULTS

4.1 Data manipulation

Prior to testing the hypotheses we also carried out a hierarchical segmentation analysis using the measurements of experience (a priori and a posteriori) with a view to classifying the sample in terms of the true level of experience in using the Internet. The dependent variable to be explained was the Internet user's skill, captured using the previously-defined a posteriori measurement (time taken to find the answer to the question). The independent variables were those specified as a priori measurements of Web experience. The segmentation algorithm used was Automatic Interaction Detection (AID), which is considered appropriate for continuous dependent variables and nominal or ordinal independent variables. The analysis revealed two groups, namely that pertaining to a high level of experience (58%) and that for a low level of experience (42%). In general there were no significant differences between the two segments ($p > 0.10$) as regards the socio-demographic characteristics (gender, age, occupation and monthly income).

4.2 Testing the hypotheses

In order to test the proposed hypotheses we assessed the model for each group (Novice and Expert users) by implementing a multigroup analysis, following the guidelines proposed by Jöreskog and Sörbom (1993). To test the multigroup model, we applied the Robust ML method proposed by Satorra and Bentler (1988), using the Lisrel 8.80 software package. We then analyzed the global fit of the model, and the results indicate that the theoretical model fits the data, since the goodness-of-fit indices were adequate (see Table 3). The measurement model is adequate since the coefficients were significant ($t\text{-value} > 1.96$) and high values of composite reliability and variance extracted were obtained, above the recommended limits (0.80 and 0.50, respectively) (Kline, 2011).

Likewise, the individual reliability for each indicator (R2) achieved a value that was above the recommended value of 0.50 (see Table 3). Finally, discriminant validity was tested for each group, by implementing the method suggested by Fornell and Larcker (1981) (see Table 4).

Observed Variable	Latent Variable	Expert user		Novice user		R ²		Variance extracted		Composite reliability	
		Coef.	t-value	Coef.	t-value			Expert	Novice	Expert	Novice
						Expert	Novice				
WAT1	WAT	1		1		0.94	0.94	0.91	0.92	0.90	0.90
WAT 2		1.02	39.68	1.01	33.35	0.97	0.97				
WAT 3		0.98	31.66	1.04	33.38	0.91	0.93				
BAT1	BAT	1		1		0.66	0.63	0.68	0.72	0.98	0.98
BAT 2		1.16	15.07	1.13	9.95	0.70	0.66				
BAT 3		1.04	12.20	1.21	8.91	0.72	0.75				
BAT 4		1.02	12.32	1.25	9.42	0.69	0.74				
BAT 5		1.18	12.53	1.40	11.34	0.80	0.83				
BAT 7		1.16	12.62	1.27	8.73	0.62	0.63				
BAT 8		1.04	13.00	1.00	8.56	0.67	0.63				
PDAT1	PDAT	1		1		0.77	0.77	0.69	0.66	0.94	0.94
PDAT 2		1	16.36	0.94	16.58	0.75	0.73				
PDAT 3		0.91	16.44	0.76	7.56	0.66	0.57				
PDAT 4		0.83	10.69	0.80	9.50	0.77	0.55				

Satorra-Bentler Chi-Square (p-value)	227.36 (0.00)
d.f.	169
Normed Chi-Square	1.35
RMSEA	0.05
ECVI	62.36
NFI	0.97
NNFI	0.99
IFI	0.99
RFI	0.96
CFI	0.99
Critical N	208

TABLE 3: Analysis of the psychometric properties of the scales (non-standardized parameters) and goodness-of-fit indicators

EXPERT USERS			
	WAT	BAT	PDAT
WAT	0.95		
BAT	0.41	0.83	
PDAT	0.82	0.48	0.83
NOVICE USERS			
	WAT	BAT	PDAT
WAT	0.96		
BAT	0.55	0.85	
PDAT	0.80	0.45	0.81

TABLE 4: Discriminant Validity – square root of the AVE and correlations among constructs
Note: Square root of AVE on the diagonal in bold; correlations on the off-diagonal.

To test Hypotheses 1–3 we first evaluated the standardized coefficients for each group (see Figure 5). Subsequently, to examine whether the strengths of the paths were different for novice and expert users we carried out a range of tests following the procedure proposed by Satorra and Bentler (2001) (see Table 5).

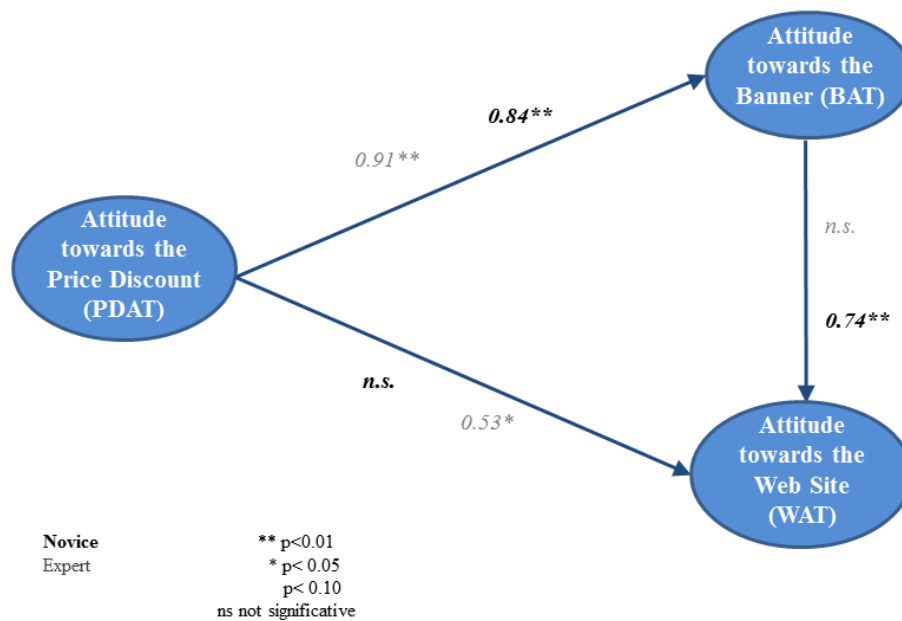


FIGURE 5: Estimated structural model (Completely Standardized Solution) (Novice vs. Expert Internet Users)

Paths ^a	Constrained Model		Unconstrained Model		Δ (df=1)	
	χ^2	df	χ^2	df		
PDAT-->WAT	231.95	166	227.36	165	4.52	*
PDAT-->BAT	227.59	166	227.36	165	0.38	n.s.
BAT --> WAT	232	166	227.36	165	4.64	*

n.s. = non-significant.

^a Freely estimated in the unconstrained model.

* p < 0.05.

TABLE 5: Multigroup analysis (experts vs. novices)

H1 posits that for expert Internet users there is a positive transfer of affect between the price discount and the website, while there is no such transfer among more novice users. The results of the present study confirm this hypothesis, with a positive and significant effect being observed for expert users ($\beta=0.53$; $p<0.01$) and no significant effect observed for novices ($p>0.10$). The between-groups test for differences in parameters – which compared the baseline model in which all the parameters were unconstrained with another model in which the path from PDAT to WAT was constrained to be equal for both groups (constrained model) – was found to be significant ($p<0.05$).

H2 asserts that there is a positive transfer of affect between the price discount and the banner, regardless of the user's level of Web experience. For this hypothesis to be affirmed there needs to be a positive and significant effect from PDAT to BAT and no significant differences in the coefficients between-groups. Once again, the results confirm the hypothesis as the coefficients in

both groups were positive and significant (Expert: $\beta=0.91$; $p<0.01$; Novice: $\beta=0.84$; $p<0.01$) and the test for differences in parameters gave a 'not significant' result ($p>0.10$).

Finally, H3 proposes that there is a positive transfer of affect from the banner to the website that hosts it for novice Internet users and that this transfer does not occur among expert users. The data analysis shows that there is indeed a significant effect from BAT to WAT among novice users ($\beta=0.74$; $p<0.01$) and that this effect is not significant in the case of expert users ($p>0.10$). The test for differences in parameters by means of comparison of the constrained and the unconstrained models highlighted significant differences in this effect between the two groups ($p<0.05$). Thus, H3 was supported.

5. CONCLUSIONS

The investment made by firms in display advertising via banners and other similar formats continues to grow year after year. According to the most recent estimate of ZenithOptimedia, a 15% increase in world-wide online advertising spend is predicted for 2013 (ZenithOptimedia, 2012). In 2012, expenditure on online display ads surpassed the \$12 billion mark in the United States, and €370 million in Spain – representing 33% of the U.S. online advertising spend and 43.1% in the case of Spain.

The results of this study lead us to conclude that users' attitudes toward online price discount will exert an influence on their opinion of the host website. This relationship is positive, thus if their attitudes are negative they are likely to adversely affect opinions of the website. The generation of attitudes toward the host website arises via the central processing route for expert Internet users and via the peripheral route for more novice users. This suggests that the attitudes generated by expert users are likely to be longer-lasting and consistent than those generated by novices. The present study shows how the transfer of affect between price discount and the website is very similar for both groups, albeit for the novices this transfer mainly occurs via the banner that conveys the discount, while for experts it is generated as a result of the discount itself, rather than by the vehicle that promotes it.

This is reflected in the greater influence of online price discounts on opinions regarding the banner amongst expert users than amongst novices. However, novice users are unlikely to have the skills necessary to process information so centrally, and thus cannot separate price discount, banner and website from one another. Hence there is a greater degree of transfer of affect between the banner and the website.

In light of these results we can conclude that the individual's experience of Internet use moderates the relationship between attitude toward the price discount, attitude toward the banner and attitude toward the host website. These findings are congruent with earlier works studying the case of online advertising banners, in which it is demonstrated that experience of using the Internet affects the decision-making process and the processing of online communications stimuli (Bruner & Kumar, 2000; Hoffman & Novak, 1996; Koufaris et al., 2002; Thorbjørnsen &

Supphellen, 2004). These works establish a direct effect between experience of the Internet and perceptions of the website and the banner.

The findings of the present research make a contribution to the current knowledge base surrounding this question, in helping to understand whether the advertising content of a website exerts a real influence on attitudes towards that site. Our research proposes a model in which both price discount and also the way in which it is communicated (via a banner) will influence attitudes toward the website hosting the banner. To date, other studies have focused above all on analyzing how the website may affect opinions of the banner and there are very few works that analyze how the advertising hosted on a website may affect attitudes towards that site. No works have been identified that simultaneously analyze how opinion towards the format and its content may affect attitudes toward the website. The present work also includes a further, original dimension, in considering the variable 'extent of Internet experience' as moderating the relationships between price discount, banner and website. The majority of previous works only consider the direct effect of the user's Web experience on the effectiveness of the banner. Finally, it is worth noting that the present work also differs from earlier studies in that it specifically focuses on understanding how price discount influences opinions on the advertising format (banner) and the website hosting it, rather than analyzing the influence of advertising content, as addressed in other works.

6. MANAGERIAL IMPLICATIONS

These present findings have important managerial implications. Firstly, we recommend that any firm considering whether to host promotional messages on its website should first carry out a detailed analysis of their content, aims and congruence with the site before carefully choosing the banners to be used, since they will influence the image of the website itself. Secondly, special attention should be paid when banners containing information about price discounts are employed, since these and attitudes toward the price discount also exert an influence on attitudes toward the website. This may be even more relevant in the case of expert Internet users, amongst whom the influence of the price discount on attitudes toward the website is particularly strong. In this case, coherence and complementarity between the price discount and the website contents are strongly recommended, as highlighted by Miller et al. (2009) and Moore et al. (2005). Achieving this coherence will ensure that price discounts are perceived as less intrusive and that exposure to banners generates positive feelings, resulting in a positive influence on attitudes toward the site. It is also recommended that firms take great care over the design of the banner containing the price discount, given that for novice users the opinion of the banner acts as a mediator between the feelings generated toward the online price discount and attitude toward the host website. Firms are advised, therefore, to use dynamic banners as these are generally preferred by users and typically generate a more positive attitude (Chatterjee, 2008). However, it should be remembered that the banner content should be easy to understand and as intuitive as possible to use, given that novice users have fewer cognitive resources available with which to process it (Sicilia & Ruiz, 2010) and perceive a greater risk when carrying out activity online. By contrast, for expert Internet users the way in which the content is communicated is not so important. More significant are the congruence between the brand and the website, the choice of

price discount level, and the design of the promotional mechanism itself, as these users will focus above all on the banner content.

Furthermore, according to Optimum Stimulation Level theory (Raju, 1980), expert users seek new experiences that put their skills to the test, hence it is recommended that firms design promotional mechanisms that encourage the generation of novel experiences and challenges for this user group.

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