








“The issue of credibility between customers’ perceptions and the attitude toward Facebook advertising”

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THE ISSUE OF CREDIBILITY BETWEEN CUSTOMERS' PERCEPTIONS AND THE ATTITUDE TOWARD FACEBOOK ADVERTISING

Abstract

Among marketing professionals, the use of Social Networking Sites (SNSs) as a platform for advertising is on the rise, despite ongoing concerns regarding credibility and trust in privacy related to advertising on these sites. Consequently, this study explored how customer perception factors, namely Perceived Interactivity, Advertising Avoidance, and Privacy, affect attitudes towards Facebook advertisements and how these perception factors moderate these attitudes. This research was conducted in Amman, Jordan, and data were collected from undergraduate students enrolled in the Digital Marketing program at Applied Science Private University (ASU) in 2024 using purposive sampling methods via Google Forms. This sample was chosen due to students' high engagement with social media and their relevance as future marketing professionals, yielding 277 valid responses to be analyzed, and the hypotheses were tested using smart PLS through Structural Equation Modelling. The analysis revealed that Perceived Interactivity, Advertising Avoidance, and Privacy positively impacted attitudes towards Facebook advertisements, with coefficients and significance levels as follows: $\beta = 0.122$, $t = 5.545$, $p < 0.003$, $\beta = 0.324$, $t = 2.643$, $p < 0.002$, and $\beta = 0.046$, $t = 3.833$, $p < 0.003$, respectively. Moreover, credibility was identified as a moderating factor influencing the relationships among Perceived Interactivity, Advertising Avoidance, and Privacy, with significant results of $\beta = 0.043$, $t = 3.909$, $p < 0.003$, $\beta = 0.055$, $t = 2.291$, $p < 0.004$, and $\beta = 0.072$, $t = 2.067$, $p < 0.001$, respectively. This research provides advertising agencies with essential insights for effectively managing online advertising strategies.

Keywords

Facebook advertising, Perceived Interactivity, Advertising Avoidance, Online Privacy, credibility in social media marketing

JEL Classification

C38, L81, M30, M37

INTRODUCTION

Advertisers increasingly employ various forms of interactive technology to promote their products and services. This trend has emerged alongside significant advancements in Information Technologies (IT) globally over the past decade. The incorporation of engaging content enables consumers to interact effectively through electronic platforms. Moreover, leveraging such content through digital channels holds substantial promise for future advertising, potentially establishing a stronger presence in consumer consciousness than traditional television advertising (Sides et al., 2022). The research on online advertising has explored several critical issues, including the credibility of advertisements, privacy concerns, avoidance behavior, and interaction dynamics. These factors can impede or enhance communication effectiveness with audiences and influence awareness of the company's products. In this context, social media platforms allow marketers to implement advertising strategies. For example, on Facebook, the Click-Through Rate (CTR) has become a preferred metric over con-

ventional banner advertisements. However, user perceptions of social networking sites have not been thoroughly investigated despite the rapid expansion of these platforms (Zhu et al., 2022). While various studies have looked into online communications, the specific realm of social media was not the primary focus of these inquiries (Bond et al., 2010). Additionally, some research has indicated that credibility is a crucial component of advertising on social media platforms (e.g., Weismueller et al., 2020). Credibility significantly affects consumers' attitudes toward products or brands and their purchasing decisions (Ashraf et al., 2023; Weismueller et al., 2020; AlSokkar & Law, 2013). Reliable advertising enhances audience engagement and can help reduce public avoidance of advertisements (Brinson & Lemon, 2023). Furthermore, credible communications bolster public trust in advertising entities, increasing confidence in their commitment to privacy protection (Rehman & Zeb, 2023).

This study investigates how perceived interactivity, advertising avoidance, and privacy concerns influence user attitudes towards Facebook advertisements, with credibility serving as a moderating variable in these dynamics. Although previous studies have investigated these constructs separately, there is an absence of comprehensive models that analyze their interrelations within the framework of Facebook advertising (Bartoloni & Ancillai, 2024). Furthermore, the literature is deficient in empirical studies concentrating on Arab markets, especially Jordan, where digital engagement is substantial yet trust in online advertising is limited (AlSokkar et al., 2025). This study contributes to filling this gap by empirically testing a conceptual framework that integrates these variables and examines their interactions. By doing so, it addresses a pressing issue in digital marketing: how to design credible, engaging, and privacy-conscious advertising strategies that resonate with increasingly discerning social media users.

1. LITERATURE REVIEW AND HYPOTHESES

Responses to online advertising on social networks are influenced by a number of factors, including social identity, group norms, and perceptions of the relevance and value of advertising (Al-Gasawneh et al., 2025; Hammouri et al., 2025; Can & Alatas, 2019). The advertising that is done online is significantly influenced by these factors. The degree to which customers believe that the advertisements they see on these platforms are interactive is another factor that plays a role in determining how they react to the advertisements that they see online (Qin & Jiang, 2019; Sokkar & Musa, 2014; Al Sokkar, 2014). As stated by Krishen et al. (2021), the perceptions that consumers have of online advertising are influenced by several factors. These factors include concerns about privacy and the desire to avoid advertisements. The results of this research indicate that there is a two-tiered structure of consumer attitudes regarding advertisements that are displayed on Facebook. An attitude towards Facebook advertisements as a group is included in the first level, and an attitude towards individual members of the class is also included in the second level. According to Ha and James (1998), the term “interactivity” refers to the vari-

ous ways in which individuals can communicate with one another regardless of the passage of time or the physical distance that differentiates them from one another. According to Katz (2022), the term “interactivity” refers to the functionalities of a medium that, from a systemic point of view, allow users to participate in the process of content creation and dissemination with the medium (Katz, 2022). The studies conducted by AlSokkar et al. (2025), Hammouri et al. (2022), and Hadija (2008) suggest that the interactions that take place on the Internet have an impact on the way in which users perceive advertisements.

Traditional advertising methods such as print media, television, and radio have long served as the foundation of marketing strategies, but they are increasingly being eclipsed by the rise of digital platforms, particularly social media networks like Facebook. Unlike offline advertising, which is typically one-directional and static, online advertising, especially through social media, offers dynamic, interactive, and personalized experiences that allow for real-time engagement between brands and consumers (Dinner et al., 2014). While traditional suppliers still contribute to the broader marketing landscape, their influence is waning as advertisers prioritize platforms that provide measurable outcomes

and broader audience reach (Kočišová & Štarchoň, 2023; Hijjawi et al., 2023). Facebook, in particular, has revolutionized how consumers interact with advertisements by enabling users to engage with content through likes, shares, comments, and direct feedback. As Chenavaz et al. (2020) suggest, consumer attitudes and decision-making processes are now significantly shaped by their experiences on social media. This shift underscores the importance of perceived interactivity, which refers to the extent to which users feel they can influence or participate in the content they encounter. High levels of interactivity in social media advertising have been shown to foster positive emotional responses, enhance user engagement, and build trust in the advertised brand (AlSokkar et al., 2025; AlSokkar et al., 2024). When consumers perceive an advertisement as interactive, they are more likely to find it relevant, credible, and enjoyable, which in turn increases the likelihood of favorable outcomes such as brand recall, click-through rates, and purchase intentions. Thus, perceived interactivity plays a pivotal role in shaping consumer attitudes toward social network advertisements, making it a critical factor in modern digital marketing strategies (Mukherjee & Banerjee, 2017).

Facebook is an interactive website that allows users to share: “content in the form of written text, media including pictures and video, or links to other websites” with others. With profiles and constant updates on Facebook, users become aware of businesses and brands that have an online presence (Rahman et al., 2020). By having multilingual social media profiles, customers with those native languages receive the relevant information they require about the companies while linking to their websites and other informational resources that provide organizational credibility. Like any other social networking site, Facebook is designed primarily to connect people. Marketers capitalize on personal profiles to create business pages featuring critical company data on products and services provided (AlSokkar et al., 2024; Alsmadi et al., 2022; Can & Alatas, 2019). It is usually in the form of webpages and may also include hyperlinks to websites that help to initiate social media campaigns to improve brand awareness (Jadhav et al., 2023). Marketing with Facebook removes the success rate of even the quickest way to reach consumers, which results from advertisements on its pages while also selling products.

Advertising avoidance refers to the actions taken by consumers to reduce their exposure to promotional materials (Al-Gasawneh et al., 2025; Youn & Kim, 2019). In a world of fragmented media, where an abundance of clutter coexists, consumers are exposed to hundreds of commercial messages daily. Consequently, individuals must devise a variety of strategies to circumvent commercials. With further elaboration, these strategies were divided into cognitive strategies like ignoring print advertisements behavioral strategies like changing the channel during ad breaks and mechanical strategies involving online pop-up blockers (Kozyreva et al., 2020). According to Kelly et al. (2021), the retrieval of data is impeded by the negative impact of task interruption caused by ad distractions, and the avoidance of web advertising is triggered by multiple experiences with negative perceptions of online advertisements. At any point in time, consumers tend to view advertising in certain ways as cluttered and/or excessive within certain mediums (Haenlein et al., 2020; Al-Gasawneh et al., 2023), leading to consumers feeling misled or frustrated with advertisers over exaggerated claims. In another vein, the advent of the Internet has heightened debates about online privacy issues. Users often reveal personal information, such as photos and interests, on Social Networking Services (SNSs) such as Facebook (Anic et al., 2019; Al-Gasawneh et al., 2023). Youth culture is one of open sharing across all these platforms, wherein details of people’s private lives are routinely shared in public domains (Connell et al., 2021). Because of its importance in the modern world, each digital platform today offers privacy settings so that users can control the visibility level of the information they share (Masa’deh et al., 2023; Hill, 2022). Navigating Privacy policies, however, can be hard for many users (Obar & Oeldorf-Hirsch, 2020), yet having a consistent policy can increase the chance of individuals disclosing private information (Lo & Peng, 2022).

According to psychological principles, it is evident that an individual or organization that embodies honesty will exhibit this trait consistently across all interactions. This consistency fosters trust among individuals who engage with them, leading to the belief that their personal information will be safeguarded, thereby encouraging the sharing of such information (Auxier et al., 2019). Credibility en-

compasses both objective and subjective elements of message reliability. Moreover, credibility is fundamentally linked to the accuracy of conveyed information, noting that consumer confidence in media and advertising claims significantly influences perceived credibility (Akhmedov, 2022). In a separate investigation (Katz, 2022), three key factors were identified as strong predictors of online media credibility: political trust, reliance on traditional news sources, and convenience (Katz, 2022). Earlier research (Nguyen et al., 2023) concluded that online sources are generally regarded as credible and that younger demographics tend to view online information positively despite the unregulated nature of internet information flow compared to traditional media. Despite these perceptions of online news credibility (Nguyen et al., 2023), the research indicates that the Internet ranks lowest among advertising mediums in terms of perceived credibility due to prevalent scepticism among consumers (Sharabati et al., 2024). A study conducted by Kim et al. (2022) and Ahmad et al. (2022) on online shopping behaviors across various consumer groups revealed that college students are the most frequent online shoppers yet express discomfort with internet advertisements; they often view these advertisements as unreliable. These students exhibited reluctance to disclose personal or credit card information and preferred purchasing from familiar and trusted websites (Shirazi et al., 2022). Credibility is characterized as comprising both objective and subjective components of communication. An honest entity inspires trust by assuring individuals of privacy protection when sharing personal data (Singh et al., 2023). Previous studies conducted by AlSokkar and Law (2013), Nguyen et al. (2023), and Milas and Lesinger (2022) highlighted inconsistencies in how customer perception factors, such as Perceived Interactivity, Advertising Avoidance, and privacy, affect attitudes towards Facebook advertisements. Conversely, Brinson and Lemon (2023) discovered that credible advertising enhances audience interaction perceptions while decreasing overall advertisement avoidance rates. Trustworthy messages bolster public confidence in advertisers' commitment to maintaining user privacy levels (Rezaei et al., 2023). Ultimately, objective and transparent messaging shapes attitudes toward Facebook advertisements. Given this context, the current study investigates how cred-

ibility moderates the relationship between customer perception factors, Perceived Interactivity, Advertising Avoidance, and privacy, and attitudes towards Facebook advertisements. This inquiry is prompted by Memon et al.'s (2019) recommendation for a moderator in cases where inconsistencies arise within these relationships.

By the end of this literature study, it can be concluded that the world of online advertising has evolved significantly, with social media emerging as an effective tool for businesses to engage consumers, shape brand perceptions, and influence purchasing decisions (Hammouri et al., 2025; AlSokkar et al., 2024). Facebook, notably, excels among these platforms due to its extensive global user base and its capacity to deliver highly targeted advertising messages. Facebook ad effectiveness is not solely contingent upon reach or frequency; it significantly relates to users' emotional responses and reactions to the encountered content. When it comes to the digital world, where many user-centered experiences take place between advertisers and consumers, the nature of promotional messaging and users' psychological and behavioral responses are essential for creating effective advertising strategies (Rahman et al., 2020). Numerous prior studies have identified common factors influencing consumer attitudes towards online advertising, including perceived interactivity, advertising avoidance, and privacy concerns. In the context of Facebook, these factors become especially interesting as the platform's users do not merely receive third-party content, but actively interact with one another within a dynamic, non-linear ecosystem (Can & Alatas, 2019). Perceived interactivity enhances user engagement, particularly when individuals can respond to, modify, or repost content, thereby fostering experiences of control and involvement (Al Sokkar, 2014). Conversely, advertising avoidance occurs when users deliberately seek to evade intrusive or irrelevant advertisements as a response to advertising overload (Youn & Kim, 2019). Simultaneously, privacy concerns have escalated in significance as users become increasingly aware of the methods employed in the collection of their personal data and its use by advertisers (Al-Gasawneh et al., 2023). In the absence of transparency and control, these issues can significantly dampen users' interest in interacting with advertisements. While each of these variables has

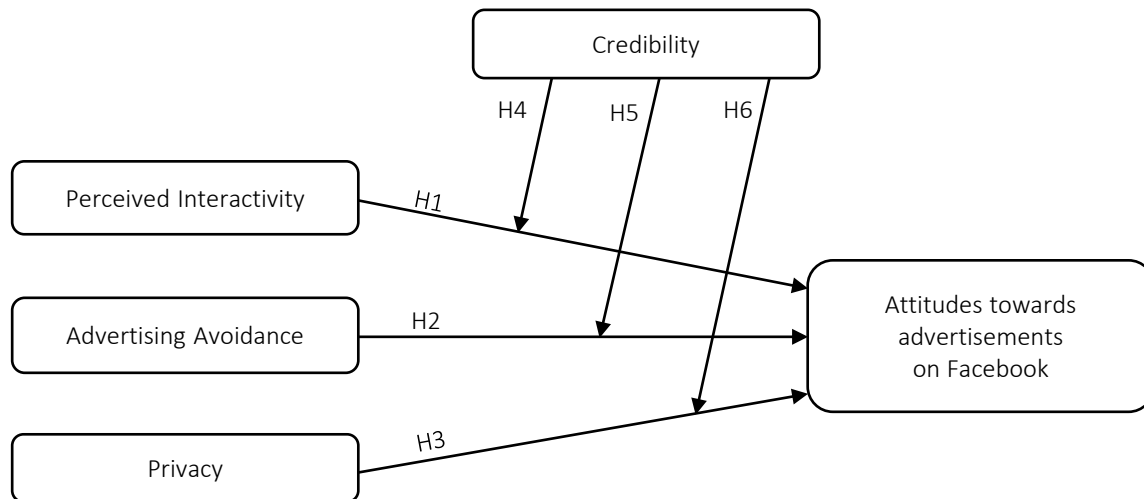


Figure 1. Research model

been examined individually, there is an increasing recognition that their effects are interdependent. Instead, they interact in complicated manners that can amplify or even counteract each other's effects. The credibility of an advertisement can enhance its persuasiveness, diminish scepticism, and ultimately elevate user engagement, even in the presence of significant privacy concerns or ad saturation (Bartoloni & Ancillai, 2024). Conversely, even the most engaging or tailored advertising will be ineffective without credibility. Although these constructs hold theoretical significance, they have seldom been empirically investigated and incorporated into a comprehensive framework, especially in non-Western contexts such as Jordan, where cultural norms and digital behaviors may differ markedly from those in Western markets (AlSokkar et al., 2025). Finally, it is reasonable to say that this study seeks to address this gap by examining how perceived interactivity, advertising avoidance, and privacy influence attitudes toward Facebook advertising, and how credibility moderates these relationships. The following hypotheses and conceptual framework in Figure 1 are proposed to test these relationships empirically:

- H1: Perceived Interactivity has a negative impact on attitudes towards advertisements on Facebook.*
- H2: Advertising Avoidance has a negative impact on the attitudes towards advertisements on Facebook.*

H3: Privacy has a positive impact on attitudes towards advertisements on Facebook.

H4: Credibility moderates the relationship between Perceived Interactivity and privacy and attitudes towards advertisements on Facebook.

H5: Credibility moderates the relationship between Advertising Avoidance and attitudes towards advertisements on Facebook.

H6: Credibility moderates the relationship between privacy and attitudes towards advertisements on Facebook.

2. METHODOLOGY

Advertising and marketing students have often been analyzed regarding their perceptions of advertising. Undergraduate students from Applied Science Private University (ASU) were selected as the sample for this study, specifically those enrolled in the Bachelor's program in digital marketing. The sample size was determined with reference to Sekaran et al. (2023), leading to a total of 277 participants being chosen. ASU has a total enrollment of 8,000 undergraduate students across various faculties. The demographic data of the participants shown in Table 1 are essential for understanding the study's final results. Of 277 responses, 55.6% (n = 154) were male and 44.4% (n = 123) were female, indicating a slightly balanced

gender distribution. The majority of the participants (n = 215, 77.6%) were aged between 18 and 24, aligning with the typical demographic of college students. A minority (19.1%) belonged to the 25-34 age group, and merely 3.3% were aged 35 or older, suggesting that this sample mainly represents younger digital natives who are substantial Facebook users. Besides, participants represented all undergraduate levels, from freshmen to seniors, offering insights throughout the entire range of academic standing. The remaining students comprised first-year students (15.9%), second-year students (33.6%), third-year students (31.4%), and fourth-year students (19.1%). This distribution lends support to the generalizability of the findings within the context of digital marketing education, as students enrolled in lower-level courses likely possess limited experience to marketing theory and practice. Recruiting participants from all academic years enhances the robustness of the data by encompassing a broader range of experiences and familiarity with Facebook advertising. A substantial part of the sample was derived from a diverse representation of online marketing consumers, particularly through Facebook users. Consequently, this aligns closely with the study's

objective of examining perceptions of interactivity, privacy, credibility, and advertising avoidance within the context of Facebook marketing.

Table 1. Participants' demographics

Characteristic	Category	N	%
Gender	Male	154	55.6%
	Female	123	44.4%
Age	18-24 years	215	77.6%
	25-34 years	53	19.1%
	≥ 35 years	9	3.3%
Student level	First year	44	15.9%
	Second year	93	33.6%
	Third year	87	31.4%
	Fourth year	53	19.1%
Total		277	100%

Data were collected through a questionnaire consisting of 24 items organized into three sections: section A, section B, and section C. Section A included 16 items focused on perceptions of Facebook, while section B contained six items, and section C comprised two items. These items were carefully utilized based on validated ones from prior empirical research to ensure both reliability and content validity as shown in Table 2. The constructs, Perceived Interactivity, Advertisement

Table 2. Measured constructs and related items

Construct	Statement
Perceived interactivity (Hadija, 2008)	PI-1. I feel I can interact with Facebook advertisements.
	PI-2. Facebook ads allow me to participate in the content.
	PI-3. I can control how I engage with Facebook ads.
	PI-4. Facebook ads respond to my actions or preferences.
	PI-5. I find Facebook ads to be engaging and dynamic.
Advertisement avoidance (Kelly, Kerr, Drennan, & Fazal-E-Hasan, 2021)	Aa-1. I often ignore Facebook advertisements.
	Aa-2. I avoid looking at ads while using Facebook.
	Aa-3. I scroll past Facebook ads without reading them.
	Aa-4. I use ad blockers or settings to reduce Facebook ads.
	Aa-5. I find Facebook ads annoying or disruptive.
	Aa-6. I try to minimize my exposure to Facebook advertising.
Privacy (Yaakop, Anuar, & Omar, 2013)	PR-1. I am concerned about how my personal data is used in Facebook ads.
	PR-2. I feel that Facebook ads invade my privacy.
	PR-3. I hesitate to click on Facebook ads due to privacy concerns.
	PR-4. I believe Facebook collects too much personal information.
	PR-5. I worry about the misuse of my data by Facebook advertisers.
Credibility (Yaakop, Anuar, & Omar, 2013)	CR-1. I believe Facebook ads are trustworthy.
	CR-2. Facebook advertisers provide accurate information.
	CR-3. I find Facebook ads to be reliable.
	CR-4. Facebook ads come from credible sources.
	CR-5. I trust the brands advertised on Facebook.
	CR-6. Facebook ads are generally honest and transparent.
Attitudes towards ads on Facebook (AlSokkar A. , et al., 2024; Yaakop, Anuar, & Omar, 2013)	At-1. I have a positive attitude toward Facebook advertisements.
	At-2. I find Facebook ads useful and relevant.

Avoidance, Privacy, Credibility, and Attitudes toward Facebook Advertising, were selected due to their theoretical relevance and empirical support in the context of social media advertising. Items for Perceived Interactivity were adapted from Hadija (2008) who explored user engagement and interaction in online social networks. Advertisement Avoidance items were drawn from Kelly et al. (2021), whose model captures cognitive, behavioral, and mechanical avoidance strategies. Privacy and Credibility items were based on Yaakop et al. (2013) who examined user trust and data concerns in Facebook advertising. The construct Attitudes toward Facebook Advertising was also informed by Yaakop et al. (2013) and AlSokkar et al. (2024), focusing on users' general evaluations of ad content. Each construct was measured using multiple items (ranging from 2 to 6), formatted as statements rated on a 5-point Likert scale (1 = strongly disagree to 5 = strongly agree). This format was chosen for its simplicity, ease of interpretation, and widespread use in attitudinal research. The number of items per construct was limited to ensure the questionnaire remained concise and manageable for respondents, thereby reducing fatigue and improving response quality. The items were phrased clearly and neutrally to minimize bias and were pilot-tested for clarity and comprehension. This structured approach ensured that the questionnaire effectively captured the constructs of interest while maintaining methodological rigor.

3. RESULTS

This section presents findings derived from the analysis of data gathered from 277 ASU undergraduate students. The main purpose of the research was to examine perceived interactivity, advertising avoidance, and privacy impacts on attitudes towards Facebook advertisements, with credibility serving as a moderating factor for these effects. Partial Least Squares Structural Equation Modelling (PLS-SEM) was utilised for the investigation because of its versatility in estimating intricate models comprising many components and interaction factors. The findings are presented so that the measurement model is initially reviewed for reliability and validity, followed by the evaluation of the structural model to test the hypoth-

eses. The path coefficient, significance levels, and explanatory power for each hypothesis are evaluated. The findings provide insight into user perception and trust about advertising legitimacy and its influence on attitudes towards Facebook advertisements in a digitally engaged, youth-dominated market. Consequently, the variable median response was used to substitute the missing data for each item, and it is important to note that out of the 277 cases analyzed, none exhibited any univariate outliers; this may be attributed to the fact that all the variables in question had scores within the range of -2.381 to 2.341. Similarly, none of the items exceeded the threshold of ± 4 . Furthermore, the variables exhibited skewness values ranging from -0.578 to 0.070 and kurtosis values ranging from -1.007 to -0.432. Therefore, all variables exhibited skewness and kurtosis values of $\hat{A} \pm 2$ and $\hat{A} \pm 7$, respectively as in the Table 3. Thus, it can be concluded that a normal distribution accurately represented the data. When all sixty items were integrated into a single factor, the findings suggested that the initial unrotated factor accounted for only 39% of the variance in the data; this was observed in relation to the coefficient of determination (CMV). In light of this, it appears that CMV did not influence the findings of this study.

Table 3. Skewness and kurtosis for the variables

Variable	Skewness	Kurtosis
Perceived Interactivity	-0.210	-0.880
Advertisement Avoidance	-0.578	-0.700
Privacy Concerns	0.070	-1.007
Credibility	-0.160	-0.432
Attitudes toward Ads on Facebook	-0.350	-0.900

This study examined six unidimensional variables, referred to as LOCs, which included perceived interactivity, advertising avoidance, privacy, credibility, and attitude toward advertisements on Facebook. Credibility was considered a moderator, while attitude toward advertisements on Facebook was treated as the endogenous or dependent variable (DV). To assess convergent validity, Hair et al. (2019) utilized factor loadings, Composite Reliability (CR), Average Variance Extracted (AVE), and HTMT. These measures were employed to demonstrate discriminant validity, as shown in Tables 4 and 5. In details, Table 4 reveals that the model items' initial standardized factor loadings varied from 0.620 to 0.900, suggesting that the

Table 4. Results of convergent validity for the proposed model

Constructs/first order	Item	Factor loading	CR	AVE	Cronbach's Alpha
Perceived interactivity	PI-1	0.900	0.914	0.876	0.902
	PI-2	0.891			
	PI-3	0.883			
	PI-4	0.881			
	PI-5	0.895			
Advertisement avoidance	Aa-1	0.790	0.928	0.854	0.911
	Aa-2	0.849			
	Aa-3	0.810			
	Aa-4	0.839			
	Aa-5	0.703			
	Aa-6	0.620			
Privacy	PR-1	0.819	0.919	0.703	0.906
	PR-2	0.825			
	PR-3	0.874			
	PR-4	0.839			
	PR-5	0.853			
Credibility	CR-1	0.824	0.937	0.771	0.913
	CR-2	0.811			
	CR-3	0.829			
	CR-4	0.770			
	CR-5	0.708			
	CR-6	0.719			
Attitudes towards advertisements on Facebook	At-1	0.875	0.912	0.754	0.851
	At-2	0.871			

measured items exceeded the suggested threshold of 0.7 (Hair et al., 2019). The results showed that the AVE values ranged from 0.703 to 0.884, all surpassing the suggested threshold of 0.5 (Hair et al., 2019). Furthermore, the CR values above the suggested threshold of 0.7 (Hair et al., 2013), ranging from 0.831 to 0.982. Latent construct HTMT values in the total model variables fell short of the cutoff of 0.90, as shown in Table 5 and Figure 2 (0.311-0.776). The outcome demonstrated that each assessment of the underlying concept was discriminatory (Henseler et al., 2015).

Table 5. HTMT results

	EM	OA	SMM	MM	BE	UIFS
EM						
OA	0.752					
SMM	0.722	0.742				
MM	0.612	0.623	0.776			
BE	0.709	0.654	0.348	0.432		
UIFS	0.311	0.737	0.611	0.760	0.538	

By employing bootstrapping with 500 resamples, predictive relevance Q^2 , and Variance Inflation Factor VIF, this study attempted to evaluate the obtained structural model, R^2 , beta, and t -values.

The R^2 for the variable measuring individuals' attitudes toward advertisements on Facebook R^2 was found to be 0.484. Table 6 shows a substantial 48.4% degree of variance in (PI, Aa, and PR). As suggested by Chin (2009), the cutoff point was 0.19. This assertion supports the results of this research. Predictors play a role in explaining this concept. Besides, the Q^2 value associated with (PI, Aa, and PR) had a value of 0.280, which is considerably higher than zero. This supports Henseler and Chin (2010). Therefore, the validity of the model was confirmed. The model also showed a high degree of predictive relevance. Consistent with what Hair et al. (2019) found, all VIF values, 1.432, 1.376, 1.654, 1.212, 2.511, and 2.176, were less than 5.

There is evidence that the predictor of the PI variable substantially influences the At variable, as shown in Table 6 and Figure 3. This is supported by the fact that the p -value for the predictor is 0.003. This implies that hypothesis $H1$ was verified, with the predictor Aa having a substantial impact on the outcome At, as proven by a p -value of 0.002. This implies that $H2$ was verified. Regarding the relationship between PR and At, $p =$

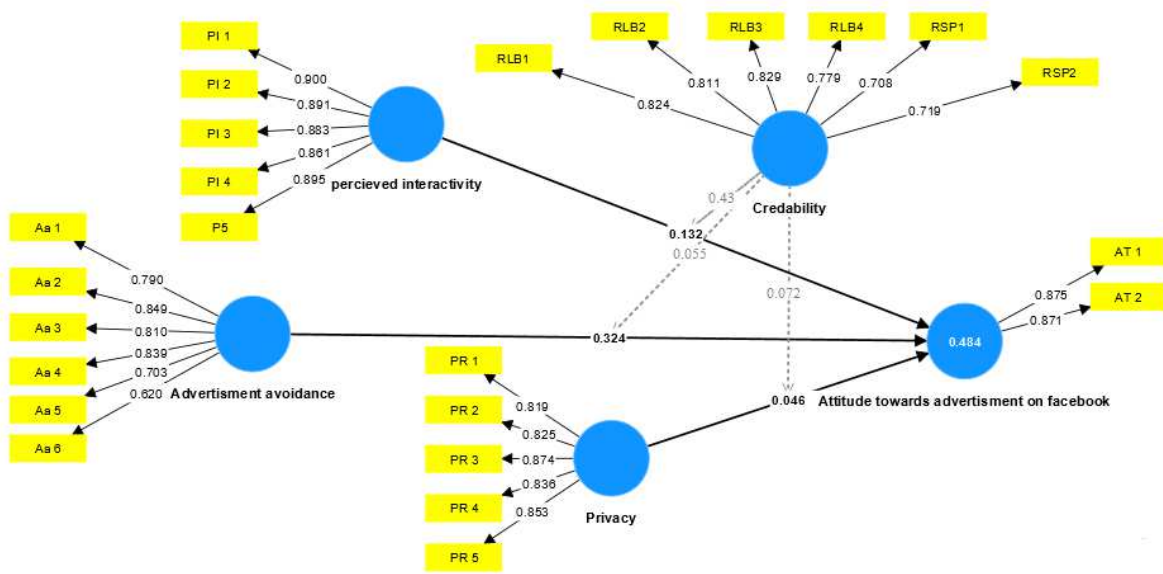


Figure 2. Convergent validity results

Table 6. Hypothesis testing

Hypothesis	Path	S.β.	S.D.	R ²	Q ²	VIF	t-value	p-values
H1	PI → At	0.122	0.022			1.432	5.545	0.003
H2	Aa → At	0.324	0.123	0.484	0.280	1.376	2.634	0.002
H3	PR → At	0.046	0.012			1.654	3.833	0.003
H4	PI → At* CR	0.043	0.011			1.212	3.909	0.003
H5	Aa → At *CR	0.055	0.024			2.511	2.291	0.004
H6	PI → At* CR	0.072	0.035			2.176	2.067	0.001

0.003. Consequently, H3 is supported. On the other hand, hypotheses H4 to H6, which examined the moderating effect of CR on the relationship between PI → At, Aa → At, and PI → At, obtained the following p-values (0.003, 0.004, and 0.001, re-

spectively), all of which were below 0.05. These results indicate that the interaction of CR influences the relationships between PI → At, Aa → At, and PI → At. Consequently, hypotheses H4, H5, and H6 substantiate the provided findings.

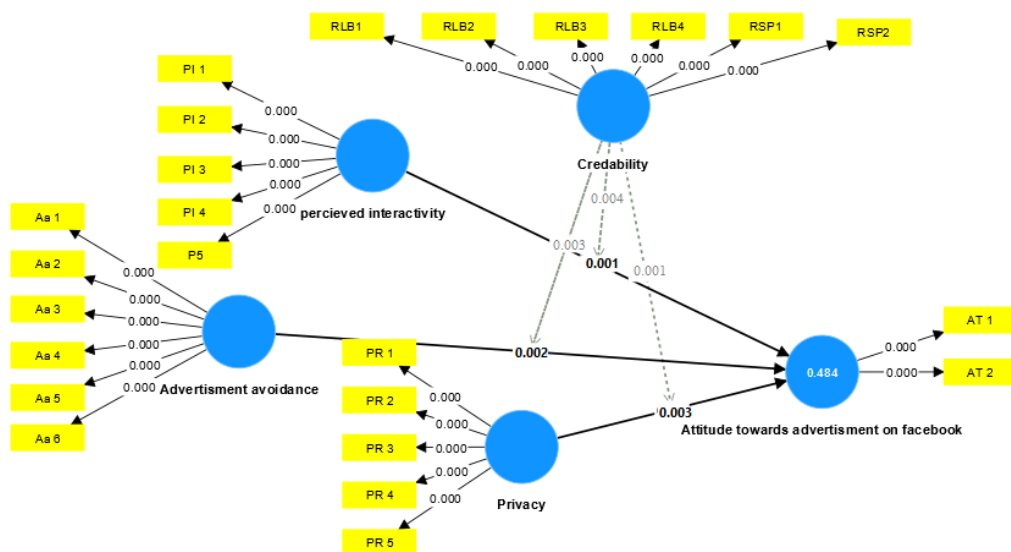


Figure 3. Hypothesis results

4. DISCUSSION

According to international and Arab statistics, the largest number of Jordanian residents are Facebook users. All companies have begun to realize that it is necessary to make advertisements and publish them through Facebook due to the spread and control of the use of Facebook among the population and due to the lack of research studies on Facebook is scarce. This study sought to assess the influence of customer perceptions (Perceived Interactivity, Advertising Avoidance, Privacy) and attitudes toward Facebook Advertising, along with the moderating effect of credibility on the relationship between these customer perceptions and attitudes toward Facebook Advertising.

Based on the hypotheses results, this research study found that all Perceived Interactivity had an appositive impact on the attitude toward Facebook Advertising (*H1*), which means that as a result of the growing number of Internet users and their tendency to spend a majority of their time online, especially Facebook, the interaction of consumers with advertisements of all kinds on Facebook, whether they are images, videos, or written texts, is very high. This is in line with Nguyen (2022), who found that Advertising Avoidance had an appositive impact on the attitude toward Facebook Advertising (*H2*), which indicates that steering clear of advertisements on Facebook diminishes customers' curiosity about the content of advertisement, similar to how viewers switch television channels during commercial breaks. Furthermore, one method of avoiding these advertisements can be likened to the use of pop-up blockers on the Internet, aligning with the conclusions drawn by Niu, Wang, and Liu (2021). Regarding the influence of privacy on attitudes toward Facebook Advertising (*H3*), favorable view of Facebook

Advertising arises from the significance placed on privacy; Facebook offers users options for profile privacy settings, allowing individuals to designate specific information as private. This fosters a sense of security regarding personal data among consumers, which encourages them to create accounts on Facebook and enhances their trust in any features provided by the platform. Consequently, this also leads to greater participation and engagement with advertisements on Facebook, corroborating findings from Jain and Purohit (2022). *H4* was regarding the moderating role of credibility between perceived interactivity and the attitude toward advertising on Facebook and found that credibility moderated this relationship, which implies that when consumers trust an advertisement or advertisers, this generates credibility and thus increases the interaction process with advertisements through Facebook. Furthermore, for *H5*, it was found that credibility moderated the relationship between perceived interactivity and the attitude toward advertisements on Facebook, where credibility is an important focus in advertisements, and showing the credibility of the product or service offered makes customers trust the company and product. This is done through several methods, testimonials, and recommendations from previous clients or experts in the field; therefore, advertisements must be based on credibility. Finally, with regard to the moderating role of credibility between privacy and attitude toward advertisement on Facebook (*H6*), credibility moderated the relationship between privacy and attitude toward advertisement on Facebook, which means that if there is credibility in any advertisement or anything, it will dissolve any concern about privacy, as this will suggest that this advertising party or those responsible for this will truly protect our information. Thus, this creates a good relationship between privacy and advertisement on Facebook.

CONCLUSION

The purpose of this research was to explore the relationship among perceived interactivity, advertising avoidance, and privacy and users attitude toward Facebook advertisements by taking the credibility as a moderator. The study was carried out on undergraduate digital marketing major students in Jordan, the prominent target audience for social media. The result of the analysis indicated that all three perception constructs significantly influence attitudes towards Facebook advertising. Perceived interactivity and privacy exerted a positive effect, while advertising avoidance had a negative effect. Additionally, the moderation effect of credibility was significant for both, the promotion in the positive direction and the

prevention in the negative direction. These results indicate that to be successful, Facebook ads need to be not only engaging and privacy-friendly, but also credible to users. Transparency, user control, and trust-building techniques should be the focus for advertisers in order to increase engagement and decrease ad avoidance.

The findings of this research have both practical and theoretical implications; it contributes to the literature by synthesising multiple perceptual determinants into a single model and subsequently validating it in a different cultural context. This is from a theoretical perspective. This demonstrates that the extent to which certain general psychological mechanisms influence the development of attitudes towards advertisements is contingent upon the context in which they are expressed. In practical terms, the results offer advertisers practical strategies to direct their actions. To optimise the effectiveness of Facebook advertising, we merely require interactivity, privacy compliance, and the establishment of credibility through transparent and authentic communication.

This study could be expanded upon by researching different social media platforms. Furthermore, this investigation was conducted in Jordan, and subsequent researchers may replicate it in other Arab nations. Additionally, this investigation investigated the moderate influence of credibility on the correlation between consumer perceptions and attitudes toward Facebook advertising. Consequently, future investigations could incorporate an additional moderator, such as advertisement quality. Ultimately, the sample size was selected from a university. However, future research could optimize the sample size by conducting the same study in various industries or universities.

AUTHOR CONTRIBUTIONS

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