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Gen Z and Millennials Behavioural Intention towards Mobile Social Media Advertising in Kathmandu Valley

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Abstract

Background: Mobile social media advertising has become an important marketing tool as the use of smartphones and social media platforms continues to grow among younger generations. In Kathmandu Valley, businesses increasingly rely on mobile advertisements to reach Gen Z and Millennials, making it important to understand their perceptions, attitudes, and behavioral intentions toward such advertising.

Purpose: The purpose of this study is to understand the adaptation of mobile social media advertising on consumer behavioral intention and identify effective marketing strategies that businesses can use to achieve their marketing goals.

Design/methodology /approach: This study adopts an explanatory research design based on the Mobile Technology Acceptance Model. A total of 406 respondents were selected using a non-probability sampling technique, specifically convenience sampling. The data collected was analyzed using both descriptive and inferential statistical methods.

Findings: The findings indicate almost equal participation of male and female respondents, most of whom have tertiary education. The major issues identified include the use of ad-blocking software and ad fatigue. Respondents also suggested the importance of proper planning, strategic advertising approaches, and stronger safety and security measures.

Conclusion: The study concludes that mobile usefulness is the most influential factor affecting behavioral intention toward mobile social media advertising. Factors such as adblockers and perceived critical mass influence mobile ease of use and usefulness, which further affect behavioral intention. Additionally, homophily directly influences behavioral intention. Businesses should therefore focus on improving mobile usefulness and creating engaging, informative, and user-friendly advertising content to enhance interaction and build a loyal customer base.

Keywords: Mobile social media, Digital Advertising, Behavioral intention, ad blocker

1. Introduction

The term promotional messages given to customers through online media channels is frequently used to describe digital advertisement (Chen et al., 2016; Lee & Cho, 2020; Evans, 2009; Fourberg et al., 2021). Mobile social media revolution redefined a fundamental shift in how marketers engage with and connect with their consumers (Ghose et al., 2019; Lin & Lu, 2015; Wong, Tan, Tan, et al., 2015) is becoming a prominent concern for researchers and professionals across various fields (Jung et al., 2016; Sharmin et al., 2021; Wong et al., 2022). Since the introduction of mobile social media, the online world has developed into one that is totally interactive and collaborative where companies are allocating a larger portion of their advertising spending to social networking sites (SNSs) for advertising globally (Jung et al., 2016; Saxena & Khanna, 2013). Due to the increasing prominence of social media, businesses have placed a strong emphasis on peer-to-peer consumer interaction through these channels, with a central focus on establishing and maintaining stakeholder relationships and capitalizing on personalized recommendations and word-of-mouth promotion to enhance overall value (Lou & Yuan, 2019; Wang et al., 2012). Embracing social media for online marketing empowers companies to directly engage with consumers, foster profound connections, and achieve prosperity in the fiercely competitive contemporary market landscape (Ebrahim, 2020; Koay et al., 2021).

Despite social media's growing importance in the mix of marketing communication channels, little is known about how to handle the creative message components of branded social content to enhance psychological engagement (Christy & Tracy, 2015; Wu, 2016). In addition how different types of ad relevance, specifically, personal and social relevance, impact the ad's perceived conversation value and consumer social motivation and further effect consumer ad engagement, is currently a top concern for users (Geng et al., 2021), the rising use of ad-blocking software, apps and extensions among mobile users, has resulted in ad fatigue and the need for businesses to create engaging and unique ad campaigns (Dhir et al., 2018; Miltgen et al., 2019; Tudoran, 2019).

The origins of digital advertising are debated, but according to Tim O'Reilly, creator of the web portal Global Network Navigator (GNN), the first commercial launched on GNN in 1993 and required "special license from the National Science Foundation." Others cite to a banner ad sponsored by AT&T and featured on the Hot-Wired website in 1994 (Ratliff & Rubinfeld, 2010; Wong et al., 2022). Google introduced its AdWords program in October 2000, which featured advertisements on Google search results pages, along with SMS advertising, which debuted around the same time (Chaffey & Chadwick-Ellis, 2016; Chen et al., 2016). Recent advancements include real-time bidding, QR code advertising, promoted tweets, mobile ads, and the use of deepfake technology in election campaigns (Campbell et al., 2022).The potential integration of wireless communications, edge computing, and virtual reality technologies in the form of a wireless edge Metaverse has also been proposed for future advertising strategies.

Though, the best mobile social media advertising platform for both small and large scale business is Facebook, due to its low cost per targeted distribution (Huang et al., 2019; Mekawie & Hany, 2019; Miller, 2018) other popular platforms such as Messenger, Twitter, LinkedIn, Google apps, WeChat, YouTube, TikTok, Instagram, and WhatsApp also have become integral parts of the business landscape (Muangmee, 2021; Sharmin et al., 2021). offering direct customer engagement opportunities and access to a substantial clientele when utilized effectively and have provided marketers with new opportunities to reach and engage with their target audience in various regions, including South Africa, Japan, Egypt, Switzerland, India, and Australia, (Muangmee, 2021; Sharmin et al., 2021; Koay et al. 2021). Further, China's digital economy grows rapidly, especially on mobile platforms, new and imaginative advertising formats emerge, posing a threat to the old advertising sector. Russia has seen a significant increase in digital marketing expenditures (Zozulya et al., 2021), while Israel has experimented with new digital ad formats to capture client attention, such as display ads, pop-ups, and video ads. Advertisers and publishers are looking for new ways to catch customers' attention as they fight to block them (Zimand-Sheiner et al., 2020).

Digital marketing is reaching new heights in Nepal thanks to the country's expanding internet and social media user bases which companies are utilizing as effective methods (Rimal, 2019) which has provided a free, fast, secure way of marketing to the people due to which many people specially youth are attracted to it (Karki, 2020). In 1998, Mercantile Communications, a corporate institution, launched nepalnews.com as a platform for newspapers to upload their news content into cyberspace which took a true form with the launch of kantipuronline.com, started reporting and webcasting online news contents in addition to uploading newspaper contents. In Nepal, the major advertising platforms utilize a diverse range of strategies, including SEO, PPC, Email Marketing, and mass media channels like online newspapers, along with popular international social media platforms such as Facebook, Instagram, LinkedIn, Twitter, and YouTube. For reaching the local audience, Hamrobazar, Nayabazar, and Sastodeal are the primary mobile social media platforms effectively utilized in the domestic context.

The significance of mobile social media advertising, which allows businesses to monitor and evaluate the impact of their marketing campaigns in real time, enabling them to modify their strategies accordingly (Mangold & Faulds, 2009; Schoefer et al., 2019) and benefits at effectively reaching the intended audience based demographics, interests, and behaviors to make ads more personalized and emphasize how dynamic and compelling mobile social media advertising material, such as videos, animations, and other multimedia, increases brand awareness, customer engagement, and ultimately leading to revenue generation (Laurell et al., 2019; Lou & Yuan, 2019). To secure the long-term survival of the digital advertising ecosystem and the effectiveness of social media advertising, it is crucial to comprehend the scale of the ad-blocking issue and its causes (Wielki, 2020; Wielki & Grabara, 2018).

Some of the research questions still need to be explored in the field of mobile social media ads in Nepal are What is the effectiveness of mobile social media advertisements in terms of generating consumer engagement and purchase intent? What are the factors that influence individuals' behavioral intentions? What are the challenges faced by consumers due to mobile social media advertising? What is the possible managerial solution to reduce the challenges? This study is to understand the adaptation of mobile social media advertising on consumer behavior intention and identify effective marketing strategies that businesses can use to achieve their marketing goals in the world of ad blockers

2. Literature Review

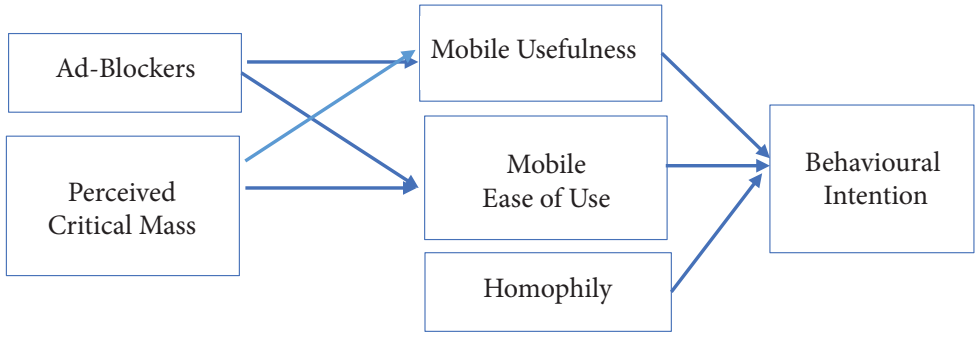
Conceptual Framework and Hypothesis Formulation

Several theories are discussed which concern behavioral intention and mobile social media advertising. The major theories that are considered during the study are Mobile Technology Acceptance Model (MTAM) (Ooi & Tan, 2016), Reversal Theory (Apter, 1984), Unified Theory of Acceptance and Use of Technology (Venkatesh et al., 2003), Theory of Reasoned Action/ Planned Behavior (Knauder & Koschmieder, 2019), Social Learning Theory (Muro & Jeffrey, 2008).

MTAM comprises of two constructs that are tailored for the mobile environment: mobile usefulness and mobile ease of use which capture the reaction of mobile users in a more accurate manner as mobile users are reacting differently compared to the conventional digital environments (Ooi & Tan, 2016). Reversal theory can be used to create effective advertisements that can capture the attention of consumers while they are in either telic or paratelic states. Social learning theory centers around the idea that people acquire knowledge and skills by watching and replicating the actions and behaviors of those around them (Muro & Jeffrey, 2008). The Unified Theory of Acceptance and Use of Technology (UTAUT) model aims to comprehend how individuals adopt and utilize technology, considering factors such as their expectations of performance, ease of use, influence from their social environment, and enabling circumstances (Venkatesh et al., 2003). The Theory of Reasoned Action/Planned Behavior comprehend and forecast human behavior by investigating how attitudes, social norms, and perceived control over actions shape individual choices (Knauder & Koschmieder, 2019). All these theories talk about the process and influencing factors for behavioral intention.

Among these theories, the MTAM framework justifies studying which has been extended and applied in various contexts. Ooi & Tan (2016) used the MTAM to investigate secure cloud computing adoption, while Ooi et al., (2021) explored cyberbullying on social media using the BGCM and MTAM. (Wong et al., 2022) examined mobile social media marketing adoption, and Yan et al. (2021) focused on m-payment adoption using QR code technology. Additionally, Ooi et al. (2018) revised the MTAM to study mobile social networks' ongoing use for learning purposes, emphasizing the importance of attitude, beliefs, and behavior in the framework. In this research, Wang's extended MTAM model, which integrates social media metrics, is utilized, and adapted to examine the adoption of mobile social media marketing among digital natives. The study investigates factors such as mobile usefulness, ease of use, network relationships, social influence, and introduces an additional factor, ad-blocker. The findings offer valuable insights into the effectiveness of mobile social media marketing strategies for the digital native population (Wong et al., 2022).

Figure 1: Conceptual Framework



Mobile usefulness and Behavioural Intention

The central idea of the Mobile Technology Acceptance Model, mobile usefulness, outlines how users view the value of mobile technology (Ooi & Tan, 2016). Additionally, the TAM suggests that individuals accept information technology if they believe in its positive performance (Davis, 1989), and thus will increase the tendency to use it frequently. In the past, a key element in encouraging the intention to utilize technology has been its usefulness (Robinson, 2017). Mobile usefulness significantly affects usage intention in the context of individual behavior and adoption tendency (Ooi & Tan, 2016). This association has also been discovered in studies on various mobile technology applications, including mobile payments, advertising, marketing, and social media in universities (Pan et al., 2015; Wong, Tan, Tan, et al., 2015). Studies have consistently shown that positive user perception of mobile technology applications leads to higher utilization rates, as evidenced in research on mobile payments Tan et al. (2013), mobile internet services and shopping (Thong et al., 2006), and increased satisfaction with mobile social apps when perceived as helpful Hsiao et al. (2016).

H1: Mobile usefulness is positively associated with behavioural intention.

Mobile Ease of Use and Behavioural Intention

It is described as "the extent to which a person feels that adopting a given system would be efforts-free" (Davis, 1989). Markets are increasingly introducing a wide range of advertising for mobile applications to provide customers with a smooth service experience. Mobile ease of use is a significant factor in the Mobile Technology Acceptance Model, referring to how users perceive the complexity of learning to use mobile technology. Research suggests that when mobile applications are perceived as easy to use, users are more likely to consider them useful, emphasizing the role of ease of use in shaping technology attitudes, even in university contexts (Haghshenas et al., 2012; Hew et al., 2015; Kesharwani, 2019; Ooi & Tan, 2016; Venkatesh et al., 2003). The following hypothesis is thus formulated:

H2: Mobile ease of use is positively associated with behavioural intention.

Homophily and Behavioural Intention

According to Ma et al. (2014), numerous traits, such as status, attitudes, and demographics, are being used to demonstrate homophily. It also discovers that users commonly interact with people who have similar characteristics to them, which encourages greater information exchange (Ma et al., 2014) others want to connect with others who are like them rather than those who are different from them. Homophily in mobile marketing describes how users tend to engage with individuals who have similar opinions, values, and interests, leading to the formation of communication channels that cater to specific target audiences (Phua et al., 2017). This concept, supported by social identity theory, underscores the significance of homogeneous networks in effectively spreading brand messages and shaping customer confidence and reliance on user-generated content (Dijkmans et al., 2015; Leonhardt et al., 2020; Liu-Thompkins, 2012). On the basis of this hypothesis is developed:

H3: Homophily is positively associated with behavioural intention.

Ad blocking, Mobile Usefulness and Mobile Ease of Use

Ad-blocking tools prevent online ads from being downloaded and displayed on users' screens as they browse the Web (Li et al., 2022; Miller, 2018) and can also evade forms of online tracking (e.g., via cookies)(McKee et al., 2023; Suárez & García-Mariñoso, 2021). Typically, ad-blocking tools are available as free downloadable plug-ins and exist for several Web browsers and apps (Pujol et al., 2015). The increasing popularity of ad-blocking software like Ad-block Plus reflects consumer dissatisfaction with intrusive online advertisements (Gordon et al., 2021; Verlegh et al., 2015; Vratonjic et al., 2013) Ad-blocking tools have become essential for mobile users, offering a solution for maintaining a smoother and less intrusive browsing experience on limited mobile screen space while addressing privacy concerns (Çelik et al., 2022; Tudoran, 2019) Despite the trade-off of free access to services in exchange for online ads, research shows that many users, particularly on mobile devices, are reluctant to receive such ads (Khan et al., 2022; Miltgen et al., 2019; Muller et al., 2018). Based on this hypothesis is developed:

H4: Ad-blockers are positively associated with mobile ease of use.

H5: Ad-blockers are positively associated with mobile usefulness.

Perceived Critical Mass, Mobile Usefulness and Mobile Ease of Use

According to Van Slyke et al. (2007), critical mass represents the point at which sufficient users have adopted an innovation, leading to accelerated adoption and self-sustainability. Lou et al. (2000) define perceived critical mass as the extent to which a user perceives that this point has been reached. Research suggests that perceived accessibility in mobile social media marketing reduces effort in positively influencing behavioral intention, while perceived critical mass and the usage behavior of others play a significant role in adoption and value of social technologies (Alalwan et al., 2016; W. Lee et al., 2013; Sledgianowski & Kulviwat, 2009; Wattal et al., 2010). Perceived critical mass has been shown to impact users' online relationships, information sharing, and intention to use Computer-Mediated Communication (CMC) technologies, indicating its potential influence on the intention to use Mobile social media (MSM) (H. Lou et al., 2000; Rauniar et al., 2014).

H6: Perceived critical mass is positively associated with mobile usefulness.

H7: Perceived critical mass is positively associated with mobile ease of use.

The research variable has been chosen and outlined (table) as following:

Table 1: Variable and its Definitions

Constructs	Indicators	Variables	Details	Source
Mobile Usefulness (mu)	mu1	Discovery	Mobile social media ads help me discover new products	(Assimakopoulos et al., 2017; Hsiao et al., 2016; Ooi & Tan, 2016)
	mu2	Competent	More competent in purchasing products by observing MSM ads.	
	mu3	Beneficial	Mobile Social Media (MSM) ads are beneficial in daily life.	
	mu4*	Time	Save a significant amount of time in purchasing products by utilizing MSM ads.	
	mu5	Useful	MSM ads are useful when it comes to purchasing products.	
Mobile Ease of Use (meu)	meu1*	Learning	Learning to browse on mobile social media is easy for me.	(Ooi & Tan, 2016; Robinson, 2017; Tan et al., 2014)
	meu2	Mental Effort	Mobile social media ads require less mental effort	
	meu3	Skillful	Became skillful to browse products (goods/services) using mobile social media ads.	
	meu4*	Knowledge	I can distinguish useful/irrelevant MSM ads without the help of an expert.	
	meu5	Interaction	Interaction with MSM ads is clear and understandable.	
Homophily (hm)	hm1	Thoughts and interests	Most people connect in my social media sites have thoughts and interests that are like mine regarding ads	(Ma et al., 2014; Wang et al., 2019)
	hm2	Attitudes	Most people connect with on social media sites have attitudes like mine regarding ads.	
	hm3	Common/ same	Most people connect with on social media sites have a lot in common.	
	hm4	Backgrounds	Most people connect with on social media sites have backgrounds that are similar to mine.	
	hm5	Purpose	Most people connect with on social media sites have the same purpose as me.	

Perceived Critical Mass (pcm)	pcm1*	Internet Users	Think that many internet users use the same mobile social media platform that use.	(Lim, 2014; Rauniar et al., 2014)
	pcm2	Friends	Feel that many of friends will use MSM in the future.	
	pcm3	Popular among	Meta (Facebook, Messenger, Instagram, WhatsApp) is popular among friends.	
	pcm4	Communication	Anticipate that the people communicate will continue to use same MSM sites in the future.	
	pcm5	Personal experiences	Personal experiences affect how often use the same social media on mobile devices.	
Behavioral Intention (bi)	bi1	Future	Am likely to purchasing products from mobile social media (MSM) ads in the near future.	(Wong, Tan, Tan, et al., 2015)
	bi2	Daily life	Will always try to use MSM to purchase in daily life.	
	bi3*	Traditional Marketing Channel	Am likely to use MSM ads to purchase products instead of traditional ads.	
	bi4	Recommendation	Will strongly recommend to others to purchase products using MSM ads.	
	bi5	Opportunity	Intend to purchase products using MSM ads when opportunities arise.	
	bi6	Influence	Feel that mobile social media (MSM) ads influence to purchase products.	
Ad blocking (ab)	ab1	User friendly	Using a mobile ad blocker will make websites more user-friendly (user experience).	(Miltgen et al., 2019; Muller et al., 2018; Tudoran, 2019)
	ab2*	Private Protection	Using a mobile ad blocker will increase the protection of personal information (privacy protection).	
	ab3	Dissatisfaction	Displeased with websites displaying mobile ads (Dissatisfaction).	
	ab4	Intention	Considering switching to using mobile ad blockers (intention).	
	ab5	Mobile Self efficiency	Can handle mobile devices better than most people do (mobile self-efficacy).	

3. Research Methods

The study utilizes an explanatory research design, which aims to extend and test theories to provide explanations for why events occur (Kothari, 2004). In this study, the purpose is to examine the extent to which changes in one variable can impact other parameters (Mishra & Alok, 2019). Explanatory research focuses on exploring the cause-and-effect relationship and addressing it. According to Bressanelli et al. (2022), explanatory research is suitable for investigating and explaining the relationship between variables. The objective of this study is to investigate the impact of a selected variable on behavioral intention, focusing on an area of research that is relatively new in the context of Nepal.

The study is concentrated on the Kathmandu Valley of Bagmati Providence, Nepal which is made up of the three districts of Bhaktapur, Lalitpur, and Kathmandu (Lawaju et al., 2024). The valley is positioned between 27°32'13" and 27°49'10" north latitude and 85°11'31" and 85°31'38" east longitude at a height of 1,300 meters above sea level (Mohanty 2011), With a total area of 899 square kilometers, the Kathmandu Valley covers 665 square kilometers and has experienced a significant rise in smartphone users (Parajuli et al., 2021). This has led to a surge in digital advertising on mobile social media platforms. The dense population of approximately 2.5 million people in the Kathmandu Valley makes it an ideal location to study consumer behavior and intention towards mobile social media advertising.

To ensure a representative sample, the study utilizes convenience sampling due to the absence of a defined sample frame and uncertainty regarding the number of respondents (Etikan. 2016; Bhandari et al., 2021). Cochran's equation is applied to determine a sample size of 403 (Naing, 2003; Singh et al., 2024). Prior to data collection, a pilot survey is conducted to evaluate the research design and methodology and address any potential limitations (Van & Hundley 2001). Data is collected using a structured questionnaire with a five-point Likert scale. Analysis is performed using PLS-SEM v4.0, Microsoft Excel, and KOBO toolbox, employing descriptive and inferential techniques. Validity and reliability of the data are assessed. The study focuses on diverse individuals from the Kathmandu Valley, aiming to gain insights into customers' perceptions of mobile social media in areas such as preferences, attitudes, social standing, and usage patterns. The findings are presented through visual representations such as tables and graphs.

4. Results

Socio Demographic Characteristics

Table 2: Socio Demographic Characteristics

Title	Category	Number	Percentage
Location	Kathmandu	243	59.85%
	Lalitpur	93	22.91%
	Bhaktapur	70	17.24%
Gender	Male	235	57.88%
	Female	171	42.12%
Age	18-27	214	52.71%
	27-35	134	33%
	35-43	42	10.34%
	43 and above	16	3.94%
Education Level	Master's and above	116	28.57%
	Bachelors	210	51.72%
	Intermediate	59	14.53%
	SLC/SEE	16	3.94%
	Illiterate	5	1.23%

Employment Status/ Occupation	Private Sector	138	33.99%
	Student	98	24.14%
	Self employed	69	17%
	Unemployed	49	12.07%
	Government sector	33	8.13%
Income Per Month	Less than 25000	188	46.31%
	25000-50000	74	18.23%
	50000-75000	72	17.73%
	75000-100000	43	10.59%
	100000 and above	29	7.14%

The study's gender distribution reveals that 57.88% of the respondents are male, while 42.12% are female, which is consistent with Alalwan et al. (2016) findings. The largest age group is comprised of 241 individuals (52.71%) aged 18-27, followed by 134 respondents in the 27-35 age group. The 35-43 age group represents 10% of the respondents (42 individuals), and there are 16 respondents aged 43 years and above. This indicates a significant presence of younger to middle-aged adults, aligning with studies by (Lim, 2014; Shojaee & Azman, 2013; Sim et al., 2014). The majority of respondents (385 out of 406) have a tertiary level of education, while 21 respondents have education below the SLC or equivalent level, similar to findings by (Lin & Lu, 2015; Tan et al., 2016). In terms of occupation, 33.99% (138 individuals) work in the private sector, and 8.13% (33 individuals) are employed in the government sector, as reported by (Wang et al., 2019). The study also explores the monthly income of respondents' families, with a majority earning less than 25,000 rupees per month, and an average monthly income above 75,000 rupees reported by 17.73% of respondents. These findings align with the research of (Lim, 2014), indicating that the majority of participants fall within the lower to middle-income brackets, with a smaller percentage in the higher-income brackets.

Knowledge About Mobile Social Media Advertising

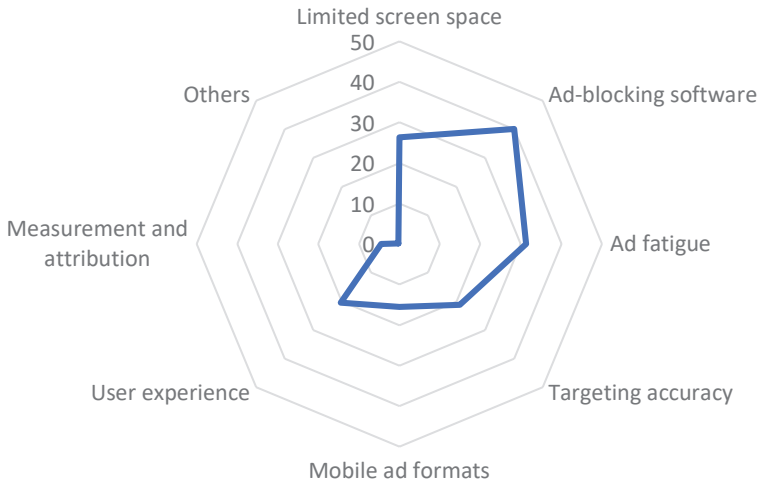
Study involving 406 mobile social media users, it was found that Meta (formerly Facebook) is the most widely used platform, with Facebook (90.39%), Instagram (66.75%), and WhatsApp (57.64%) being the most commonly used sites (Alhabash & Mengyan, 2017).The majority of participants (56.69%) reported spending more than 3 hours daily on mobile social media, and 44.09% stated that they have been using it for over six years. These findings highlight the significant presence of mobile social media in participants' everyday lives, consistent with earlier studies that emphasized the substantial amount of time spent on social networking sites (Hruska & Maresova, 2020; Taherdoost, 2017). When it comes to purchasing behavior on mobile social media platforms, a large proportion (75.86%) prefer buying goods for themselves or their families, with 31.28% favoring electronically delivered or internet-based goods. Mobile social media ads are considered important by 61.08% of respondents, underscoring their significance as effective tools for businesses to engage with their target audiences.

It is challenging for service providers to promise all their client's error-free service delivery along with developing engaging content with accuracy and exploring alternative channels to reach their audience (Mangold & Faulds, 2009; Schoefer et al., 2019). This can lead to users being less engaged and more likely to use ad-blockers (Wielki, 2020) along with other behavioral responses like disappointment with mobile ads format and Ad fatigue.

Challenges for mobile social media Advertising (Ads)

This section addresses the challenges faced by individuals in the Kathmandu Valley when using mobile social media advertising. Mass of respondents, 67.24% (273), reported facing challenges while using mobile social media, meanwhile, the remaining 32.76% (133) did not encounter any challenges.

Figure 2: Challenges for Mobile Social Media Advertising (Ads)



Among the challenges reported by respondents, availability of ad-blocking software is identified as the major problem by 40.15% of them. Ad fatigue is mentioned by 31.28%, while concerns about limited screen space are expressed by 26.35% of respondents. Target accuracy is seen as a challenge by 21.18% of respondents, followed by user experience at 20.44%, mobile ad formats at 15.52%, and other challenges at 4.68%. These challenges are consistently faced by users of mobile social media platforms, with a significant number of respondents indicating that they arise frequently or very frequently (149 and 67 respondents, respectively), while 48 respondents feel they arise moderately, and 9 respondents believe they occur less frequently. Mobile social media advertising allows businesses to monitor and evaluate the impact of their marketing campaigns in real time, enabling them to modify their strategies accordingly (Mangold & Faulds, 2009; Schoefer et al., 2019). Additionally, as a result of shifting consumer demographics and greater globalization, service managers are becoming more and more interested in comprehending the challenges of working with clients from various cultural backgrounds (Schoefer et al., 2019). Although, ad blockers, and ad-fatigue maybe challenge, but companies can overcome this by developing engaging content and exploring alternative channels to reach their audience (Laurell et al., 2019). 36.21% of respondents recommend implementing good planning and strategy as a management approach. Similarly, 34.24% of respondents suggest focusing on proper safety and security measures. Additionally, 29.8% of respondents recommend the implementation of proper rules and regulations. User-friendly ads are suggested by 25.12% of respondents as a management strategy. Lastly, a small percentage of respondents, 0.74%, suggest exploring other options, such as utilizing machine learning techniques and integrating relevant laws.

Inferential Analysis

Measurement Model Results: The measurement of the outer model is currently being assessed to evaluate internal consistency through composite reliability. While evaluations of Cronbach's alpha have become a standard process in research, it is often noted to provide a conservative assessment in PLS-SEM (Tavakol & Dennick, 2011). Previous literature has suggested the use of "Composite Reliability" as a replacement (Bagozzi and Yi, 1988; Hair et al., 2012). Whereby considering that all values of composite reliability are > 0.7 indicating a satisfactory level of internal consistency. To assess internal consistent reliability, two measures are commonly used: Cronbach's Alpha (CA) and Composite Reliability (CR). For a dataset to demonstrate internal consistent reliability, it should meet certain criteria. Firstly, Cronbach's Alpha should be greater than 0.6, Additionally, Composite Reliability should have higher values as it generally indicates higher levels of dependability. For example, values between 0.60 and 0.70 are considered "acceptable," while values between 0.70 and 0.90 are considered "satisfactory to good" (Novitasari et

al., 2021). However, extremely high values of 0.95 and above indicate potential redundancy among the items, which can be problematic (Sarstedt et al., 2016). As table 3 indicates, all the criteria mentioned earlier, for Cronbach's Alpha (CA) and Composite Reliability (CR), have been satisfied (Sharma et al., 2024). Consequently, the model used in this study implies a satisfactory level of internal consistency. Factor loading and Average Variance Extracted (AVE) are two important factors that are considered while evaluating convergent validity. The AVE value must be at least 0.5 according to the standards established by Aburumman et al. (2023). Items with factor loadings below 0.4 are often discarded, whereas those with factor loadings of 0.7 or higher are regarded as ideal (Fornell & Larcker, 1981; Maskey et al., 2018). Table 3 indicates that the results of the measurement model have exceeded the recommended threshold, as suggested by (Jöreskog, 1970).

Table 3: Factor Loading (FL), Cronbach's Alpha (CA), Composite Reliability (CR) and Average Variance Extracted (AVE)

Constructs	Items	FL	CA	CR	AVE
Ad blocking	ab1	0.666	0.706	0.818	0.53
	ab3	0.702			
	ab4	0.746			
	ab5	0.792			
Behavioral Intention	bi1	0.65	0.76	0.838	0.51
	bi2	0.645			
	bi4	0.739			
	bi5	0.767			
	bi6	0.761			
Homophily	hm1	0.62	0.801	0.859	0.552
	hm2	0.774			
	hm3	0.725			
	hm4	0.779			
	hm5	0.802			
Mobile Ease of Use	meu2	0.678	0.608	0.793	0.561
	meu3	0.806			
	meu5	0.758			
Mobile Usefulness	mu1	0.774	0.698	0.816	0.527
	mu2	0.637			
	mu3	0.746			
	mu5	0.738			
Perceived Critical Mass	pcm2	0.702	0.728	0.83	0.55
	pcm3	0.723			
	pcm4	0.772			
	pcm5	0.768			

To determine the difference between different components in the model and assess discriminant validity, the Fornell-Larcker criterion is tested (Fornell & Larcker, 1981). Initially, the Fornell and Larcker criterion was checked and satisfied as represented in Table 4, as the square roots of all AVEs were found to be larger than the corresponding correlations (Hair et al., 2020).

However, solely relying on the Fornell and Larcker criterion is not sufficient to test discriminant validity. Therefore, Henseler et al. (2015) recommended examining discriminant validity using the Heterotrait-Monotrait (HTMT) ratio scale and the cross-loading method. Based on HTMT estimation of the correlation between the constructs, as suggested by (Dijkstra & Henseler, 2015; Kock, 2021). Heterotrait-Monotrait (HTMT) values below 0.85 are widely accepted as demonstrating discriminant validity (Franke & Sarstedt, 2018). Looking at Table 5, it can be observed that all the HTMT ratios are below the threshold value which further confirms the discriminant validity of this study. In the cross-loading analysis, it is expected that the factor loading of each indicator on its assigned construct is higher than the loading on any other construct (Ab Hamid et al., 2017). Table 6 demonstrate that all of the items have greater factor loadings on the underlying constructs to which they belong than on any other construct (Risher & Sarstedt, 2019) (Hair et al. 2020).

Table 4 Fornell-Larcker Criterion

Constructs	ab	bi	hm	meu	mu	pcm
ab	0.728					
bi	0.485	0.714				
hm	0.247	0.323	0.743			
meu	0.434	0.533	0.296	0.749		
mu	0.386	0.574	0.195	0.535	0.726	
pcm	0.533	0.518	0.172	0.507	0.449	0.742

Table 5: HTMT Results

Constructs	ab	bi	hm	meu	mu	pcm
ab						
bi	0.629					
hm	0.322	0.404				
meu	0.649	0.777	0.404			
mu	0.538	0.786	0.25	0.822		
pcm	0.731	0.668	0.25	0.75	0.617	

Table 6: Cross loading

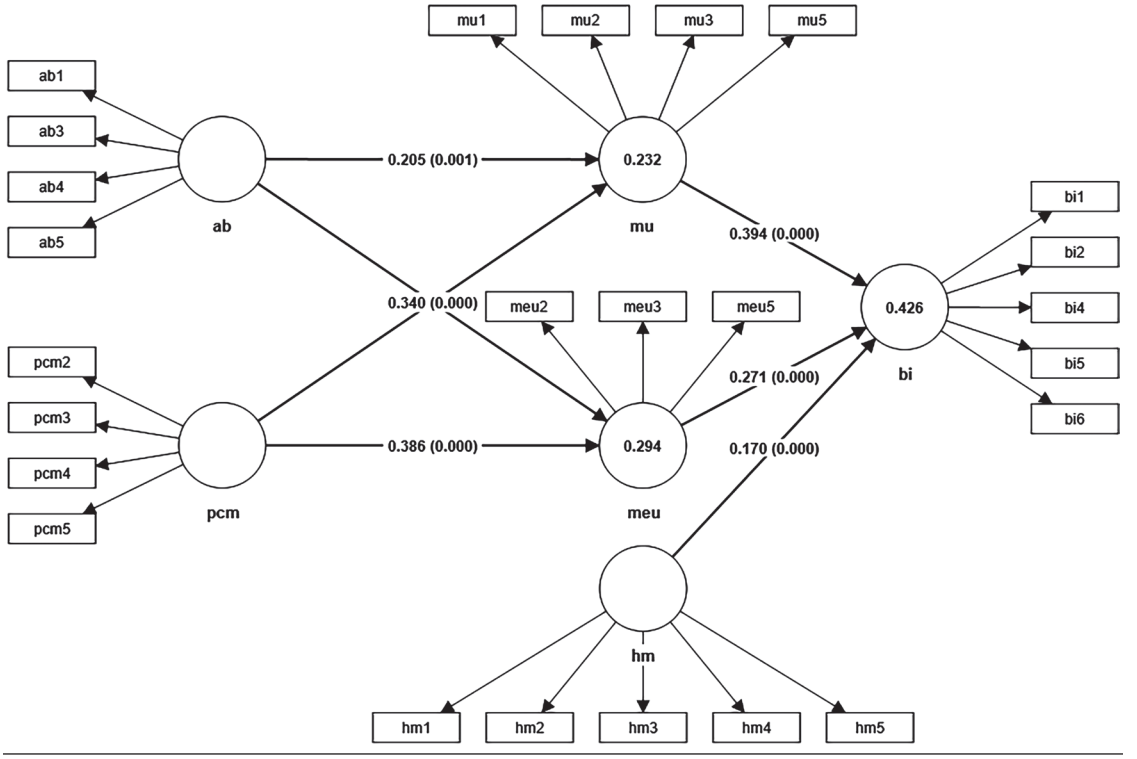
Items	ab	bi	hm	meu	mu	pcm
ab1	0.666	0.363	0.143	0.323	0.237	0.347
ab3	0.702	0.264	0.202	0.261	0.228	0.364
ab4	0.746	0.351	0.179	0.271	0.284	0.321
ab5	0.792	0.409	0.198	0.385	0.354	0.496
bi1	0.242	0.65	0.208	0.324	0.398	0.332
bi2	0.194	0.645	0.274	0.329	0.334	0.203
bi4	0.4	0.739	0.298	0.407	0.421	0.327
bi5	0.433	0.767	0.19	0.38	0.449	0.447
bi6	0.408	0.761	0.202	0.45	0.437	0.49
hm1	0.109	0.139	0.62	0.115	0.073	0.108
hm2	0.204	0.232	0.774	0.224	0.1	0.153
hm3	0.201	0.216	0.725	0.187	0.17	0.167
hm4	0.195	0.272	0.779	0.219	0.171	0.122
hm5	0.189	0.294	0.802	0.301	0.176	0.103

meu2	0.269	0.4	0.206	0.678	0.387	0.289
meu3	0.339	0.449	0.215	0.806	0.445	0.445
meu5	0.364	0.347	0.246	0.758	0.369	0.395
mu1	0.317	0.411	0.091	0.403	0.774	0.354
mu2	0.22	0.432	0.197	0.395	0.637	0.196
mu3	0.313	0.392	0.125	0.361	0.746	0.331
mu5	0.266	0.434	0.158	0.395	0.738	0.405
pcm2	0.381	0.357	0.143	0.359	0.275	0.702
pcm3	0.389	0.314	-0.014	0.33	0.311	0.723
pcm4	0.386	0.428	0.19	0.408	0.355	0.772
pcm5	0.426	0.422	0.167	0.4	0.382	0.768

Structural Models: In the context of structural modeling, a bootstrapping analysis is being performed to determine the path coefficients and R^2 values. The analysis uses a two-tailed test with subsamples of 10,000 and a significance level of 0.05. The Smart PLS 4.0 software is used to connect the observed variables and illustrate the proposed relationships in the conceptual model.

The R^2 value, ranging from 0 to 1, represents the predictive power of the model by indicating the amount of explained variance in the endogenous construct. The model currently explains 42.6% of the variance in Behavioral Intention (bi) as R^2 of Behavioral Intention is 0.426, 29.4% in mobile ease of use (meu) as its R2 is 0.294, and 23.2% in mobile usefulness as its R^2 is 0. 232. It is recommended that the R^2 value should be equal to or greater than 0.20 for the explained variance of an endogenous construct to be considered adequate (Dijkstra & Henseler, 2015; Hair et al., 2017). Therefore, we conclude that the model adequately explains the variation in the endogenous variable.

Figure 3: Path Diagram



This study has 7 hypotheses, 3 out of the 7 are direct relationships and 4 are indirect. Path analysis is run with the help of Smart PLS, and the calculation and interpretation are based on the result gathered. For the hypothesized relationships, p-value, path coefficients along with confidence interval were determined using a bootstrapping approach with a sampling of 10000. The result supported at significance level: ***P<0.05 and when beta value lies within confidence interval (Astrachan et al., 2014). Table 7 illustrates that the P-value is less than 0.05 for all hypotheses which means that there is a significant relationship between the variables of all hypotheses.

From the analysis, it was found that pcm and ab have significant effect on meu and mu supporting H4, H5, H6 and H7. Likewise, hm, meu and mu significantly influence bi supporting H1, H2 and H3.

Table 7: Hypothesis Testing

Hypothesis		Beta Value	Standard Deviation	P values	Confidence Interval		Decision
					2.50%	97.50%	
H4	ab -> meu	0.227	0.049	0.000	0.138	0.328	Supported
H5	ab -> mu	0.205	0.064	0.001	0.086	0.334	Supported
H3	hm -> bi	0.17	0.046	0.000	0.083	0.262	Supported
H2	meu -> bi	0.271	0.05	0.000	0.173	0.37	Supported
H1	mu -> bi	0.394	0.053	0.000	0.289	0.497	Supported
H7	pcm-> meu	0.386	0.053	0.000	0.28	0.485	Supported
H6	pcm -> mu	0.34	0.068	0.000	0.202	0.468	Supported

Mediating hypothesis is tested by bootstrapping to obtain the specific indirect effect. The proposed mediations are checked and analyzed with condition p-values > 0.05 and the original sample (beta value) fall in the range of confidence Interval (Kock, 2015). All mediation paths are satisfied i.e., H4, H5, H6 and H7. Consulting help from conceptual framework mediation can be categorized as transformative mediation which focuses on giving the parties to a dispute the freedom to decide for themselves and to change their relationship. It is distinct from evaluative mediation, which has a more directive stance and requires the mediator to assess the case and offer recommendations or proposals for resolution.

Table 8: Mediation Analysis

Hypothesis		Beta Value	Standard Deviation	P values	Confidence Interval		Decision
					2.50%	97.50%	
H6	pcm -> mu -> bi	0.134	0.035	0.000	0.07	0.208	Supported
H7	pcm -> meu -> bi	0.105	0.026	0.000	0.057	0.161	Supported
H5	ab -> mu -> bi	0.081	0.028	0.004	0.032	0.14	Supported
H4	ab -> meu-> bi	0.062	0.019	0.001	0.031	0.103	Supported

5. Discussion

This study investigates behavioral intention toward mobile social media advertising among users in Kathmandu Valley, focusing on technological, social, and behavioral factors that influence engagement. Mobile platforms like Facebook and Instagram are widely used, with users spending significant time daily and frequently purchasing personal or electronically delivered goods through these platforms. According to the Mobile Technology Acceptance Model (TAM), mobile usefulness is a key determinant of behavioral intention. Users are more likely to engage with ads they perceive as valuable and performance-enhancing (Ooi & Tan, 2016; Davis, 1989; Robinson, 2017). Similarly, mobile ease of use, defined as the extent to which using a system is perceived as effortless (Davis, 1989), positively affects behavioral intention (Haghshenas et al., 2012; Hew et al., 2015; Kesharwani, 2019; Ooi & Tan, 2016; Venkatesh et al., 2003).

Both factors (H1 and H2) indicate that user perceptions of usefulness and simplicity drive engagement with mobile advertisements.

Social influence also plays a significant role. Homophily (H3) shows that users are more likely to interact with ads endorsed by individuals with similar interests or characteristics (Ma et al., 2014; Phua et al., 2017). Homogeneous networks strengthen communication, trust, and confidence in mobile advertising (Dijkmans et al., 2015; Leonhardt et al., 2020; Liu-Thompkins, 2012). Additionally, ad-blockers enhance mobile ease of use (H4) and usefulness (H5) by minimizing intrusive ads, improving browsing experience, and addressing privacy concerns (Li et al., 2022; Miller, 2018; McKee et al., 2023; Çelik et al., 2022; Tudoran, 2019). Finally, perceived critical mass positively impacts mobile usefulness (H6) and ease of use (H7) as widespread adoption signals platform reliability and value (Van Slyke et al., 2007; Lou et al., 2000; Alalwan et al., 2016; W. Lee et al., 2013; Sledgianowski & Kulviwat, 2009; Wattal et al., 2010; Rauniar et al., 2014). The study also identifies challenges such as ad fatigue, limited screen space, inaccurate targeting, and suboptimal user experience. Addressing these through strategic planning, user-friendly ad design, and improved targeting can enhance engagement. Overall, behavioral intention toward mobile social media advertising is influenced by technological perceptions, social factors, and behavioral preferences, providing actionable insights for marketers and advertisers.

6. Conclusion

This study concludes that mobile usefulness is the most influential factor affecting behavioral intention toward mobile social media advertising among users in Kathmandu Valley. The findings demonstrate that perceived usefulness and perceived ease of use significantly influence users' willingness to engage with mobile advertisements. Social influence, particularly homophily, also contributes to shaping users' behavioral intentions toward mobile ads. The study also highlights several challenges, including ad-blocking software, ad fatigue, limited screen space, and targeting issues, which can negatively affect users' experiences with mobile advertising. Addressing these challenges is essential for businesses seeking to improve the effectiveness of their digital advertising strategies. Furthermore, the results emphasize the importance of developing well-planned, secure, and user-friendly advertising strategies. Businesses should focus on creating engaging, informative, and relevant advertising content while ensuring privacy and security for users. By adopting innovative advertising approaches and prioritizing user experience, companies can enhance user interaction with mobile social media advertisements and build stronger relationships with their target audiences in Kathmandu Valley.

This study provides valuable insights but has some limitations. First, it is a cross-sectional study conducted only in Kathmandu Valley, which may limit the generalizability of the results. Future research can use longitudinal studies to better examine causal relationships and obtain more generalized findings. Further studies can also explore the role of individual characteristics, different advertising formats, social influences, and technology acceptance factors in shaping behavioral intentions toward mobile social media advertising.

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