Deceptive Advertising and Purchase Behavior of University Students: A Study on Skin-Care Products in Bangladesh

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Abstract

Advertising plays a vital role in any country. Quality of the product offered by this sector is crucial for survival and for the economy. This study aims at determining the deceptive advertising provided by different skin care products in Bangladesh. It takes into account the purchasing behavior is difference between male and female students. A sample of 80 undergraduate students was taken from the Jahangirnagar University, Savar-1342, Dhaka, Bangladesh. The results show that deceptive advertising has most impact on consumer buying behavior through deception. There are some laws but not in practice to ensure consumer right and protect them from any deception in Bangladesh. Also there is no specific and strict program code and advertising code like our neighboring country India.

Index terms— deceptive advertising, consumer buying behavior, skin care products, customers perception.

1 I. Introduction

dvertising is very important tool for today's modern conventional marketing systems to create a demand for company's products in the market. Companies sometimes use deceptive advertising to sell their products which has effects on consumer behaviors. As it is well-known, by using demographic characteristics of consumers, company use deceptive advertising which is misleading the consumer perceptions.

'Deception' through the advertisement is a common phenomenon today. Among others some of the Advertisers published the misleading, fraudulent and deceptive advertisement through mass media such as TV, radio, bill boards, sigh boards, transportation, satellite channels and so on. Some deceptive and fraudulent products are sale for some complex diseases like Agma, cancer, diabetics, etc for which company are offering strong guarantee to cure these complex those diseases through their Advertisements within very short period of time. Sometimes they are publishing their Advertising through mass Medias not only for above diseases, but guaranteed to solve all kinds of physical and mental problems by single doges of medicines or through their (Addatik) power.

Most of the peoples of Bangladesh are illiterate and unaware of their health, it is easy to capture the targeted group by dint of these deceptive advertising. According to the experts, all these advertising are deceptive and should take necessary measure to prevent all types of mal-practice.

2 II. Objectives

The objective of this study is to look into the practices of deceptive advertisement and impacts of deceptive ads on business and consumer buying behavior of skin care products in Bangladesh. It also looks on how laws are protected its consumers from deception in this regards. In the light of broad objective, and for the study purpose, a number of specific objectives will be developed. The specific objectives will be found out:

? What types of skin care deceptive advertising practice exists in the Bangladesh ? How deceptive advertising hurts businesses ? what is the impact of deceptive advertisement on consumer buying behavior ? What are the

laws to protect consumers from deceptive advertisement in Bangladesh Hypothesis: Two (02) Hypotheses will be developed to address third specific objective.

H1: Deceptive advertisements do not have a significant relationship with the buying behavior of university students towards skin care products.

H2: Deceptive advertisements do not have significant impact on the buying behavior of university students towards skin care products.

3 III. The Research Methodology

Population frame and sampling plan: Data were collected from students of Jahangirnagar University only. A total of 80 undergraduate students were selected using convenience sampling method. All the participants were fully informed about the purpose and methods of the study and their participation will be voluntary. Following table shows the distribution of male and female students in the sample. The response rate was 75% because total distributed questionnaires were 80 out of which 60 were retrieved. *Five male students did not provide full information, hence excluded from the list. * Fifteen female students did not provide full information, hence excluded from the list. Data Collection Method and Technique: This is a descriptive Research. A structured questionnaire will be used to survey 80 students of Jahangirnagar University. The study will used an instrument consists of 15 questions regarding factors of deceptive advertisement and students buying behavior. Respondents will indicate their level of agreement using a 7-point Likert scale ranging from 1 (1=strongly disagree) to 7 (7= strongly agree).

Variables and scale: two variables will be identified for the purpose of this study. Variables will be: Independent: Deceptive Advertising Dependent: Buying behavior of university students towards skin care products. A Bi-Variate analysis will be done by using SPSS 15.0 to find correlations among academic performance and deceptive advertisements and gender.

Reliability Test: The internal consistency reliability test is deemed to be acceptable for basic research when the reliability coefficient exceeded Nunnally's reliability criterion of 0.70 levels (Nunnally, 1978). All dimensions in both sections (expectations and perceptions) of the questionnaire were tested and the Cronbach alpha ranged from 0.71 to 0.84.

4 Scope of the study:

This study mainly attempts to find out the impact of deceptive products and its advertisement on business and consumer buying behavior. For this study purpose, I have limited my research to only students of Jahangirnagar University.

Literature Review: "Advertisement" means any public announcement intended to promote the sale, purchase or rental of a product or service, to advance a cause or idea or to bring about some other effect desired by the advertiser, for which broadcasting time has been given up to the advertiser for remuneration or similar consideration. **??**Bangladesh Broadcasting Act, 2003).

A number of definitions of deceptive advertising have been offered by various regulatory agencies, associations, and legal bodies. Deceptive advertising is the use of false or misleading statements in advertising. As advertising has the potential to persuade people into commercial transactions that they might otherwise avoid, many governments around the world use regulations to control false, deceptive or misleading advertising. **??**Wikipedia) According to Nagler (1993), Deceptive advertising is defined as a firm misrepresenting to the consumer the attributes of the advertised product and thus the expected utility from using the product. The American Marketing Association (AMA) defines deceptive advertising as advertising intended to mislead consumers (1) by falsely making claims, (2) by failure to make full disclosure, or (3) by a combination of both.

i. The "reasonable consumer" standard: The FTC determines whether an ad is deceptive by examining it from the point of view of the "reasonable consumer," which is a person of average sophistication and intelligence that looks at the ad. Rather than focusing on certain words, the FTC looks at all elements of the ad in context to determine what it conveys to consumers. For example, a TV commercial consists of video and audio. Regulators will typically turn off the sound and watch the commercial, and then close their eyes and listen to the audio to determine if the conclusions drawn about the product could be different. If so, they will likely deem the ad to be deceptive. ii. Express vs. implied claims: Another factor in determining whether an ad is deceptive involves the express and implied claims the ad makes. An express claim is literally made in the ad while an implied claim is one made indirectly or by inference. For example, the phrase "Acme Ointment cures athlete's foot" is an express claim because it expressly states that it cures athlete's foot. In contrast, the phrase "Acme Ointment kills the fungus that causes athlete's foot" is an implied claim, because it doesn't expressly state that the product will cure athlete's foot. However, a reasonable consumer is certainly likely to conclude that it will, in fact, cure their athlete's foot. Regardless of whether a claim is express or implied, the advertiser must have sufficient evidence to support them. iii. Misleading by Omission: Regulators also look at what an ad does not say, if failing to mention something important misleads consumers in some fashion. For example, an ad with a picture of a living room set that quotes a price of $99.00 would be misleading if the advertiser failed to disclose the fact that the quoted price was for an end table, and not the whole set. iv. Materiality: To determine whether an ad is deceptive, the claim or omission at issue must be "material" -that is, important to a consumer's decision

to buy or use the product. Material claims include those relating to a product's performance, features, safety, price, or effectiveness. In contrast, subjective claims relating to a product's appearance (i.e., "the prettiest car on the market"), are generally not material to a person's decision to buy the product.

In a study by Burke, DeSarbo, Olivers and Robertson (1988) a computer-based measurement method was constructed in order to evaluate the misleading effects of advertisement claims. Deceptive advertisement was reviewed by comparing consumer response to the questionable claims again response to the presentation of no attribute information and true information. The authors found that expanded claims and inconspicuous claims lead to s significantly higher levels of false beliefs (e.g., lack of side effects, low price, and speed of relief) than did the true or no information claims. The findings are consistent with a body research, showing that consumers constantly misconstrue some types of advertisement claims and that the implication drawn from questionable claims are treated as factual. In addition, false beliefs often persist even following the presentation of corrective information ??Aderson, 1983). Also certain advertisements make claims that seem to be exaggerated on the face. It therefore is not in-genuine to understand that the possibility of such claims being called deceptive is very slim.

The consumers" buying behavior has been always a popular marketing topic, extensively studied and debated over the last decades while no contemporary marketing textbook is complete without a chapter dedicated to this subject. The predominant approach, explaining the fundamentals of consumer behavior, describes the consumer buying process as learning, information-processing and decision-making activity divided in several consequent steps:

(1) Problem identification, (2) Information search, (3) Alternatives evaluation, (4) Purchasing decision, (5) Post-purchase behavior (Bettman, 1979;Dibb et al., 2001;Jobber, 2001;Boyd et al., 2002;Kotler, 2003;Brassington and Pettitt, 2003).

According to Boyd et al. (2002) a distinction is frequently made between high and low involvement purchasing, implying that in practice the actual buying activity can be less or more consistent with this model, depending on the buyer's perceived purchasing risks. High or low degree of involvement is also a question of buyer experience; products purchased for the first t ime, in general, require more involvement than frequently purchased products.

Many research studies have conducted to evaluate the attitude and behavior of students about deceptive advertising because students are the long run customers and have an ample contribution in the disposable income of society. Therefore, businessman and marketers apply the technique of advertising to attract the students towards their products (Khatak& Khan, 2009) but Sandage and Leckenby (1980); Rettie, et al., (2001); and Zhang (2000) claimed that use of tampering tactics in ads for gaining the attention of the consumers can be thwarting to the audience. In this context, Baumhart (1961) specified the unethical practices undertaken by businesses like unreasonable price setting, unfair credit policies and particularly deception in advertising. Brenner and Molander, (1977) argued that these above mentioned unethical practices are still dramatically practiced by the businesses in their daily conduct of business activities.

Wright and Metres, (1974) described that particularly deception in advertising is prevailed in marketing activities of today's businesses. Kotler and Armstrong (2001) supported this argument and mentioned that false claims are perceived to be unethical marketing practices.

According to Katona (1964); ??ollay (1986); Pollay and Mittal (1993), deception in advertising is never a new issue. Large scale studies on the behavior of people towards ads were initially conducted in 1950s but now this topic has become a gap for every researcher. Later on many studies were conducted such as O'Donahoe, (1995); pollay and Mittal, (1993). Moreover, some research studies have been conducted for examining the behavior of students towards social and ethical issues over the past several years such as Fred k. Beard, (2003); Khattak and Khan, (2009). Penny M. Simpson, Gene Brown, and Robert E.Widing II (1998) reported that deception and other unethical perceptions of advertising inversely effects the responses towards the ads. According to Haller (1974) more than 50% students think that ads are misleading, ridiculous, and insult people intellectual.

Therefore negative attitude of the students towards ads can lead to the formulation of government regulations for ads (Fred. K. and negative attitude of students towards ads hinders its affectivity as concluded by Beales et al (1981); ??alfee and Ringold (1987); Pollay and Mittal (1993); and Wright (1986).

In the context of Bangladesh, it is perceived that skin care products ads have a positive impact on the students. In this era, the media is growing rapidly and in return people are responding and changing their life style, attitude, behavior, culture and religious values. Media channels are full of skin care ads like whitening cream, hair shampoo, hair and facial lotions etc. Butmostly products ads are misleading or deceptive. At university level, students want to change their life style to become professional. They try to adopt the western culture and use the skin care products to change their personality and physical appearance.

This perception of students has become the weak point for them. Now, each business of skin care products make advertising keeping in mind the students' perception and use the deceptive practices in their ads. Chung-Chuan Yang (2000) concluded that the students are agreeing that ads are deceptive and misleading, boosting people to waste money. Initial studies on students' behavior towards ads concluded that these were extremely negative (Haller, 1974;& Larkin, 1977).

The challenge to advertisers is ensure that an ad says everything possible to maximize responses and conversions, while at the same time does not cross the line into illegal deception. One of the major difficulties in overcoming this challenge is the fact that the people who create the ads are generally much more intelligent and

sophisticated than the people who look at them. In other words, it's tough to put yourself into the shoes of the so-called "reasonable consumer."

IV. Practice of Deceptive Advertising in Skin Care Products Sector in Bangladesh

Most of the peoples of Bangladesh are illiterate and unaware of their health. By dint of these deceptive advertising they can easily send their deceptive messages to these targeted people within few moment. In skin care product arena, advertising are most of them "materialistic". Different skin care product advertisements are taken for analysis. Table **??** is the list of advertisements which are taken for analysis.

It is difficult to prove or determining whether these televisions commercials misleading or deceptive. These advertisements are analyzed based on FTC. (Federal Trade Commission) concept. All these advertisement are for different skincare products. It seems that in deceptive skin care product advertisement exists in Bangladesh based on FTC criteria. In the analysis materialistic deceptive advertisement. Material claims include those relating to a product's performance, features, safety, price, or effectiveness.

5   V. How Deceptive Advertising Hurts Businesses

Deceptive Advertising (Langley, 2010) has hurt the legitimate business by reducing patronage and the overall confidence in products. Consumer confidence can make or break a market, and as the rate of deceptive advertising raises the repeat consumer declines. This break in the consumer/business relationship can go unnoticed longer the larger the market. Car sales, finance payment plans, service agreements often have "disclosure" statements, which in very small print outline the additional charges or limitations that are not apparent to the purchase of the product or service. Even with the government watchdog, consumers are ultimately responsible for making wise choices in the purchases of goods and services.

The primary reason why deceptive advertising is harmful to a company is trust (Goessl, 2010). In order to be successful a business has to build a reasonable level of trust with consumers. We all know that bad news spreads faster than good news. When one cheat someone, it is obvious that it will reduce the number of people who will ever trust him/her again. It will shut down future business opportunities, both with customers, as well as with distributors and other businesses you could run cooperative advertising and marketing promotions with. Your reputation is worth something, even in an online world where no one sees your face. It still means something. (Wilson, 2010).

6   VI. Reasonable Consumer of Deceptive Advertisement

From the table 04we can see that, the critical value of F-statistic at Degree of Freedom of numerator 1 and Degree of Freedom of denominator 58 is 4.0069, and the calculated value of F-statistic is 14.386. The calculated value > the critical or tabulated value. From this we can conclude that, there is a statistically significant relationship between consumer behavior and Reasonable consumer of deceptive advertising.

The critical value of t-statistic at degree of freedom df=58 and level of significance 0.05 is 2.0017. Calculated value of t-statistic of independent variable is less than the critical value. Therefore, we can conclude that Reasonable consumer (.000) have a highly significant relationship with consumer buying behavior. Correlation is significant at the 0.01 level (2-tailed). Deceptive beauty ads have a positive and significant impact on the buying behavior of the university students towards skin care products because the P value is less than .05 which means that consumers take into consideration the skin care advertising and use the skin care products more than before, and these results support the H2.

The results in table 03(Appendices 01) of correlation matrix depict a significant and positive correlation between deceptive beauty advertising and buying behavior towards skin care products of university students. The results also reveal that as the deception in skin care ads increases, the impact on the buying behavior of consumers towards skin care products also increases which means that consumers use the beauty products more than before and these results support the H1.

7   a) Express vs implied claims of deceptive advertisement

From the table 06 we can see that, the critical value of F-statistic at Degree of Freedom of numerator 1 and Degree of Freedom of denominator 58 is 4.0069, and the calculated value of F-statistic is 9.822. The calculated value > the critical or tabulated value. From this we can conclude that, there is a statistically significant relationship between consumer buying behavior and Express vs implied claims of deceptive advertising. The critical value of t-statistic at degree of freedom df=58 and level of significance 0.05 is 2.0017. Calculated value of t-statistic of independent variable is less than the critical value. Therefore, we can conclude that Express vs implied claims (.003) have a highly significant relationship with consumer buying behavior. Correlation is significant at the 0.01 level (2-tailed). Deceptive beauty ads have a positive and significant impact on the buying behavior of the university students towards skin care products because the P value is less than .05 which means that consumers take into consideration the skin care advertising and use

8   Global Journal of Management and Business Research

Volume XVII Issue II Version I Year ( ) the skin care products more than before, and these results support the H2.

The results in table 06 (Appendices 02) of correlation matrix depict a significant and positive correlation between deceptive beauty advertising and buying behavior towards skin care products of university students. The results also reveal that as the deception in skin care ads increases, the impact on the buying behavior of consumers towards skin care products also increases which means that consumers use the beauty products more than before and these results support the H1.

9 b) Misleading by omissions of deceptive advertisement

From the table 08 we can see that, the critical value of F-statistic at Degree of Freedom of numerator 1 and Degree of Freedom of denominator 58 is 4.0069, and the calculated value of F-statistic is 13.259. The calculated value > the critical or tabulated value. From this we can conclude that, there is a statistically significant relationship between consumer buying behavior and Misleading by omissions of deceptive advertising. The critical value of t-statistic degree of freedom df=58 and level of significance 0.05 is 2.0017. Calculated value of t-statistic of independent variable is less than the critical value. Therefore, we can conclude that Misleading by omissions (.001) have a highly significant relationship with consumer buying behavior. Correlation is significant at the 0.01 level (2-tailed). Deceptive beauty ads have a positive and significant impact on the buying behavior of the university students towards skin care products because the P value is less than .05 which means that consumers take into consideration the skin care advertising and use the skin care products more than before, and these results support the H2.

The results in table 09 (Appendices 03) of correlation matrix depict a significant and positive correlation between deceptive beauty advertising and buying behavior towards skin care products of university students. The results also reveal that as the deception in skin care ads increases, the impact on the buying behavior of consumers towards skin care products also increases which means that consumers use the beauty products more than before and these results support the H1.

10 c) Materiality of deceptive advertisement

From the table 10 we can see that, the critical value of F-statistic at Degree of Freedom of numerator 1 and Degree of Freedom of denominator 58 is 4.0069, and the calculated value of F-statistic is 10.748. The calculated value > the critical or tabulated value. From this we can conclude that, there is a statistically significant relationship between consumer buying behavior and Materiality of deceptive advertising. Deceptive beauty ads have a positive and significant impact on the buying behavior of the university students towards skin care products because the P value is less than .05 which means that consumers take into consideration the skin care advertising and use the skin care products more than before, and these results support the H2.

The results in table 12 (Appendices 04) of correlation matrix depict a significant and positive correlation between deceptive beauty advertising and buying behavior towards skin care products of university students. The results also reveal that as the deception in skin care ads increases, the impact on the buying behavior of consumers towards skin care products also increases which that consumers use the beauty products more than before and these results support the H1.

11 VII. Laws to Protect Consumers from

Deceptive Advertisement in Bangladesh

In Bangladesh a lot of laws are prevailing on consumer rights that aims to ensure safety products and security in service. In negative sense, a list of consumer rights can be found from the explanation of the term "Acts against consumer rights".

Section 2 (20) of the Consumer Rights Protection Act, 2009 states that "Acts against consumer rights" mean: a) Selling or offering to sale at a price higher than the price prescribed by any law or Rule for any product, medicine or service; b) Knowingly selling or offering to sale any adultered product or medicine; c) Selling or offering to sale any product which has mixture of any object that is dangerously harmful for human health and mixture of such object with food is prohibited by any Act or Rule;d) Deceiving people in general by false and untrue advertisement with the purpose of selling any product or service. e) Not to supply properly the product or service as promised in exchange price; f) To sale or supply in a weight lesser than that has been promised at the time of such sale or supply; g) The scale or instruments of weighing using for sale or supply of any product of a business establishment showing over weight that in actual weight; h) Using less than in promised weight in time of sale or supply of a product; i) The using ribbon for measuring length in any business establishment showing more length than in actual size; j) To make or manufacture any counterfeit product or medicine; k) To sale or offer to sale any date expire product or medicine; l) Commission of any act which is dangerous to the life or safety of the service consumer that is prohibited under any Act or Rule;

a) The Advertising Code

(1) The Advertising Code shall address a range of issues relating to broadcast advertising, including the following:-a. all advertisements shall be clearly identified as such; b. no broadcaster shall carry advertisements for alcohol or for medicines which are available only with a prescription; c. advertising by private and community broadcasters shall be limited to 20% of total daily programming on any given channel and to 25% of any given

hour; d. advertising by public broadcasters shall be limited to 10% of total daily programming on any given channel and to 12.5% of any given hour; e.

no broadcaster shall carry any advertisement for or on behalf of any political party or candidate for election to political office; and

12   b) The Programme Code

The Programme Code shall, among other things, clarify in detail standards in relation to the following programming obligations:-a. to be balanced and impartial in news and current affairs programming and to strive for accuracy in these programmes; b. to encourage the development of Bangladeshi expression, including by independent producers, by providing a wide range of programming that reflects the attitudes, opinions, ideas, values and artistic creativity of Bangladeshis; c. to protect children against harmful material; d. to classify programmes, including films, according to the recommended age of viewers; e. to keep within accepted boundaries in relation to the portrayal of sexual conduct and violence; f. to promote tolerance and respect for religious and ethnic minorities, and disadvantaged groups; g. to respect privacy; and h. to respect religious views.

Here there no mention of truthfulness and honesty of representations and claims made by advertisements. Whereas in our neighbor country India has a voluntary, not-for-profit, self Regulation council ASCI (The Advertising Standards Council of India) under section 25 of the Indian Cos. Act. The ASCI is not a Government body, nor does it formulate rules for the public or the relevant industries. The purpose of the Code is to control the content of advertisements, not to hamper the sale of products which may be found offensive, for whatever reason, by some people.

It clearly seems that in India, laws are there to protect consumers from deceptive or misleading advertisement. In Bangladesh current system of legal protection to the consumers in Bangladesh from deceptive advertisement is inadequate and outdated. Further whatever little laws are available; they are not strictly enforced for the protection of the rights of the general consumers.

13   VIII. Conclusion & Recommendation

On the basis of above analyses and results, it can be concluded that In Bangladesh current system of legal protection to the consumers from deceptive advertisement is inadequate and outdated. Also deceptive skin care product advertisement exists in Bangladesh based on FTC criteria.

Pilot study finds evidence that a positive and significant correlation exists between deceptive advertising factors and the buying behavior of university students towards skin care products which means that as deception in skin care ads increases, the impact on the buying behavior of university students towards skin care products also increases and they increase the use of skincare products. As well as, it can also be concluded that deceptive skin care products ads have a positive and significant impact on the buying behavior towards skin care products of university students.

This study will serve as a benchmark for further studies while measuring the impact of deceptive advertisements on the university students. But some limitations are associated with this research study. It limits the study only to the impact of deceptive ads on the Jahangirnagar university students only. Non serious attitude of the respondents is also a limitation of this study due to the answers regarding deception in skin care product ads. Therefore, it is suggested by the researcher to the government to make some rules & regulations and policies regarding advertising so deception can be reduced.

The government should enact a law with all provisions to promote and protect the rights of a consumer and establish an authority like The Advertising Standards Council of India.

? Government may establish a new advertising Code is to control the content of advertisements. ? Government should aware the general public, whether he be educated or not, remain in darkness with regard to the consumer laws. In order to create awareness among the public at large it is necessary to hold regular conferences, seminars, workshops, meeting etc. and to publish advertisements in the print and electronic media.   [1] [2] [3] [4]

01
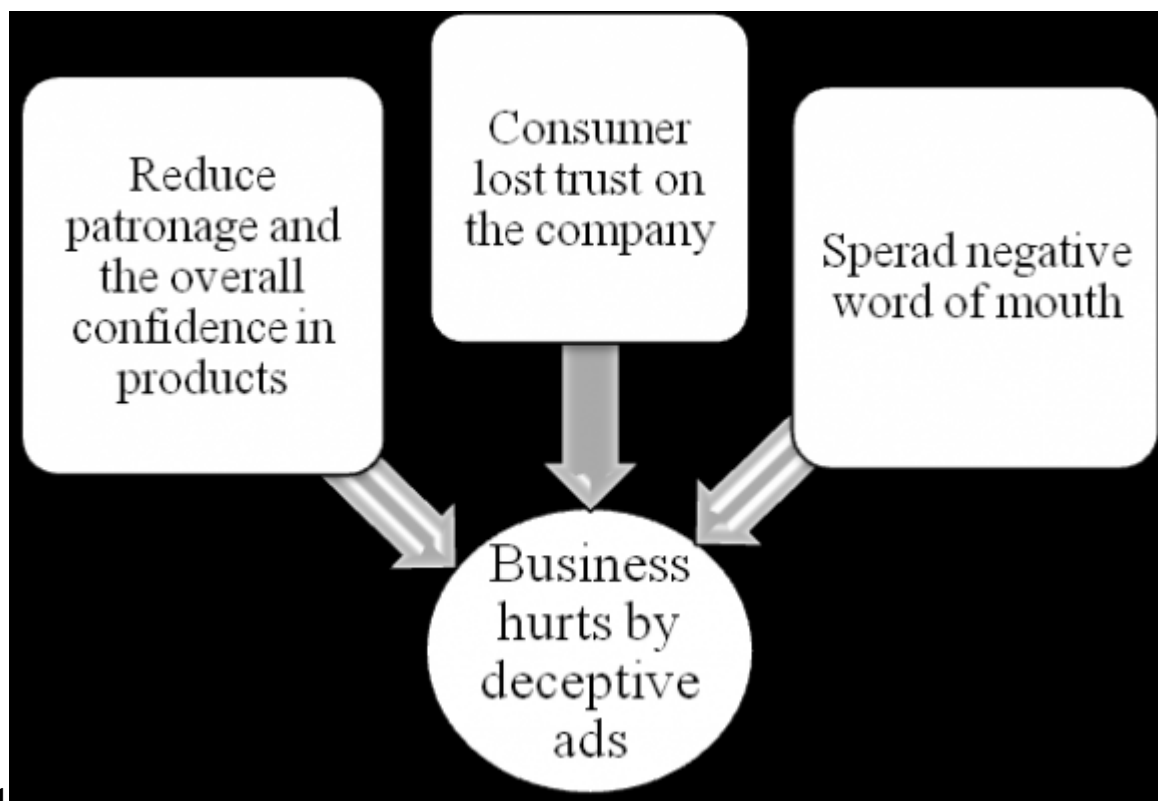
Figure 1: Figure 01 :

01

	Male	Female	Male	Female
	30	50	25*	35**
Percentage	37.5	62.5	41.67	58.33
		17-20 Yrs.(10)	3	7
Age	20-23 Yrs. (30)		14	16
		23+ Yrs. (20)	8	12

Figure 2: Table 01 :

02

Year 70 Volume XVII Issue II Version I) (Global Journal of Management and Business Research	Product Name Fair & Lovely Botanic Aroma Black Diamond Ponds Age miracle Tibet Pomade Cream Ad 2010 Green Essence Fairness Cold Cream	Type of advertisement Television Commercial Television Commercial Television Commercial Television Commercial Television Commercial	Source http://www.youtube.com/watch?v=r9lKT9jk15g (Desh TV) http://www.youtube.com/watch?v=XddkLdC7EJ0 (Desh TV) http://www.youtube.com/watch?v=SXi5Uj8DYM4 http://www.youtube.com/watch?v=5MeTMRSAtF http://www.youtube.com/watch?v=lSIZueD1q4E

Figure 3: Table 02 :

03

Product Name	Claim	Deceptive advertisement Type	Scientific Evidence	Conclusion
				Influencing co visualization skin within 4 week
Fair & Lovely	Get fairness in 4 Weeks	Materiality	No	
Botanic Aroma Black Diamond	Dark skin become light color skin by using this cream	Materiality	No	Showing that light using th ing only dark it
Ponds Age miracle	Get attention husband your	Reasonable consumer	Yes	Only Video in audio indicate
Tibet pomade Cream Ad 2010	After using it you become fairer then everyone will keep you	Materiality	No	Material clain dence
Green Essence Fairness Cold Cream	The best cream for you	Reasonable consumer	No	Only Video in audio indicate

Figure 4: Table 03 :

04

Model		Unstandardized Coefficients			Standardized Coefficients	t	
		B	Std. Error		Beta		
1	(Constant) Reasonable_consumer	3.369	.878	1.441	.446	2.339	.023
				.231		3.793	.000

a. Dependent Variable: Consumer_behavior

Figure 5: Table 04 :

05

Model	Sum of Squares	df	Mean Square	F	Sig.
Regression	23.777	1	23.777	9.822	003 a
1 Residual	140.406	58	2.421		
Total	164.183	59			

a. Predictors: (Constant), Express_implied_claims
b. Dependent Variable: Consumer_behavior

Figure 6: Table 05 :

06

Model		Unstandardized Coefficients			Standardized Coefficients	t	Sig.
		B	Std. Error		Beta		
1	(Constant) Express_implied_claims	4.200	.762	1.476	.381	2.846	.006
				.243		3.134	.003

a. Dependent Variable: Consumer_behavior

Figure 7: Table 06 :

07

Model	Sum of Squares	df	Mean Square	F	Sig.
Regression	30.549	1	30.549	13.259	001 a
1 Residual	133.635	58	2.304		
Total	164.183	59			

a. Predictors: (Constant), Misleading_by_omission
b. Dependent Variable: Consumer_behavior

Figure 8: Table 07 :

08

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant) Mislead- ing_by_omission	3.445 .863	1.479 .237	.431	2.329 3.641	.023 .001

a. Dependent Variable: Consumer_behavior

Figure 9: Table 08 :

9

Model		Sum of Squares	df	Mean Square	F	Sig.
	Regression	25.669	1	25.669	10.748	.002 a
1	Residual	138.514	58	2.388		
	Total	164.183	59			

a. Predictors: (Constant), Materiality
b. Dependent Variable:Consumer_behavior

Figure 10: Table 9 :

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