IMPACT OF AD-SKEPTICISM ON CONSUMER CYNICISM

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ABSTRACT

With the focus of the companies shifting more towards an advertising dominated promotion strategy, the importance of the research efforts in this field cannot be overstated. Whether this hyper-advertising is really needed by the companies today or not needs to be studied. Similarly, how do we define the negative feeling toward advertising based on its antecedents like dimensions of personality and an individual’s consumption experience; and its effect on the trust or distrust towards the marketplace should be analyzed in detail. Drawing on the concepts from relevant areas, a model of the impact of consumer’s personality and consumption experience on his skepticism toward advertising, and subsequently its effect on his cynical behaviour has been theoretically developed.

INTRODUCTION

Advertising has become the backbone of today’s marketplace communication. No product promotion is considered to be complete in today’s world without its advertising component. But is too much advertising not creating a clutter in the consumer’s mind and life? Can advertising truly always be beneficial to the company or the brand that it’s trying to cater to, or might it actually result in having a deteriorating effect on the sales of the product because of the negative connotation that is attached to it. Not every individual is bound to like the advertisements being bombarded at him all through the day, and not every consumer is going to believe the claims that are being made by the products in these advertisements. As all individuals have their own personality traits, they are bound to react differently to any situation they face in life, including their reactions toward advertising in general. Similarly, each consumer has a different consumption experience over a series of transactions that he has made in his entire lifetime. And these consumption experiences, whether positive or negative, whether in tandem with the advertisement claims, or in reverse, will also have an effect on how he perceives the advertising world. On similar lines, every person is expected to
have a varying opinion about the marketplace in general, as to whether the companies are honest or do they believe only in making profits, even at the cost of their consumers. In the present study we are trying to analyze the impact of an individual’s personality and consumption experience on the way he perceives advertising, and whether this perception about advertising in general is influencing his thoughts and feelings about the whole marketplace.

**Literature Review**

AMA defines advertising as “any announcement or persuasive message placed in the mass media in paid or donated time or space by an identified individual, company, or organization”. According to Kotler and Keller (2011), advertising is “any paid form of non-personal presentation and promotion of ideas, goods, or services by an identified sponsor”. Advertising is the most visible and the most frequently used tool of promotion adopted by any company or firm (Coulter, Zaltman and Coulter, 2001). Barksdale and Darden (1972) concluded from their study that many respondents found advertising to be unbelievable and unreliable source of information, and felt that it projected an unreal picture of products advertised. As the consumers are bombarded with a continuous flux of advertisements, they are bound to form some attitude toward them, and as expected these attitudes can be both positive or negative. Swanson (1975) found that there had been an increase in the cynicism towards advertising, and a reduced credibility ascribed to it. Pollay and Mittal (1993), in their research, have identified seven factors, three personal utility factors and four socio-economic factors, that can shape a consumer’s attitude. Based on these seven factors, they have classified the consumers into various categories based on the attitudes that the consumers can display toward advertising, such as contended consumers, compromised concerned, conflicted Calvinists, deceptiveness wary, degeneracy wary and critical cynics (Pollay and Mittal, 1993). According to them, critical cynics are those who disagree that advertisements fulfil any of the three personal uses, and who have no compensating perceptions about their economic benefits too (Pollay and Mittal, 1993). Coulter, Zaltman and Coulter (2001) used Zaltman Metaphor Elicitation Technique to again study the consumer attitudes toward advertising. According to them, these “attitudes are a function of the consumer’s perceptions about the various aspects of advertising” (Coulter, Zaltman and Coulter, 2001). Deriving from Pollay and Mittal (1993), they studied these attitudes related to economic effects, personal uses and societal effects of advertising. In their study, they also classified the consumers into three groups on the basis of these attitudes shown - ambivalents, skeptics and hostiles. The hostiles had very negative impressions about advertising, and did not see any positive value attached to it, neither in personal uses, nor in economic or societal
values fulfilled (Coulter, Zaltman and Coulter, 2001). This third group of hostiles was found to be quite similar as the critical cynics group discovered by Pollay and Mittal (1993). This negative attitude towards advertising, once developed, is bound to impact a consumer’s future assessments too. Darke and Ritchie (2007) have found that deception through advertisements make consumers distrustful of other future advertisements also, not necessarily only for that same brand. Thus, it becomes quite imperative to study the impact of advertising on consumer cynicism. Obermiller and Spangenberg (1998) define ad-skepticism as disbelief toward advertising claims; however, their use of the word ‘skepticism’ was limited only to the sense of disbelief, and they didn’t take the motives of advertisers, value of information provided by advertising, appropriateness and intrusiveness of advertising into account while constructing their scale (Obermiller and Spangenberg, 1998). According to them, ad-skepticism is a belief about advertising, and it is bound to affect a consumer’s attitude toward the general marketing and business practices (Obermiller and Spangenberg, 1998).

**H1: A consumer’s skepticism towards advertising will have an effect on his cynicism towards the marketplace.**

Dean, Brandes and Dharwadkar (1998) have defined cynicism as an attitude composed of beliefs, affect and behavioural tendencies. The organizational cynics believe that their workplace lacks rectitude, and they show contempt, anger, distress etc. toward the organization, and finally their behaviour takes a negative and disparaging route (Dean, Brandes and Dharwadkar, 1998). Andersson and Bateman (1997) have assumed implicitly in their hypothesis that employees who are cynical at their workplace, generally show cynicism toward life experiences. Applying similar considerations in the consumer cynicism research field, Chylinski and Chu (2010) have summarized cynicism as a process which relates the three components - cognitive, affective and behavioural reactions. Odou and Pechpeyrou (2011) have considered four different types of consumer cynicism - defensive, offensive, subversive and ethical, and have tried to integrate these four types and relate them to resistance and anti-consumption behaviour. For the present study, the defensive cynicism is being taken into consideration which is proposed to be a coping psychological strategy against the firm’s persuasion attempts, where the consumers interpret advertising as being deceiving and distrustful (Odou and Pechpeyrou, 2011). This defensive cynicism is evident in the individual purchase actions of a consumer when he starts distancing himself from the brand or the product. According to Chylinski and Chu (2010), consumers develop cynicism towards a particular firm when they interpret the firm’s actions to be incongruent with their own goals and values, and this cynicism rises with repeated goal or value incongruence.
Helm, Moulard and Richins (2015) while developing their scale to measure a consumer’s cynicism toward the whole marketplace, defined consumer cynicism as an attitude, which perceives firms to be opportunists, and believes that this opportunism leads to the creation of a harmful marketplace. While the scale developed by Chylinski and Chu (2010) measured consumer cynicism behaviours directed at a particular firm, Helm, Moulard and Richins (2015) developed a scale which measured the cynicism attitude towards the marketplace (Helm, Moulard and Richins, 2015). The three facets of consumer cynicism that were identified by them during scale development were general opportunism displayed by firms, opportunism displayed by the firms that were specifically directed at the consumers, and the deceptive marketing practices adopted by the firms (Helm, Moulard and Richins, 2015). While trying to prove the convergent validity of their scale, they found a positive correlation between consumer cynicism and the SKEP scale developed by Obermiller and Spangenberg (1998).

As numerous studies predict consumer cynicism arising as a result of a company’s advertising strategies, one important observation that ensues is - all consumers are not equally likely to become cynics towards advertising. There must be some factors that must be impacting a consumers’ beliefs about advertising and are consequential in shaping their attitude. Obermiller and Spangenberg (1998), while developing their scale for measuring ad-skepticism, considered two antecedents that affect ad-skepticism - personality traits and consumption experiences. While age and education (intelligence) were proposed as the factors that determine consumption experiences, cynicism and self-esteem were considered as the personality traits that would affect skepticism toward advertising. According to their findings, there was an increase in ad-skepticism with the age of the respondents, as age was used as a surrogate to measure the quality of accumulated customer experiences. While the impact of cynicism trait was not validated, the self-esteem trait showed a positive correlation with ad-skepticism, proving that people with higher self-esteem show more skepticism (Obermiller and Spangenberg, 1998). As personality plays an important role in determining a person’s attitude toward a target, and since consumer cynicism is considered as an attitude, it is logical to hypothesize that an individual’s personality traits will be a major factor that will impact his cynicism towards advertising.

H2: A consumer’s personality traits will impact his skepticism toward advertising.

H3: A consumer’s consumption experience will have an impact on his ad-skepticism.

In the earlier times, there was no concrete convergence on the particular definition and dimensions of personality as a
construct, but over the years a clearer picture has emerged with most of the personality psychologists conforming to five broad dimensions that can be included in structure and concepts of personality. Researchers have agreed upon these five robust factors, even though there is some variability in the taxonomy that has been used in representing these factors. McDougall (1932), in his pioneering work on the categorization of personality traits, has identified five discernible yet inextricable factors comprising the personality construct - intellect, character, temperament, disposition and temper. According to him, all individual personalities are disparate and compound, yet the basic elemental factors consisting of all these personalities are same (McDougall, 1932). The most noteworthy and doctrinal contribution to this taxonomy is credited to Norman (1963), whose labels of the five factors - “Extraversion”, “Emotional Stability”, “Agreeableness”, “Conscientiousness” and “Culture” have been cited as, in due course, as the “Big Five” (Barrick and Mount, 1991). The reason for selecting this taxonomy for our present study is that it is a universally accepted framework (Judge and Zapata, 2015). There are many well established scales for measuring the Big-five personality dimensions; however, all of these are time-consuming and not practical for the present study’s scope. According to prior research, when situation is not ideal for surveying using long instruments, shorter scales have their own advantages even though they are not as accurate as their longer versions (Gosling, Rentfrow and Swann Jr., 2003). They help in eliminating the redundancy and its associated distress and weariness while answering the questionnaire as stated by Robins et al. (2001) (Gosling, Rentfrow and Swann Jr., 2003). Based on their research, Gosling, Rentfrow and Swann Jr. (2003) came up with a ten-point personality scale which was tested for convergent and discriminant validity and test-retest reliability, in which they adopted a similar terminology as used by Norman (1963), where the five personality dimensions considered were coined as “Extraversion”, “Emotional stability”, “Agreeableness”, “Conscientiousness” and “Openness to experience” (Gosling, Rentfrow and Swann Jr., 2003).

Even though the word ‘cynicism’ has been frequently associated with a consumer’s attitude towards advertising, not much work has gone into the study of this term in the advertising and consumer behaviour space, especially not much empirical study has been done to quantify the impact of advertising on consumer cynicism. As all consumers are not expected to show uniform cynicism, the effect of various moderating factors on the impact of beliefs about advertising on consumer cynicism have to be taken into account. As Obermiller and Spangenberg (1998) have proposed, these factors can either be situational or dependent on the particular consumer. The individual factors that are being taken into consideration are
knowledge or perception of the consumer of what the advertiser is trying to achieve through its advertisements (consumer perception knowledge), and the motivation or involvement level of a consumer while experiencing the advertisement (Obermiller and Spangenberg, 1998). If a person has a better knowledge about an advertiser’s intention, he is expected to be more cynical about a particular advertisement. Similarly, higher involvement with an advertisement is going to increase the cynicism of a consumer if his consumption experience is negative. In addition to these individual moderators, the situational moderators that will determine the impact of advertising on consumer cynicism are the product or claim type and the medium of the advertisement. While studying the moderating effect of product/claim type, it is suggested that the three types of product - search, experience and credence, will trigger different levels of cynicism in a consumer (Obermiller and Spangenberg, 1998). Consumers would be most cynical about credence goods claims, moderately cynical of experience goods, and the least cynical about the search goods claims (Obermiller and Spangenberg, 1998). Similarly, the different mediums of advertising will impact consumer cynicism to different extents. While a less intrusive medium like print media might generate a lesser degree of consumer cynicism, a more intrusive medium like television advertisement will affect a consumer to a higher extent.

**H4:** Knowledge/expertise of a consumer will act as a moderator on the effect of advertising on his cynicism.

**H5:** Motivation/involvement of a consumer will have a moderating effect on his cynicism.

**H6:** Product/claim type will moderate the impact of advertising on consumer cynicism.

**H7:** Medium of advertisement will act as a moderator on consumer cynicism.

**Method**

The current study aims at verifying the impact of advertising skepticism on a consumer’s cynicism, and the moderators as proposed in the hypothesized model have not being pursued in the present research.

**Sample:**

The questionnaire was distributed to 528 employees of a particular organization, out of which 302 were returned, signalling a response rate of 57%, and 255 responses were finally considered for our study after eliminating incomplete and erroneous entries. The sampling method used was convenience sampling as the organization under consideration was easily accessible for data collection.

**Measure:**

The questionnaire for the study was designed based on literature review done. The questionnaire had 2 sections. The first section dealt with capturing demographic details of the respondents like gender, age
and education level, which will capture the variable - consumption experience. The subsequent section had 27 items meant for operationalizing the 3 constructs which are part of the research model. All statements were presented on a 7-point extended Likert scale with 1 being “Strongly Disagree” to 7 being “Strongly Agree”. This section consisted of questions generated from 3 different scales - Ten-Item Personality Inventory (TIPI) scale (Gosling, Rentfrow, Swann Jr., 2003) for measuring the personality traits of an employee; SKEP scale (Obermiller and Spangenberg, 1998) for measuring the customer’s skepticism toward advertising; and the items included in the Consumer Cynicism scale as developed by Helm, Moulard and Richins (2015) to measure a consumer’s general cynicism toward the marketplace.

**Analytical Techniques:**

Descriptive research design was employed to study the impact of customer’s personality dimensions and his consumption experience on his skepticism toward advertising, and subsequently on his cynicism toward the marketplace. A factor analysis was done for SKEP and Consumer Cynicism constructs, but not for Personality construct as it consists of two items per sub-component. Internal consistency reliability of the items was tested using Cronbach alpha value. Box plots were generated to analyze the descriptive statistics of the data collected. Normality of the data was tested by using Shapiro-Wilk’s test, and plotting the probability density function. The relationship between personality traits and advertising skepticism was analyzed using Pearson’s correlation coefficient to ensure that the constructs do not show multicollinearity with a correlation of more than 0.9 magnitude. Linear regression analysis was done between various constructs to find out the strength and significance of the relationships between them. The model validity was tested, and its goodness of fit analyzed.

**Data Analysis**

The general characteristics of the 255 respondents are given in Table 1. Factor analysis using principal component analysis and varimax rotation was done for ad-skepticism and consumer cynicism constructs after data was gathered. The 9 item SKEP data was submitted to PCA. A single factor was extracted with Eigen Value of 5.862, and consisted of all the 9 items (SKEP 1, 2, 3, 4, 5, 6, 7, 8 and 9). The factor explained 65.136% of variance which is above the minimum acceptable value of 50%. The factor analysis (PCA) of the 8 item Consumer Cynicism data resulted in the extraction of two factors consisting of 4 items from the scale. After two iterations, deleting the items for cross-loading, two factors were extracted with Eigen Values of 2.350 and 1.047. The first factor with items (CYN 7 and 8) comprises of the components which show that companies are willing to do anything to improve their profit margins; and the second factor consisting 2 items (CYN 1 and 3) reflects the capability of the
company deceiving the consumers and going against law. The 2 factors explained 84.919% of variance which is again above the minimum acceptable value of 50%.

A reliability test was done on the reduced scales of the constructs. The Cronbach Alpha score for the personality, ad-skepticism and consumer cynicism constructs was found to be 0.772, 0.931 and 0.762 respectively. The Cronbach alpha scores of the factors comprising the three constructs which are given in Table 2 were found to have a value > 0.7 for all the factors, thus, guarantying that the scales used for the research are reliable and internally consistent. However, the Cronbach Alpha score for age and education factors was found to be below the desired level. This might be because of the reason that these two parameters are not an appropriate indicators of a consumer’s experience. Henceforth, these two parameters are dropped from the data analysis and some other variables capturing the consumption experience will be considered in any future research.

The descriptives of the various variable data are mentioned below in Table 3. The analysis of the box plots of these constructs as shown in Figures 2, 3 and 4 establish that there are no outliers present in the data. The density functions of the constructs were also plotted in Figures 5, 6 and 7 to gather an idea about how their probabilities are distributed.

To ensure that the model doesn’t get impacted from multi-collinearity, the Kendall rank correlation coefficient was calculated between gender, age and education of the respondents, as these are dummy variables, and the scores were found to be less than 0.9 in all the cases. Similarly, the correlation coefficients between personality, ad-skepticism and consumer cynicism were also found to be lower than 0.9 in every case as given in Table 4, thus, no further handling of variables was needed.

Shapiro-Wilk’s test was conducted for various data sets, and it was found that none of the variables satisfied the requirements to be classified as normal distribution. The personality Shapiro test resulted in a p-value of 0.0043; for ad-skepticism, it was 5.434e-07; and for consumer cynicism, the p-value came out to be 0.00015. As all the three p-values are below the desired level, thus parametric tests cannot be applied for them, and instead, non-parametric tests were conducted for the same.

The Wilcoxon rank sum test with continuity correction for consumer cynicism based on the gender of the respondent resulted in W = 4570 with a p-value of 0.7299. As this p-value > 0.5, we do not reject the null hypothesis, and thus, no significant difference was found in the consumer cynicism level between the two genders. Similarly, as we have dropped age and education as variables which can accurately measure a consumer’s experience due to poor reliability scores, they were used only to compare the consumer cynicism based on the groups.
according to them. To compare the group medians, we used Kruskal-Wallis test, as the group samples are independent of each other. The p-value for the Kruskal-Wallis test of consumer cynicism based on the groups created according to the age and education of the respondents was 0.5227 and 0.2476. Fligner-Killeen test of homogeneity of variances for consumer cynicism based on age, resulted in p-value of 0.4538 and based on education, gave a p-value of 0.664. As both the p-values are more than 0.05, we can validate the results of the Kruskal-Wallis test, and thus, the medians of the various groups according to age and education are assumed to be equal.

While plotting the regression line between consumer cynicism and ad-skepticism through the origin represented in Figure 8, the estimate value of $\beta$, i.e., ad-skepticism coefficient estimate was found to be 0.407490, and the other findings are summarized as adjusted R-squared = 0.971, F-statistic is 8543 on 1 and 254 DF with a p-value < 2.2e-16. The p-value of the Shapiro-Wilk’s test on the residuals was found to be 0.99087, which is > 0.05. To predict the stability and usability of the regression equation, regression diagnostics were run on the model. There was no fixed pattern found in the residual values plot, thus, confirming that the model does not suffer from any heteroscedastic variance. The points in the Normal Q-Q plot were found to be more or less lying on the predicted line, and thus, we can safely claim that the residuals form a normal distribution in this case. The same was also confirmed by the Shapiro-Wilk’s test on the residuals, as already mentioned in the previous paragraph. No fixed pattern was found in the scale location plot too, thus, further strengthening the viability of the model. Finally, no overtly detectable outliers were found to be there in the leverage plot. All these findings are shown in Figures 9, 10, 11 and 12. A cross-validation test was run on the linear model between consumer cynicism and ad-skepticism using both 3-fold and 10-fold cross-validation techniques as shown in Figure 13. The model was found to be significant with F value of 8543 and p-value < 2e-16. The overall mean square was 8.93 (for 3-fold validation) and 8.94 (for 10-fold validation).

As an appropriate linear regression model could not be fitted to explain the relationship between personality and ad-skepticism, a non-linear regression was carried out to find the desired relationship. An exponential non-linear least squares model (ad-skepticism ~ a * personality ^ b) was fitted to the data, and the results are summarized as - estimate of ‘a’ = 0.99525, estimate of ‘b’ = 0.76464, both with significant p-value of 5.37e-08 and less than 2e-16 respectively. The residual standard error was found to be 2.869 on 253 degrees of freedom, and the achieved convergence tolerance was 8.883e-06. The regression is shown in Figure 14. When the regression diagnostics were run and the residuals were plotted as given in Figure 15, they were found to be
approximately normally plotted (Q-Q plot), without any evidence of autocorrelation or heteroscedastic variance. Both the Shapiro-Wilk test and Runs test resulted in p-value greater than 0.05, further proving the normality and no-autocorrelation of the residuals. The predicted non-linear least squares model was cross-validated using leave-one-out cross validation technique and the plot was fitted to the data points. The leave-one-out mean square error was found to be 8.29957, whereas the mean square error value was 8.16644. The cross-validation plot is given in Figure 16.

**Findings and Discussions**

The objective of the current study was to analyze the impact of a consumer’s personality traits and his consumption experience on the skepticism that he shows toward advertising in total, and in turn its impact on his general cynicism toward the marketplace. A model was developed by using the big-five personality dimensions, the SKEP scale for measuring ad-skepticism, and the consumer cynicism scale. Results from the empirical research provide support for the following hypotheses that were being tested.

Employee’s personality was found to have a correlational impact on his skepticism toward advertising, but instead of finding a linear regression between personality and ad-skepticism, a non-linear effect was predicted between the two. The relationship followed a non-linear curve, in which ad-skepticism was found to be dependent on an exponential function of personality.

Though, personality was found to have an effect on ad-skepticism, same could not be concluded with respect to his consumption experience, which was being measured with the help of his age and education levels. This might be because of the variables - age and education level, may not be appropriate for capturing a consumer’s experience. A person of considerable lesser age and still in his earlier stages of education might have gained significantly more consumer experience than his older and more educated counterpart due to changes in the buying scenario.

Till date research has proposed the fact that a consumer’s skepticism toward has an effect on his cynicism level. Substantiating this concept, it was found that a person’s ad-skepticism has a correlational effect on his consumer cynicism. There exists a linear regression between the ad-skepticism and consumer cynicism constructs according to the findings of present research.

Even though age and education were not found to have any correlational impact on a consumer’s ad-skepticism, still while studying the effect of the demographic variables of a consumer on his cynicism levels, it was concluded that an employee’s gender, age and education level didn’t have a significant differentiating impact on his consumer cynicism among the various groups.
Conclusion

The study investigated the impact of a consumer’s personality and his consumption experience on his skepticism toward advertising, and in turn, its impact on his cynicism toward the marketplace. It was found that the personality of a person affects his ad-skepticism in a significant way, though not in a linear relationship, but rather in a non-linear manner. The consumption experience of the individual as measured by his age and education, was however found to have no impact on his skepticism toward advertising in general. Similarly, the skepticism of a consumer toward advertising was also found to impact his cynicism levels toward the general marketplace linearly. If these relationships can be understood perfectly by a company, then it can definitely improve its market position by coming up with appropriate advertising strategies, and also making sure that it doesn’t over-burden the audience with its marketing campaign and communications.

References


McDougall, W., 1932. Of the Words Character and Personality. Character and Personality, 1, 3-16.


Appendix

I. Questionnaire:

A. Demographic data
1. What is your gender?
   (a) Male (b) Female
2. Which of the following categories describe your age?
   (a) 21-30 (b) 31-40 (c) 41-50 (d) 51-60
3. What is your education level?
   (a) Below 10th (b) 10th pass (c) 12th pass (d) Graduate (e) Post graduate (f) Doctorate

B. Personality dimensions (TIPI Scale by Gosling, Rentfrow and Swann Jr., 2003)

(Rate on a scale from 1 to 7 where “1 - disagree strongly, 2 - disagree, 3 - disagree somewhat, 4 - undecided, 5 - agree somewhat, 6 - agree, 7 - agree strongly”)

I see myself as:

4. Extraverted or enthusiastic.
5. Critical or quarrelsome.
6. Dependable or self-disciplined.
7. Anxious or easily upset.
8. Open to new experiences or complex.
9. Reserved or quiet.
10. Sympathetic or warm.
11. Disorganized or careless.
12. Calm or emotionally stable.
13. Conventional or uncreative.

C. Advertising skepticism (SKEP Scale by Obermiller and Spangenberg, 1998)

(Rate on a scale from 1 to 7 where “1 - disagree strongly, 2 - disagree, 3 - disagree somewhat, 4 - undecided, 5 - agree somewhat, 6 - agree, 7 - agree strongly”)

14. We can depend on getting the truth in most advertising.

15. Advertising’s aim is to inform the consumer.

16. I believe advertising is informative.

17. Advertising is generally truthful.

18. Advertising is a reliable source of information about the quality and performance of products.

19. Advertising is truth well told.

20. In general, advertising presents a true picture of the product being advertised.

21. I feel I have been accurately informed after viewing most advertisements.

22. Most advertising provides consumers with essential information.

D. Consumer Cynicism (Consumer cynicism scale by Helm, Moulard and Richins, 2015)

(Rate on a scale from 1 to 7 where “1 - disagree strongly, 2 - disagree, 3 - disagree somewhat, 4 - undecided, 5 - agree somewhat, 6 - agree, 7 - agree strongly”)

23. Most companies do not mind breaking the law; they just see fines and lawsuits as a cost of doing business.

24. Most businesses are more interested in making profits than in serving consumers.

25. Companies see consumers as puppets to manipulate.

26. Manufacturers do not care what happens once I have bought the product.

27. If I want to get my money’s worth, I cannot believe what a company tells me.

28. Most companies will sacrifice anything to make a profit.

29. To make a profit, companies are willing to do whatever they can get away with.

30. Most businesses will cut any corner they can to improve profit margins.

II. Tables:

1. Descriptive of the Respondents
2. Reliability Analysis

<table>
<thead>
<tr>
<th>CONSTRUCT</th>
<th>FACTORS</th>
<th>CRONBACH ALPHA</th>
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<td>Emotional Stability</td>
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<td>Agreeableness</td>
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<td></td>
<td>CYN Factor 2</td>
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3. Descriptive Statistics

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<th>MEAN</th>
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<td>17</td>
<td>26</td>
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<td>18.453</td>
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4. Correlation Matrix

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<th>AD-SKEPTICISM</th>
<th>CONSUMER CYNICISM</th>
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</thead>
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<td>AD-SKEPTICISM</td>
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<tr>
<td>CONSUMER CYNICISM</td>
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<td>0.751</td>
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III. Figures:

1. Hypothesized Model

![Hypothesized Model Diagram](image)

2. Personality Box Plot

3. Ad-skepticism Box Plot

4. Consumer Cynicism Box Plot

5. Personality Density Function

6. Ad-Skepticism Density Function

Impact of Ad-skepticism on Consumer Cynicism
7. Consumer Cynicism Density Function

8. Consumer Cynicism - Ad-skepticism Regression Line

9. Consumer Cynicism - Ad-skepticism Residual vs. Fitted Plot

10. Consumer Cynicism - Ad-skepticism Residual Normal Q-Q Plot
11. Consumer Cynicism - Ad-skepticism Residual Scale Location Plot

12. Consumer Cynicism - Ad-skepticism Residual vs. Leverage Plot

13. Cross-validation of Consumer Cynicism - Ad-skepticism Linear Model
14. Ad-skepticism - Personality Non-Linear Regression

16. Cross-validation of Ad-skepticism - Personality Model

15. Ad-skepticism - Personality Residual Analysis