THE VALUE OF BANNER ADVERTISING

ON THE WEB

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by
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CHAPTER 1

Introduction

Advertising on the Internet started on October 27, 1994. On this date, *Hotwired* (http://www.hotwired.com), the online version of *Wired Magazine*, is credited with being the first to bring advertising to the World Wide Web (WWW). Magazine executives never imagined the enormous impact that they were making when they signed up 14 advertisers for the online debut of *Hotwired*. They realized that slow download times kept them from using video, audio or even large graphics, so they developed what they termed the "banner ad" (Kaye & Medoff, 2001).

A banner ad has become defined as a small graphical area on a Webpage, typically measuring 468 pixels wide by 60 pixels high, which include logos or messages to persuade the viewer to either click it or remember the brand advertised in a positive way. Banner ads are typically hyperlinked to the advertiser's primary page or one with more information about the specific product or service advertised (Kaye & Medoff, 2001).

Since its debut over a decade ago, banner advertising on the Web has grown and changed significantly. The size and type of media contained in banner ads has evolved, primarily with technological improvements. The manner that advertisers have chosen to pay for all online advertising has changed in that time as well, and advertising spending and revenues have jumped significantly in the last few years.

Shortly after they were introduced, banner ads began appearing everywhere. Their size and shape were often determined by the design of the page where the banner ad was located. The Interactive Advertising Bureau was founded in 1996, and, to maintain order in this booming industry, developed standardized sizes and formats for banner ad placement. While these standards have been maintained for several years, many advertisers have begun developing non-standard online advertising to make their ads more eye-catching.

Banner ads have also changed notably with improvements in technology. The first banner ads were nothing more than static graphic images. Shortly afterward, with the development of Java – a computing language that allows animated graphics and additional elements such as sound to be played on a Webpage – extra features began to emerge, such as animation, with little addition to the size of the file (Kaye and Medoff, 2001). Several years later, improvements in bandwidth and technology have encouraged a newer type of banner ad, the "rich media" banner ad. These ads have the capability of including video, audio, and interactivity. However, most banner ads continue to utilize Java since there are still some technological issues keeping rich media banner ads from being widely adopted.

In 1997, further improvements in technology led to "smart banner ads." These ads helped marketers to target online viewers by presenting them with relevant information. Smart banners often used "cookies" – files that save personalized visitor information – to show banner ads relevant to the user. Before the banner ad loads, it reads the user's search and other Web use information written within the cookie and

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presents the person with a banner ad that matches their interests and search habits (Kaye and Medoff, 2001).

The manner in which advertisers pay for banner advertising has also changed over the last several years. When Hotwired first developed the banner ad, it offered a set price of $30,000 for a 12-week commitment, and was "thrilled" when MCI, Volvo and Sprint signed up immediately (Kaye and Medoff, 2001). However, with the new technology of the Internet, advertisers could track how many visitors where clicking on the banner ad and going to their sites. This led to many advertisers pushing for performance or response-based pricing, which allows advertisers to pay an ad based on responses. In the case of banner ads, it is how many times the ad is clicked, which is how the "click-through" pricing model was developed. This model was initially widely accepted because it was based upon a more traditional advertising pricing model for direct mail. This quickly became unpopular because click-through rates dropped tremendously during over just a few years – down from estimates between 10 to 40 percent in 1995 and 1996 to about 1 percent in 1997 (Kaye and Medoff, 2001).

In response to shrinking click-through rates, in 1997, Briggs and Hollis conducted a study to show that banner advertising is significantly effective, even if viewers do not click on the ad. Their study was able to prove that this was indeed the case, and suggested that advertisers begin paying for banner advertising based upon CPM (cost per 1,000 impressions) – a widely accepted method of paying for advertising in other media, such as television, radio, and newspapers (Briggs and Hollis, 1997). The rate that users click-through banner advertising has dropped below 0.5 percent. Even so, both

performance and CPM payment methods – and hybrid methods – have been consistently

used over the last several years (as indicated in Figure 1).

Payment Methods Used for All Online Advertising

Figure 1 (Source: PricewaterhouseCoopers LLP/IAB Internet Advertising Revenue Report, April 2005)

Beginning in 1996, the Internet Advertising Bureau hired

PricewaterhouseCoopers to conduct quantitative surveys each quarter with all known

online advertising participants, including those who sell and buy online advertising, to

determine the impact of online advertising. The comprehensive study includes online

advertising revenues, spending, industries, etc. In 1996, online advertising revenues were

estimated to be relatively small – $30 million in the first quarter – however, revenues

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were growing at a fierce pace. Figure 2 shows the swift changes in all online advertising

revenues between 1996 and 2005 (IAB, 2005).

**All Online Advertising
Historical Revenue Trends
1997-2004**

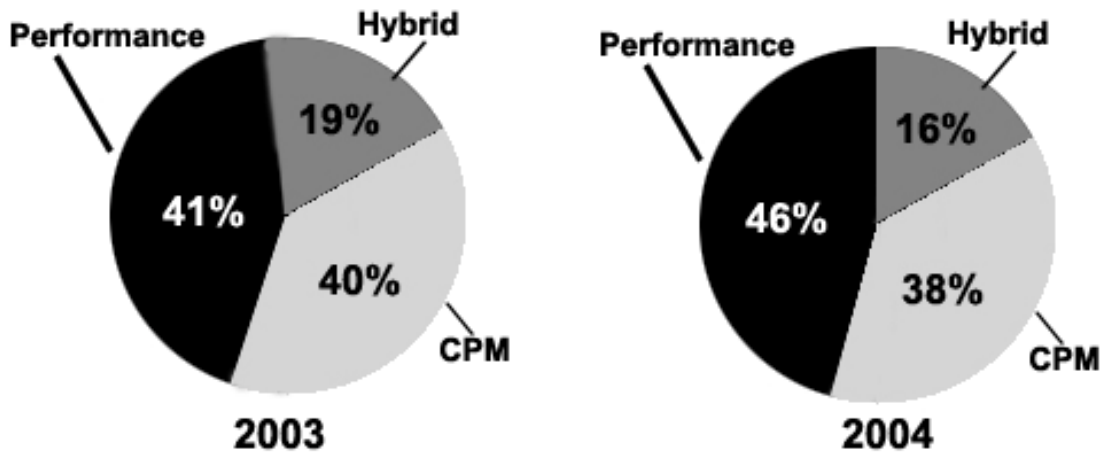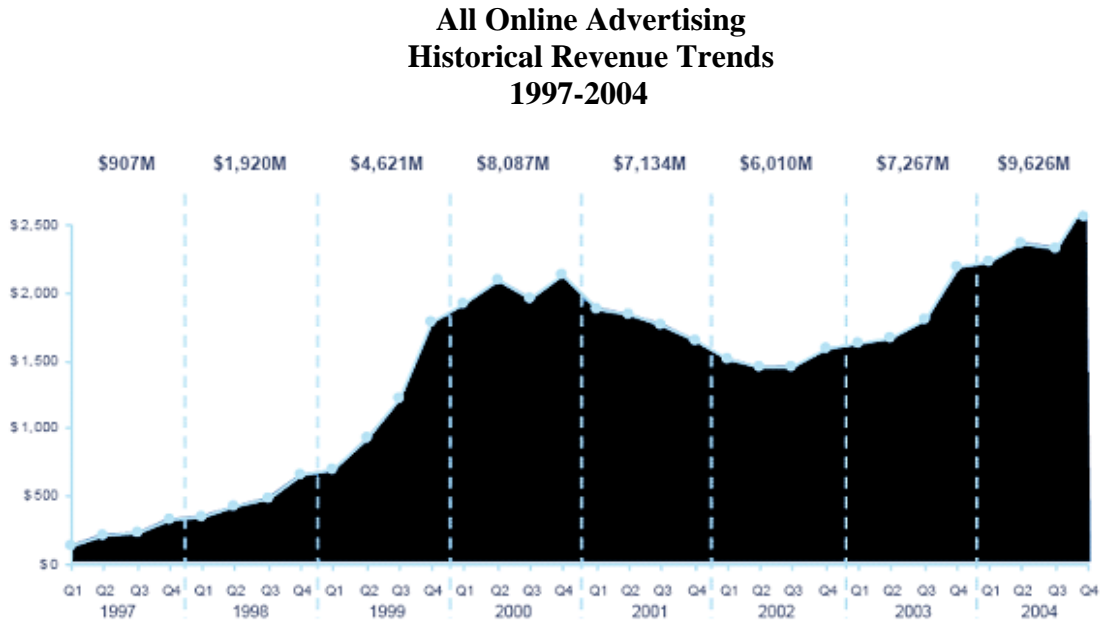

Figure 2 (Source: PricewaterhouseCoopers LLP/IAB Internet Advertising Revenue Report, April 2005)

While Internet advertising revenues grew more than 3,000 percent in five years

(between 1996 and 2000), it dropped nearly 25 percent in the two years that followed

(IAB, 2005). In December 2002, eMarketer estimated that total-year online advertising

revenues had steadily decreased approximately 12 percent each year for the last 2 years

(eMarketer, 2002). In the fourth quarter of 2002, online advertising revenues began to

show signs of improvement. A significant jump (a 22 percent increase) in online

advertising revenues in the fourth quarter of 2003 – led by increased investment in search

advertising – finally brought revenues back to where they had been three years earlier. In 2004, online advertising revenues grew slowly, but jumped 15 percent in the fourth quarter. The significant growth the industry experienced in the fourth quarters of 2003 and 2004 have pushed all online advertising revenues to new record levels (IAB, 2005).

While online advertising revenues have rebounded, the percentage of revenues advertisers have invested in banner ads has continued to decrease over the last several years. Technological improvements and the proliferation of new forms of online advertising have made it difficult, not only for banner ads to stand out, but to grab a significant portion of online advertisers' budgets. Figure 3 shows the percentage of all online advertising revenues which were spent on banner advertising has dropped from 56 percent to 19 percent between 1999 and 2004.

Percentage of Online Ad Spending on Banner Ads
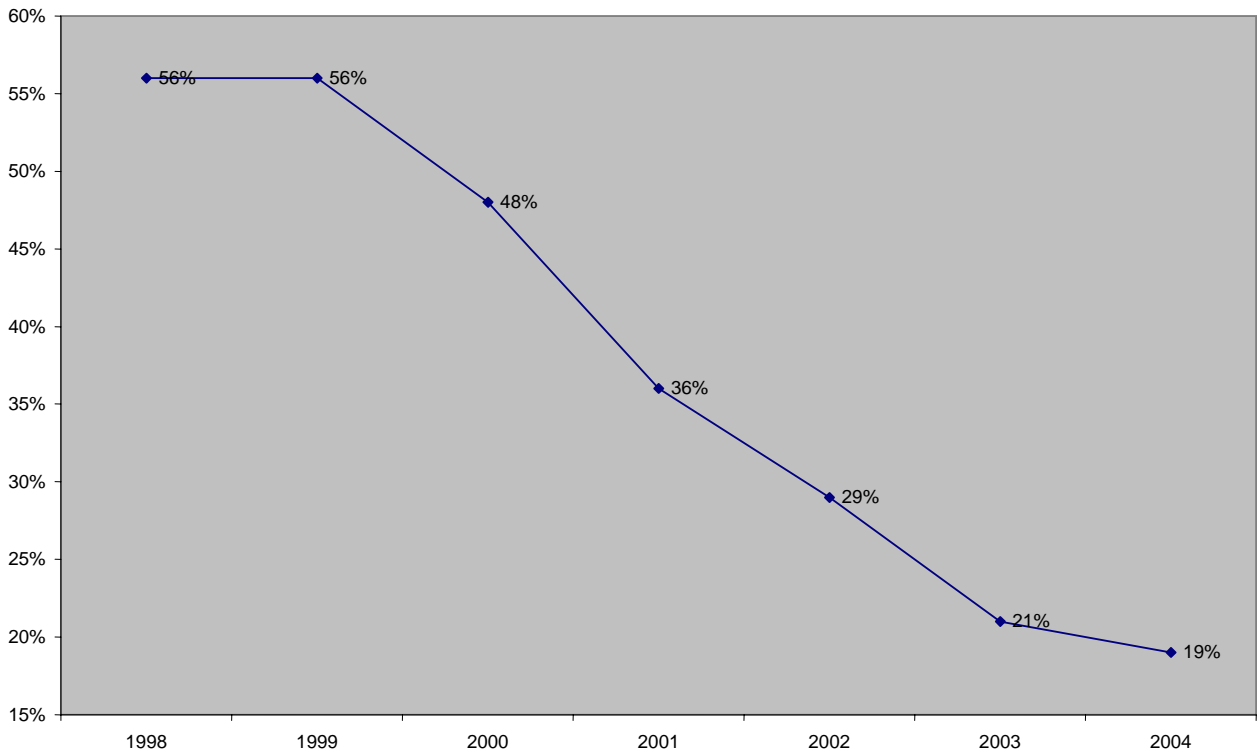
Figures 3 (Source: PricewaterhouseCoopers LLP/IAB Internet Advertising Revenue Report, April 2000, June 2002, April 2004, April 2005)

Banner ads received a greater percentage of the online advertising budget than any other type of online advertising until 2003, when it was surpassed by search advertising.

While banner advertising has received a lower percentage of total online ad spending, total online advertising expenditures have increased. Banner advertising expenditures dropped by nearly 40 percent between 2000 and 2003, but showed some improvement in 2004 (IAB, 2000, 2005). While the increase in dollars spent on banner advertising increased slightly in 2004, the gap between total online advertising revenues

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and revenues from banner advertising has continued to widen by an even greater margin

(as illustrated in Figure 4).

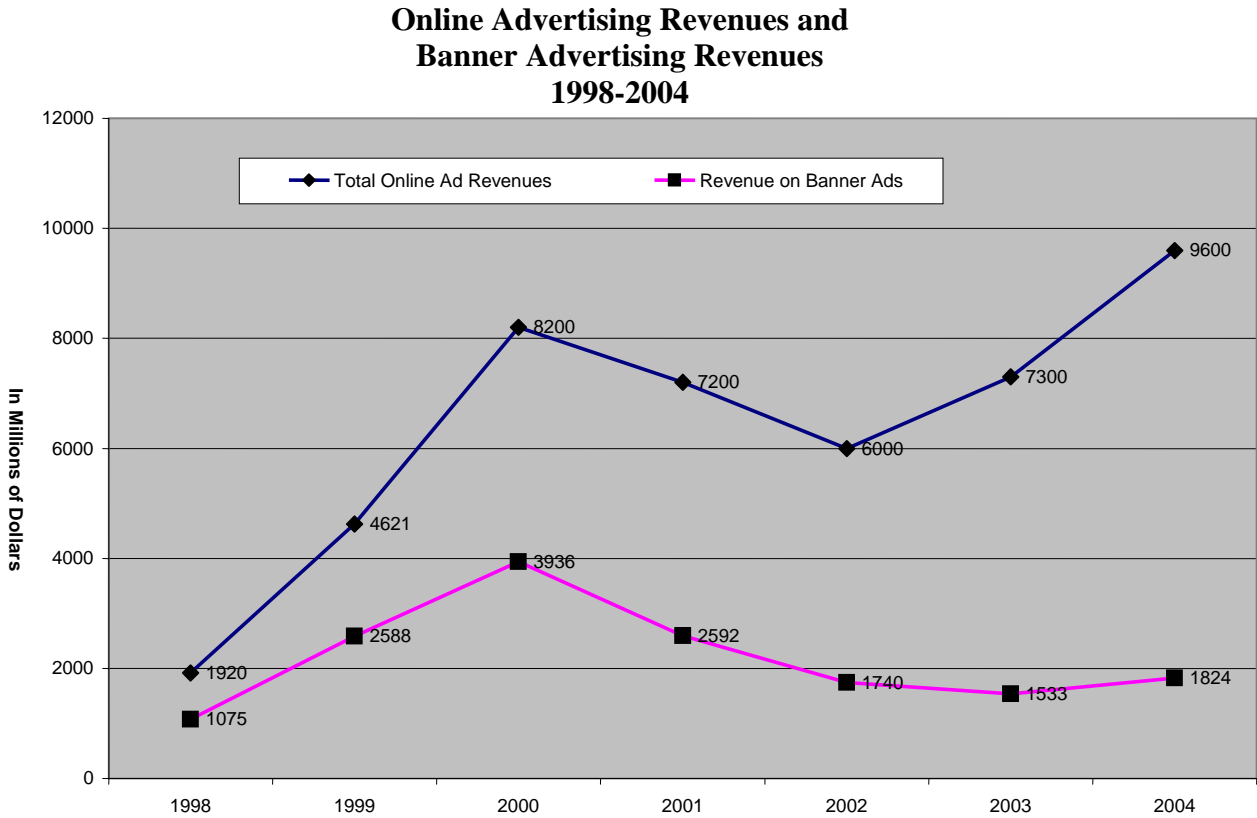**Online Advertising Revenues and
Banner Advertising Revenues
1998-2004**

Figures 4 (Source: PricewaterhouseCoopers LLP/IAB Internet Advertising Revenue Report, April 2000, June 2002, April 2004, April 2005)

It appears that banner advertising is in decline. This is emphasized by decreased

investments by advertisers in banner ads and users' increasing reluctance to click on the

ads. Many researchers have conducted studies to determine what characteristics can

affect banner advertising effectiveness, examining the location or placement of the ad on

the page, its distinctiveness, the type of product advertised, the credibility of the ad's

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location, the mode of the user, and more. Most of these studies are an attempt to improve the effectiveness of banner advertising through either click-throughs or awareness.

The purpose of this study is to determine if users' prior experiences with banner ads, in general, will affect how they behave when looking at banner advertising in the future. Based upon an expectancy-value framework, this study will extend existing knowledge, and will answer the question: Will Web users' previous experiences with banner ads show that they will increasingly ignore them, thus rendering banner ads ineffective and potentially destined to die, or can banner ads find a way to offer a value to users, changing this behavior?

CHAPTER 2

<u>Theoretical Framework</u>

A great deal of research has shown that behavior is shaped by expectations of results that have been learned through previous experiences. Over the last several decades, communications researchers have used this knowledge to link an audience member's use of media to their expected gratifications obtained from these sources. This is how the "uses and gratifications" framework was developed to study media use.

The uses and gratification approach assumes that consumers actively use media to fulfill specific needs. They are actively involved and interact with the communication media (Blumler & Katz, 1974). The nature of the Web is interactive and requires high user involvement, so it seems legitimate to apply the uses and gratification theory to improve the understanding of e-consumer behavior.

However, as more research has tested the uses and gratifications framework, there has not been an agreement on the importance of gratifications or its meaning. Additionally, most research has not delineated between expectancies or gratifications sought (Palmgreen and Rayburn, 1985).

In researching media uses and behavior, Palmgreen and Rayburn (1985) looked to expectancy value theory to clarify what they viewed as the shortcomings of the uses and gratifications approach. Palmgreen and Rayburn's expectancy value model was developed out of the uses and gratifications framework and out of social psychology research, which viewed behavior, intention or attitudes as a function of expectancy and

evaluation. One of the most prominent and well-developed theories that they used was Fishbein's theory of reasoned action (Palmgreen and Rayburn, 1985).

Based upon Fishbein's model of attitude and behavioral intention (Fishbein, 1963; Fishbein and Ajzen, 1975), Palmgreen and Rayburn defined the expectancy value model: "gratifications sought from media experience are a function of both the beliefs (expectations) that audience members hold about media sources and the affective evaluations they attach to media attributes." (Palmgreen and Rayburn, 1985, p. 63) Formally, they have presented it as:

$$GS_i = b_i e_i$$

In this model, GS_i is the ith gratification sought from some media object (some medium, program, content type, etc.); b_i is the belief (subjective probability) that some medium of exposure contains some defining attribute, i, or exposure to the medium will result in a particular consequence i; and e_i is the affective evaluation of the particular attribute or outcome (Palmgreen and Rayburn, 1985).

Palmgreen and Rayburn's model (1985) suggests that the propensity to use certain media is a combination of the perceived benefits offered by it and the value of these benefits for the audience member. This shows that audience members will avoid a particular medium if it is not perceived to contain a particular attribute or the attribute is negatively evaluated. In the converse, it also shows that they will seek out a particular medium if it is perceived to possess a particular attractive attribute (Palmgreen and Rayburn, 1985).

Expectancy Value Model of Gratifications Sought and Obtained
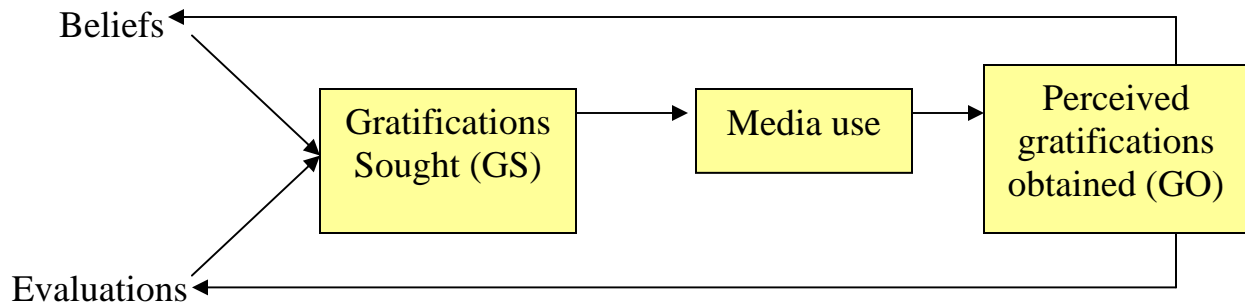
Figure 5. Expectancy Value Model of gratifications sought and obtained (Palmgreen and Rayburn, 1985)

The model expressed by Palmgreen and Rayburn (1985) distinguishes between gratifications sought (expectation) and gratification obtained (satisfaction) and identifies an increment over time from media use behavior. Therefore, when the gratification obtained is significantly higher than the gratification sought we are likely to have high click-through rates of banner advertising and great brand awareness and recall. However, when the opposite occurs, it provides clues for dropping click-through rates, lower perceived banner ad effectiveness and falling investments in them.

Based upon this theoretical framework, my research question is to determine if click-through rates and the overall effectiveness (based on awareness, recall, and similar advertising measures) of banner advertising on the Web is dropping because users' perceptions of banner ads are becoming even more negative or users increasingly believe that banner ads have little or no appealing value.

CHAPTER 3

Literature Review

Determining Effectiveness

Early studies looking at banner advertising on the Internet typically evaluated effectiveness from two significantly different viewpoints. Some have focused on click-through statistics to show banner ad effectiveness, while others have focused on effectiveness from a general brand-advertising stance, looking at advertisement awareness, brand awareness and recall because of banner advertisements.

Briggs and Hollis (1997) claim to have conducted the first formal study of banner advertising on the Web that did not use the click-through method to determine effectiveness. They set out to determine if "Web banners, even without the benefit of click-through, stimulated brand awareness, brand affinity and purchase interest."

In order to measure effectiveness, Briggs and Hollis (1997) tailored Millward Brown Interactive's "BrandDynamics System" to an online setting. The BrandDynamics System measures consumer loyalty based upon the following: consumer consciousness of the brand, their familiarity with the brand, their brand consideration set, the price of the brand relative to competitors, their experience with the brand and whether or not the consumer would consider other choices.

To test their measurements of effectiveness, Briggs and Hollis (1997) also adapted Millward Brown's standard BrandDynamics questionnaire to work in the context of an online survey. Their test consisted of two parts. First, randomly selected visitors to HotWired.com during a randomly selected week were given a "short survey covering

demographics and Webographics." Then the viewers were exposed to either one of three different test ads, or a control ad, located "in the designated advertising space on HotWired's homepage." Second, viewers were sent an e-mail asking them to complete another survey. Briggs and Hollis (1997) said that the "respondents from the test cells were served one of three category-specific surveys based on their exposure to the advertisement on the first day. Respondents from the control [group] were randomly directed to one of the three exposure surveys."

Based upon the results of their surveys, Briggs and Hollis (1997) determined that "banner ad exposure generated increases in consumer loyalty scores." More specifically, they felt that they were able to show a significant increase in brand awareness among consumers as a result of a single banner ad exposure.

Immediately following Briggs and Hollis' study, the Internet Advertising Bureau commissioned Millward Brown Interactive (1997), to conduct a research study "in order to help evaluate the advertising impact of online communications." The "1997 IAB Online Advertising Effectiveness Study" was "designed to determine if consumer's attitudes and behaviors are affected by Web advertising banners." The study focuses on the ability of Web advertising to impact traditional measures of advertising effectiveness such as advertisement awareness, brand awareness and purchase intent, but also measured click-throughs to determine the value of this measure as well. It also looked specifically at the positive impact of brand perceptions and the change in brand loyalty toward a product.

Millward Brown Interactive (1997) used a very similar method to test their measures of effectiveness as Briggs and Hollis did in their study. This is probably because Briggs worked for Millward Brown Interactive and led the teams that conducted both of these studies. However, there are two main differences between these two studies. First, the Millward Brown Interactive (1997) study expanded the scope of the previous study and looked at 12 leading Web sites and 12 different banner ads. The second difference was that the survey was expanded to include the use of click through statistics to more clearly and thoroughly study ad awareness, brand awareness and positive perceptions of the brand.

The Millward Brown Interactive (1997) study found that "online advertising, using banners, has tremendous communications power." They felt that the study was able to prove that "banners can impact the traditional marketing measures of advertisement awareness, brand awareness, brand perceptions and purchase intent, all from one exposure." More specifically, Millward Brown Interactive found that advertisement awareness rose by 30 percent on average and that "eight of the 12 ad banners tested showed positive increases in brand awareness." Six of the 12 banners showed a statistically significant increase in positive perceptions of a brand, while nine of the 12 banners showed a positive increase in consumer loyalty toward the brand. While it also showed that click through was low, it does have an effective impact for some types of products.

After 1997, almost every study conducted regarding banner advertising references the Briggs and Hollis (1997) study or the Millward Brown Interactive (1997) study and

most measure advertising effectiveness and value upon click-throughs, recall, and awareness. This study will examine the value of banner advertising based upon all of these aspects and will take into consideration the value that users place on the banner ads based upon their prior experiences.

Banner Ad Effectiveness

The following six studies measured the effectiveness of banner advertising based upon several different variables. These studies have examined effectiveness based upon the location of the banner ad, the mode of the user, the-degree of exposure, the type of product being advertised and the creative elements of the banner ad.

Placement

There have been a couple of studies looking at banner advertising effectiveness from the issue of placement. However, these studies have looked at placement in three different ways. Banner advertising effectiveness from the standpoint of placement has been looked at from where the banner ad is located on the page, the reputation of the site where it is located and the banner ad's relevance to content on the page.

One study by Heo and Sundar (2001) examined how the position of banner advertising on a Web page affected viewers' memory of the ad. The study asked college students to read news stories on the Web and then fill out a questionnaire about their memory of the banner advertisements and news stories. Each story had a banner ad either on the top or bottom of the page.

Heo and Sundar hypothesized that banner ads at the top of the page would more easily grab users' attention, and that ads at the top of the page would result in better

memory than those located near the bottom of the page. This hypothesis was based upon their observations that banner ads in this location are more common and prevalent on most Websites today. Based upon the responses they received, their hypothesis was not supported, and banner ads at the bottom of the page were recalled more often than those at the top. Heo and Sundar admit that their study does not explain why this particular hypothesis was not met, but offer some suggestions, agreeing that it merits further study (Heo and Sundar, 2001).

Exposure level

A study by Cho, Lee and Tharp (2001) examined the effects of different levels of forced exposure to banner advertising. This study looked at effectiveness based upon advertising perception, click-throughs, banner attitude, brand attitude and purchase intention.

Four different forced exposure levels were examined: a banner ad with no skip option shown before the desired Website appeared (interstitial), a banner ad with a skip option shown before the desired Website appeared (interstitial with a skip option), a pop-up window with a banner ad and a regular banner ad at the top of the desired Website. Subjects were invited to view a Website and were presented with these four forced exposure levels, and then were invited to fill out a survey.

The researchers hypothesized that the higher degree of forced exposure to the banner ad would yield a higher level of advertising perception and a higher click-through rate. Both of these hypotheses were supported by the results of the surveys. They also hypothesized that the higher degree of forced exposure would result in a more

unfavorable attitude toward the banner ad, the brand and a lower purchase intention. However, interestingly, none of these hypotheses were supported by the self-reported results they received.

Similar to much of the research conducted on banner advertising thus far, this study primarily focuses on comparing different variables and how they affect the effectiveness of banner advertising on the Web. However, it is one of the few studies that have examined users' attitudes toward the banner ad as a medium, although, it only uses comparative data to determine attitudes of banner ads based on forced exposure levels. Much like previous studies, it also ignores users' prior experiences with the variables being measured and how that might affect their responses.

<u>Product Type</u>

Several studies have examined the effectiveness of banner advertising based upon the type of products being advertised. Michael Dahlen, from the Stockholm School of Economics, was the researcher in two of the studies. However, one study of his looks at the differences in responses to functional and expressive products, and the other study examines the impact of brand familiarity.

The first study investigates the effectiveness of banner ads based upon whether the product is functional or expressive. A functional product was defined as one which the product features are important and purchase decisions are made logically, based upon the solution to a particular need. An expressive product was defined as one which is purchased for ego gratification, social acceptance, or emotional stimulation, and is not easily differentiated by features or purchased based on cognitive reasoning.

In this study, Dahlen and Bergendahl (2001) attempt to determine which method of measuring effectiveness – click-throughs or impressions – is better for different types of products – functional or expressive.

Dahlen and Bergendahl (2001) hypothesized that click-throughs will be better (or higher) for functional products (over expressive products) because banner ads, like billboards, are limited by their ability to express a message. The researchers also hypothesized that there will be a greater change in brand attitudes based on banner ad impressions for expressive products. They believed that relationships between users' experiences with items, the type of item and whether they click-through or not, will provide a clearer answer to the question they posed.

The method that they used to conduct this study was similar to and based upon the method that Briggs and Hollis (1997) used. Dahlen and Bergendahl (2001) asked users to view a Web page and both tracked their usage and sent them a questionnaire to fill out by email after they looked at the banner ads.

This study revealed that there is a difference in the ways that consumers respond to banner ads for functional and expressive products. Specifically, the researchers discovered that people who click on a banner ad for an expressive product have a more positive attitude toward the brand and are greater brand users than those who are exposed to the banner ad and do not click. They concluded that their study reinforces Briggs and Hollis's earlier study, but shows that ad impressions are even more important to consider with expressive products.

This study is also one of the few that attempts to examine users' past experiences to explain the effectiveness of banner ads. However, it is only used to compare the variables used in the study, and does not examine how users' prior experiences determine the value that they place in the banner ad as a medium.

Another study conducted by Dahlen (2001) looks at how familiar the advertised brand affects banner ad effectiveness in terms of both click-through and impressions. This large empirical study looks at the differences in performance of banner ads for familiar and unfamiliar brands, and also examines another variable – novice Web users compared to expert users.

Dahlen (2001) used previous studies to show that, in the past, consumer response to repetitive exposure to advertisements differed substantially depending on the familiarity with the brand. He explains that "consumers get used to advertisements quicker (habituation) and tire sooner (tedium) of the advertising for a familiar brand" (Dahlen, 2001, p 24), and believed that the opposite could be true for unfamiliar brands. Therefore, he hypothesized that familiar brands would received higher initial click-throughs than unfamiliar brands, but that with repeated banner ad exposures, click-throughs and brand attitude would decrease. He also hypothesized that, for unfamiliar brands, brand awareness, brand attitude and click-through rates would increase with repeated exposures.

He was also interested in how user experience affected advertising response to brands. Dahlen (2001) points to several studies that have shown that novice and experienced customers differ noticeably in both their response to marketing and their

behavior. He also presents additional research that shows that the same can be expected for Web users. He believes that "the inflow of new users will continue for a long time. At the same time, the existing Web population is aging and becoming more experienced." Based upon this, he further hypothesizes that less experienced users will have higher click-throughs because he believes that experienced users are "more focused and less willing to digress from their intended path."

In order to test his hypotheses, Dahlen (2001) again conducted a study very similar to the Briggs and Hollis (1997) study. Visitors to a Web page were asked to participate in the study, and once they gave their consent, a database tracked their usage and then sent them a questionnaire to fill out by email six days later.

Dahlen (2001) found that familiar brands received more than double the click-through rate of unfamiliar brands and had an initial click-through rate approximately 10 times that for unfamiliar brands. He also found that click-through rates decrease with multiple exposures of familiar brands and increased with multiple exposures of unfamiliar brands. In regard to Web experience, Dahlen (2001) found a statistically significant relationship between user experience and an inclination to click on banner ads. Web users with less than a year of experience on the Web are more inclined to click on banners than more experienced users. He also found an increase in both brand awareness and brand attitude among new users (less than 6 months experience), but there were no significant increases in other experience groups.

While Dahlen (2001), like the others discussed thus far, focuses primarily on the content of banner ads and not the medium itself, he does take into consideration Web

users' experiences. His study showed a significant difference in click-throughs and brand awareness and attitude between Web users with less than six months experience on the Web and those with more than six months experience. However, the differences between users with more than six months of experience were not significant. Dahlen (2001) suggests that further research must take a user's experience into consideration.

In the years leading up to Dahlen's study (2001), the Web experienced a tremendous amount of growth. NielsenNetRatings estimated that the number of Web users nearly doubled from 35.4 percent of the US and Canadian population in 1999, to just under 60 percent in 2001. Therefore, Dahlen (2001) assumed that it is important to consider users' experience with the Web because he believed "the inflow of new users will continue for a long time" (2001, pg. 28). He believed that it would be necessary to consider a group with less than six months of Web experience in future studies.

According to NielsenNetRatings, which estimated growth nearly every month, there has been very little to no growth in Web users in the United States and Canada between the time that Dahlen's study was conducted and April 2002, remaining stable at just under 60 percent.

Dahlen (2001) showed that there are significant differences between Web users with less than six months of experience and those with more, and it is necessary to recognize this significant difference. However, NielsenNetRatings widely estimates contradict Dahlen's belief that the inflow of new users would continue for a long time. Dahlen's findings, combined with NielsenNetRatings' more recent estimates, suggest that future studies should focus on Web users with more than six months of experience.

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A study by Shamdasani, Stanaland, and Tan (2001) examined changes in banner ad effectiveness based upon the reputation of the Website the ad was located on and the relevance between the site's content and banner ad product category. This study looked at banner ad effectiveness based upon attitude toward the ad, attitude toward the brand and purchase intention, based upon the studies by Briggs and Hollis (1997) and Millward Brown Interactive (1997).

While Website reputation was a major variable used in this study, reputation was not measured by users' prior experiences with the Website. Instead, the Websites used were fictitious, and researchers provided a description of the Website's reputation to the subjects.

The results of the study were consistent with Elaboration Likelihood Model predictions. It showed that the banner ad effectiveness for a high-involvement product is driven by the relevance of content on the Web page. It also showed that banner ad effectiveness for low-involvement products appear to be driven by the reputation of the Website where the ad is located.

This study ignores the significant impact of users' prior experience with the Web, in general, or similar Websites to those used in the study. It is difficult to determine the true effectiveness a Website's reputation has on a banner ad unless a real Website is used and researchers determine how the subjects' experiences determine the site's reputation.

<u>Creative Elements</u>

A study by Li and Bukovac (1999) attempted to determine the impact that several different types of characteristics have on click-through and brand recall. In particular, the study investigated the effect that size, animation and user mode can have.

Their research was based on the distinctiveness theory, which they believe will explain the cognitive impact of banner ads. This theory originated from the "van Restorff phenomenon, which demonstrated the superior learning of isolated items in a list." Essentially, the distinctiveness theory establishes that the more distinctive something is, the more likely it is to be recognized and remembered. Therefore, Li and Bukovac (1999) believed that larger banner ads and banner ads with animation would result in shorter response times (click-throughs) and higher recall, than smaller ads and those without animation.

Another variable the researchers took into account was user mode, or the mindset driving the user. Based upon several different beliefs regarding media use, including the elaboration likelihood model and instrumental and ritualistic media orientation, Li and Bukovac (1999) believe that whether a user is an information-seeker or "surfing," the cognitive impact of the characteristics mentioned above will be different. Therefore, they also hypothesized that Web-surfers will have higher recall and will be more likely to click on the banner ads they encounter.

In order to test their hypotheses, college students were directed to a Website which had one of the four different banner ads (large with animation, large with no animation, small with animation and small with no animation), and were given different

sets of instructions for participation (surfing or seeking specific information). Similar to other studies testing banner ads, the researchers used online tracking to record subjects' clicks and a questionnaire to determine recall.

The students' responses showed that animated banner ads were clicked on much quicker and more often and did result in higher recall than static banner ads. The study also showed that larger banner ads resulted in much more often and quicker click-throughs and a significantly higher recall. Finally, Li and Bukovac's (1999) hypothesis regarding higher recall and click-through from Web-surfers was too minimally different to be significant, and was not supported.

Li and Bukovac (1999) examine different characteristics of banner ads, and not the medium itself. However, they do take into consideration the mode of Web users when viewing banner ads. Since Li and Bukovac's (1999) study showed that there was not a significant change in recall or click-throughs, it will not be necessary to take this variable into consideration when studying banner ads as a medium.

The Value of Web Advertising

Even though the Web is so relatively new, a few researchers have attempted to identify potential values that Web advertising could hold for users. Their studies try to identify specific reasons as to why Web advertising is valuable to users, including fulfillment of curiosity, novelty or entertainment, likeability and providing valuable information. Their studies provide clues to the values that banner ads provide to Web users.

Menon and Soman (2002) set out to show that curiosity could motivate users to find value in advertising on the Web. They based their hypotheses on several theoretical perspectives in psychology, which show that curiosity prompts people to elaborate and seek information to determine whether or not it is consistent with their beliefs. Based upon these beliefs they hypothesize that curiosity will result in greater elaboration, greater information search, better learning of the information and enhanced brand affect.

They presented college students with online advertising of a new product and a message to spark their curiosity. Menon and Soman (2002) measured click-throughs and gave the students a questionnaire after their Web surfing was completed. Their results verified their hypothesis and showed that ads that present a knowledge gap about a new product can influence the amount and direction (click-through) of elaboration and can improve learning and brand attitude.

While their research did not specifically look at banner advertising on the Web, it suggests that the value of advertising on the Web could be improved by a message that promotes the fulfillment of curiosity. This is important to a study on the value of banner advertising because it shows one potential value of advertising on the Web and suggests a way to improve the gratification obtained by these ads.

A study by Mark Brown (2002) looked at the effectiveness of banner ads that employ a new creative tactic – pull-down menus – in order to encourage awareness, improved brand attitude and elaboration. He compares banner ads with pull-down menus to traditional, static banner ads, and, quite different from other studies, uses a copy testing approach to determine banner ad effectiveness.

His copy testing approach examined four measures: attention, novelty, liking and persuasion. He believes that these are the four primary factors that can prove that banner ads with pull-down menus are more effective than static banner ads. Brown (2002) argues that "attention and novelty are important factors in creating effective advertisements." He further argues that likeability and persuasion can be used to predict the success of an ad.

To test these beliefs, he asked two groups of students to look at a Web page. One group viewed the page with a static banner ad and the other viewed a page with a banner ad with a pull-down menu. He found that banner ads with pull-down menus were more effective in all four of the copy testing areas he measured.

Brown (2002) compares two different types of banner advertising, and does not specifically look at banner ads as a medium. However, the four measures that he uses for effectiveness could not only be examined as benefits for the user, but as gratifications that the medium could seek to meet. These gratifications could be focused on when looking for opportunities to improve the value of banner advertising.

A study by Ducoffe (1996) looks specifically at the perceived value of advertising on the Web. He offers some specific perceived values that advertising has, and tests these values to determine if they hold true regarding advertising on the Web. He believes that the perceived value of advertising is an extremely useful tool for evaluating the effectiveness of advertising.

In his study, Ducoffe (1996) looks at advertising on the Web and its value to consumers. Ducoffe (1995) initially developed his approach by assessing the value of

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advertising in traditional media. In this study, he says that "advertising effectiveness is rooted in the view that advertising messages are potential communication exchanges between advertisers and consumers. Ducoffe's theory of advertising value (1995), which is somewhat similar to the roots of expectancy value theory, shows that during these exchanges, the parties both give and receive value. Therefore, this exchange of value is beneficial to the advertiser only when the consumer's expectations are met or exceeded.

Ducoffe (1995) proved that specific antecedents determine a user's perception of advertising value, which he uses in his study of advertising value on the Web (1996). First, he proved that *informativeness* is a benefit derived from advertising that is consumers view as highly valuable. Second, he showed that consumers may also consider advertising annoying, or an *irritation*, and thus would view advertising as not very valuable. Finally, his study showed that advertising can also be "pleasant or likable," and thus, this "*entertainment*" makes advertising valuable. In his study, Ducoffe (1996) used these antecedents to determine how consumers valued advertising on the Web. He also wanted to learn how much consumers valued Web advertising in general and what their attitudes toward it were.

In the study, Ducoffe (1996) did an intercept survey, in which he surveyed "experts" who spent more than 6.5 hours a week on the Web. The survey asked how valuable Web advertising was and how informative, entertaining or irritating it is. Survey respondents rated Web advertising in general as somewhat valuable and found it to be slightly informative and entertaining. Respondents did not consider Web advertising to be particularly irritating. Ducoffe (1996) asserts that based upon these

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results there is a strong relationship between advertising value and attitude toward Web advertising (Ducoffe, 1996).

While Ducoffe (1996) did not specifically use expectancy value theory, he did show a relationship between how consumers value advertising on the Web and their attitude toward it, which reinforces the expectancy value standpoint. He additionally offers some insight into predictors of advertising value (informativeness and entertainment), or gratifications obtained, from advertising on the Web.

Ducoffe (1996) is one of the few researchers who have looked at the value of advertising, and particularly advertising on the Web, as a medium or media object. However, he broadly defined advertising on the Web and did not define any specific advertising on the Web. In fact, one of the survey questions asked about several different types of Web advertising, and more than half the respondents considered Web sites and corporate Web sites as Web advertising. Defining a single form of Web advertising, such as banner advertising, should clarify the answers of respondents.

The study by Ducoffe (1996) was conducted in 1996, when the Web was very new and exciting for almost everyone. The number and experience of Web users has grown significantly in just the last ten years. Jupitermedia/NUA Ltd. estimated that there were 33 million Web users in 1996, while in May 2006, comScore Networks Inc. (2006) estimated that there were more than 694 million Web users worldwide. This is more than a 2,000 percent increase in Web users since Ducoffe's study in 1996. Dahlen (2001) showed that the novelty of Web advertising wears off quickly and effectiveness decreases

with experience, and now that many more people are "experienced" with the Web, a new study is in order.

The review of the literature shows that most research regarding banner advertising has compared different variables in an attempt to learn which variable is most affective in driving click-throughs or recall. Very few researchers have looked at the value of advertising on the Web as a media object itself, and none have specifically researched banner advertising.

The purpose of this study is to determine if users' prior experiences with banner ads, in general, affects how they behave when looking at banner advertising in the future. Based upon an expectancy-value framework, this study seeks to answer the question: Have Web users had such negative experiences with banner ads that they are ignoring them, thus rendering banner ads ineffective, or can banner ads find a way to offer a value to users, changing this behavior?

Based on the review of literature here, I think I will find that users feel banner ads somewhat valuable to them, particularly when in a browsing mode. However, the research should help to provide more information about the degree to which they find them valuable. I think I will also find which banner advertising elements add to, or detract from, the value of banner ads.

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CHAPTER 4

Methodology

    McQuail (2000) points out that even though expectancy value theory is fairly

refined, it "has not altered the fact that audience motivational theory is not easy to

translate into a sharp empirical tool," (McQuail, 2000, p. 390), and Scott McDonald, IAB

Research Committee Chairman, suggests in the Millward Brown Interactive (1997) study

that in order to more completely understand the effectiveness of banner ads, more

qualitative research needs to be done. He notes that there are some obvious relationships

that cannot be fully explained using only empirical methods. Therefore, qualitative

methods for researching audience motivations and experiences for banner ad viewing

should help to both answer the research question here and should improve future studies.

Semi-Structured Interviews

    While a qualitative study was appropriate to answer this research question, there

are many qualitative methods that could have been used to gain a more comprehensive

understanding of the topic. The method used should contribute to a strong understanding

of how banner ads are perceived, and if there are any values or gratifications that may be

obtained through them. Therefore, I believe that semi-structured interviews with Web

users will best reveal how users truly feel about banner advertising and what, if any,

values banner ads hold.

    Fontana and Frey (1994) point out that, "Structured interviewing refers to a

situation in which an interviewer asks each respondent a series of pre-established

questions with a limited set of response categories." With this method, there is

"generally little room for variation in response except where an infrequent open-ended question may be used." The interviewees' responses are then generalized to fit into a coding scheme developed by the researcher.

However, because the research question seeks to also recognize specific values and reasons for consumers' actions and feelings, interviewers were required to stray slightly away from strict structured interviewing. Structured interviews do not allow interviewers the freedom needed to pursue or follow up on responses from the person being interviewed. In this study it is too important to know the specific values that users perceive banner ads to have and reasons why they perceive it as a value. Therefore, it was necessary for the interviewer to stray from the structured set of questions and return to them after he gained a greater insight into certain responses.

Wells (1997), points out that particularly in advertising, "the proof called for is usually in the short term." They attribute this to brand managers who are mainly concerned with their yearly budget and advertising agencies that are looking for a quick, positive evaluation of advertising efforts. It may be for this reason that interviewing has not yet been used to study the value or effectiveness of banner ads. Therefore, because interviews require more of an investment, this method is not often utilized in advertising research.

However, the depth and quality of information gained from interviewing makes it effective, particularly when trying to understand human behavior. For example, Jenson and Jankowski (1999) show an article by Horace M. Newcomb who uses interviewing to determine how television drama is created. He interviewed many people involved in the

creation and production of television drama to get an understanding of how it is created, its influences and developments.

Even though Newcomb's topic is completely different from advertising effectiveness or the value of banner advertising, he illustrates how interviewing gives these types of studies an advantage. As Newcomb points out, interviewing helps the researcher to gather more comprehensive information than might be possible in other research methods. It gives the researcher a broad prospective from several different sources.

While interviewing takes longer than other forms of research, there are several reasons why researchers take advantage of this method. As was mentioned by Newcomb, interviewing gives the researcher a more comprehensive and diverse view of the topic. Second, it also allows the researcher to focus in on particular topics of interest and to get a deeper explanation from the participant about their answers. Interviewing further allows the researcher to pursue information that other forms of research might not discover.

Berger (1998) points out that "interviewing is often done for commercial reasons – to find out why people purchase one brand of coffee and not another, how they feel about cake mixes, or why they use cigarette lighters." While it is not one of the most frequently used methods in advertising research, it is used when the depth and quality of information gained from interviews is required. Similarly, it is particularly important for this study to better understand users' true, in-depth feelings regarding banner advertising.

For all of these reasons, semi-structured interviews were used to determine if banner ads offer any value to Web users and what gratifications users obtain from them. While it helped to determine if banner ads are currently meeting the gratifications sought by Web users, it also provided a more comprehensive understanding of the subject by helping to understand some specific reasons why banner ads have been effective or not. Respondents even offered some suggestions as to how banner ads may be more effective in the future.

Interview Subjects

Very few qualitative researchers are willing to say how many interviews are necessary for a qualitative study. Pertti Alasuutari (1995) suggests that this is because the most important aspect of qualitative research is a local explanation, and that the results should serve as an example. He believes that it is unreasonable to believe that laws and regularities can be found that apply to all situations, however, results may show some patterns with regularities. While qualitative research does not empirically prove the existence of such phenomena, it "does not mean that these phenomena cannot be fruitfully studied by qualitative methods (1995, pg. 155)."

In order to gain valuable insight into consumers' perceptions of banner advertising and its values, interviews with 12 individuals were conducted between February and November 2004. The quantity of interviews was enough to show the existence of consistent patters in the responses from subjects, as well as several unique phenomena, which are equally important to examine as well.

Research by Dahlen (2001), as mentioned in the review of literature, suggested that interviews among Web users with more than six months of experience were necessary for this study. Therefore, pre-interview questions with all 12 Web users verified that each had more than 6 months of experience.

Researchers sought out respondents to help answer the research question through intercepts and solicitations at locations where customers were considered targets of banner advertising. The locations selected for the study were the Barnes and Noble Bookstore and Circuit City in Columbia, Missouri. Both national chains have banner advertising campaigns running on various Web sites, and customers visiting these stores were considered the most likely target of banner advertising – particularly from these companies.

Initially, respondents were not offered compensation for their interview time. However, the amount of time required to conduct the interviews – between 20 and 45 minutes – was a barrier mentioned by many of those intercepted during the first several months. In order to obtain the number of interviews desired for this study, compensation was offered to the remaining respondents. The compensation provided to participants was a $10 gift card to Barnes and Noble Bookstore or Circuit City – depending upon the location where the interviewee was intercepted. The first five participants received no compensation, and the remaining seven respondents were each given gift cards upon completion of their interviews.

The selection of respondents fit within the time and budget constraints of this study, and as Robert Weiss (1994) argued, "In qualitative interview studies, anyone who

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has anything to teach us is a desirable interviewee" (1994, pg. 29). Also, as suggested by

both Alasuutari (1995) and Weiss (1994) the results of a qualitative study will not

provide a universal answer to the research question, but provides greater depth to the

question being asked. While this methodology will not answer the universal question of

whether or not banner ads on the Web will survive, it does provide some potential

reasons for their success or failure and will certainly provoke future studies of the

subject.

The Interview

Each person who was intercepted was asked to participate in the research study

about banner advertising on the Web and was informed of the time required for the

interview. When respondents agreed to participate, they were asked how long they had

been using the Web, and how they accessed it (dial-up or broadband). All of the

participants who agreed to interviews had been using the Web for longer than the six

months, as suggested by Dahlen (2001), and were able to access the Web from home,

work, or school.

Each interview began with a short introduction of the purpose and goals of the

study, and made the participant aware of their rights, as well as any potential concerns

regarding the information gained and how it would be used. The interviewees were all

given a copy of this introductory sheet.

The formal interview began with the definition of a banner ad: A banner ad is a

small graphical area that may be a simple graphic, animated graphics or may contain

various other multimedia elements. Typically, banner ads measure 468 pixels wide by 60

pixels high, and include logos or messages to persuade the viewer to either click the banner or remember the brand advertised in a positive way. Banner ads are typically located at the top or bottom of a Web page and are usually hyperlinked to the advertiser's main page with more information (Kaye & Medoff, 2001).

Ducoffe (1996) was studying advertising on the Web in general, but in his study, he found that his respondents classified everything from free sample offers and banner ads, to corporate Web sites and online contests, advertising. Since then, there have been many other, unique forms of advertising that have been introduced to the Web, including pop-up ads and interstitials. Therefore, it was important to define specifically what a banner ad is and what it is not so that participants had some clarity on the topic. Participants were shown a screen shot which illustrated exactly what a banner ad looked like, and its typical location on a page. Additionally, they were shown a screen shot of a pop-up ad, and the difference between the two forms of advertising was explained. These examples helped participants to understand what was specifically being studied, and attempted to prevent them from discussing other forms of Web advertising.

The interview subjects were first asked to give their opinions regarding advertising in general and the reasons why they felt positively or negatively about it.

The interview subjects were then asked to give their opinions regarding banner ads and the reasons why they felt positively or negatively about them. This provided an accurate reading regarding each person's current view of banner advertising, and in some cases, an attempt was made to determine how strongly they felt, positively or negatively toward banner ads.

Based upon their response to the previous question, the subjects were asked their perceptions regarding specific negative or positive aspects of banner ads and the reasons why they felt that way. This was followed up by what they perceive as the specific opposite (positive or negative) aspects of banner ads and why they felt that way. These were both broad questions meant to encourage the respondent to talk about the topic in greater detail. However, efforts were sometimes required by the interviewer to keep the discussion from going off-topic, as well as follow up questions to expand upon vague statements.

The next questions examined how noticeable banner ads are to the users. Subjects were asked if they noticed banner advertising, if they pay attention to it, and what characteristics or content attract their attention to banner ads. Interviewees provided their perceptions and opinions about how and why banner ads attract their attention. During these answers the interviewer probed deeper in attempt to get participants to expand upon the reasons he or she clicks on or takes notice of a particular banner ad. These follow up questions provided insights into the gratifications sought by users when noticing banner ads and the ability of banner ads to meet or exceed those gratifications sought.

While it was important to determine if respondents' gratifications were being met, it was perhaps even more important to determine if these gratifications worked together to accomplish advertisers' end goal of a purchase. Therefore, subjects were asked whether or not they had ever purchased anything from a banner ad, or anything they have seen advertised in a banner ad. Follow up questions additionally helped to determine whether or not a banner ad was able to encourage a purchase in any way.

Finally, respondents were asked whether or not they felt that banner advertising in general is valuable to them. Those who responded positively were asked what makes banner advertising valuable, and those who responded negatively were asked what can be done to make banner advertising more valuable to them. The responses to these questions provided some a deeper understanding of the gratifications obtained from banner advertising and offered suggestions to improve banner advertising's value.

Comprehensive Understanding

This semi-structured interview method provides a deeper understanding of what aspects make banner ads valuable or not. As it was mentioned earlier, Scott McDonald, IAB Research Committee Chairman, suggested in the Millward Brown Interactive (1997) study that qualitative research will give advertisers a more comprehensive understanding of the specific things that make this type of advertising effective or not. This will be extremely important to help advertisers determine whether or they should continue to invest in banner ads. It may also suggest some ways that they may be able to make banner ads more valuable to Web users and encourage advertisers to maintain or increase their investment in them.

While the semi-structured interview method helps to answer new questions regarding the value of banner advertising, it is sure to raise questions that should be studied in greater detail. Jensen and Jankowski (1999) point out that "interviews can be used as heuristic devices, as new information leads to new perspectives and questions for later subjects." For example, questions about the specific creative techniques or gratifications obtained will likely be the subject of later studies.

As was mentioned at the beginning of this paper, banner advertising is in decline. While Internet advertising revenues have begun to rebound there has been a significant decrease in investments in banner advertisements. With the billions of dollars invested in this type of advertising, and the uncertainty about its future, it is best not to rely on quick results from quantitative methods. These semi-structured interviews provide a better understanding of the answers to the research question.

CHAPTER 5

Comparative Analysis

 A comparative analysis requires an examination of both the similarities and differences between all of the subjects' responses. For this study, each of the respondents' interviews was dissected and their responses were placed with the primary questions asked of all of the interviewees. Each respondent's answers to a particular question were placed along side the answers of the other respondents. When these answers were grouped together, the similarities among answers were obvious. Not only are the similarities discussed in this analysis, but divergent opinions and expressions were included as well.

 Overall, the respondents were very open about their use, perceptions, and opinions of banner advertising. The answers to each of the questions revealed some consistent patterns among each of the respondent's answers when compared with one another. However, it is just as important to identify the unique responses of individuals and how those may impact the generalities suggested by the consistent patterns that have been identified.

 Every person who agreed to the interview had significantly more experience with the Web than the six months required for this study. Most have been using the Web for approximately 6-10 years, while even the least experienced respondent had been using the Web for a little over 3 years. As suggested by Dahlen (2001), there should be no significant difference in responses by the interviewees because all had more than 6 months of experience with the Web.

Opinions of Advertising in General

Each of the interviewees was asked about his or her opinion of advertising in general in order to determine whether or not any were predisposed to strong opinions – either positive or negative – regarding the subject of advertising. While this is not necessarily a true research baseline, it does help to determine if their responses to questions regarding banner advertising might have affected their opinions of all advertising. Some interviewees answered this question by giving their opinions on banner advertising, but the interviewer quickly got them back to the topic of advertising in general.

None of the respondents felt strongly one way or the other about advertising in general. Nearly all of them immediately commented that advertising was generally either "okay" or was a "necessary evil," however, each of the participants expressed both benefits and drawbacks to it.

Most respondents felt that advertising was positive because it provided them with an awareness of products or services that they may not have otherwise been aware of. In particular, several felt that advertising provided the most benefit when it was able to make them aware of new or innovative products. One respondent even commented, "It keeps you informed. It lets you know about new products that are coming out… so that part is good."

Similarly, a few of the interviewees felt that advertising also kept them informed about different types of products in a particular category and helped to differentiate between competing brands.

A couple respondents also felt that advertising has kept them informed in a different sense. They suggested that advertising keeps them informed of societal norms or social progression. For example, one responded said, "I think it shapes a lot of how we think." These respondents felt that advertising was one influence that keeps them both informed and involved in their social environment.

Another advantage mentioned by a couple of the participants was entertainment. These respondents said that they have found some advertising "funny" or entertaining. While these individuals said that they have been entertained by advertising, none of them felt that they specifically sought out advertising as an entertainment medium. Those who felt it was sometimes entertaining simply saw it as an additional value that advertising brought to their everyday lives. Even the Super Bowl – which advertisers view as a rare opportunity in which viewers actually seek out advertising – was not mentioned by any of the respondents.

Ducoffe (1995, 1996) showed that both *informativeness* and *entertainment* help to determine a user's perception of advertising value in both traditional media and on the Web. Both of these antecedents were mentioned by the respondents, consistent with and reinforcing Ducoffe's earlier findings. However, interviewees mentioned additional benefits they find in advertising in general that may not necessarily be categorized into one of these two areas.

Another positive advantage mentioned by a few was related to the valuable benefits provided by advertising revenues. A couple of the respondents specifically

mentioned the amount of content on television and the Internet we have for "free"

because of advertising. One respondent specifically said:

> Well, just the amount that we get on free television, the amount that we get on the Internet, is pretty overwhelming, so you have a tendency to pick and choose what advertising you pay attention to. And because of that fact, I say it's a necessary evil. I mean it keeps things inexpensive for us, because that money goes toward paying for things that we deem as free… (Male, has been using the Internet for several years).

> Another respondent who said he was a teacher specifically mentioned how

advertising revenues have affected his school district:

> Even at school, you know with our district they've even talked about putting advertisements up in the schools, or out on the fields and stuff like that… and I'm like, well, make some extra money, keep some jobs. I'm not completely against advertisements and putting them up there… (Male, has been using the Internet for about 10 years).

> While these interviewees felt that advertising revenues provide certain benefits,

one respondent felt it is a negative aspect of advertising. She said:

> It bothers me how much money is spent on it. I wonder how much less we could pay for things if we didn't have to pay for advertising. You know, with the Super Bowl and all that kind of advertising… (Female, has been using the Internet for about 10 years).

This was the only respondent who saw advertising as portion of the overall cost of

the products she purchased and expressed some dissatisfaction with the value of

advertising produced in return.

Nearly all of the respondents mention advertising clutter as a negative aspect of

advertising in general. Most felt it is omnipresent, suggesting that it is nearly impossible

to avoid advertising today. One respondent commented:

I think advertising is good because it lets the consumers know about different products and services that, um… businesses offer. But, I think it can get a little bit overwhelming at times… (Female, has been using the Internet for about 8 years).

A few of the interviewees felt that advertising is not just ubiquitous, but is becoming overtly intrusive, particularly when techniques such as pop-up advertising on Web browsers and telemarketing phone calls are used. Repetition is also an annoyance for a couple respondents, and one who commented:

Some commercials on television are funny, some are weird, some are just plain boring, and others you get tired of seeing over and over and over again. In other words, you see the same commercials during the same program like 5-6 times. That gets old, a little bit of overkill… (Female, has been using the Internet for several years).

A couple of respondents, however, mention they are sometimes able to ignore advertising, particularly when they find it irrelevant.

Another aspect of advertising a few respondents perceived negatively were products they deemed socially irresponsible. For example, these respondents felt that regulations regarding tobacco and alcohol advertising are positive. One interviewee said:

I'm concerned about the advertisements for food products, and all this talk about obesity in America. You know they don't have cigarette advertising anymore. Maybe we should consider cutting down on some of this food advertising… (Female, has been using the Internet for about 10 years).

All of the respondents had both positive and negative feelings toward advertising, and one respondent's comments illustrate the back and forth nature of most responses:

I have mixed feelings. On the one hand, there have been times when I've seen an advertisement and it's made me want to buy something. But a lot of times, it's annoying… calls on the telephone, pop-ups on the computer, those sorts of things… Other sorts of things, I'm like, 'Oh, what is that?' and I want to find out more about it.' and I want to find out more about it… (Female, has been using the Internet for about 8 years).

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While they had mixed feelings most felt that advertising, in general, was more positive than negative. Only one interviewee felt that it is neither positive nor negative. Therefore, their general opinions of banner advertising are not likely to be negatively effected by their opinions of advertising in general.

Experiences with Banner Advertising

Each interviewee was again informed that the study only focused on banner advertising on the Web, and was read a full description of specifically what a banner ad is. Additionally, a screen capture was shown to each to illustrate what a banner ad is and what it is not (due to frequent confusion between banner ads and pop-up ads). Each participant was asked if they had any questions to clarify that he or she understood what a banner ad was. A few of the respondents had questions, but it was verified that all understood what was being discussed before the interview proceeded.

Respondents had a variety of responses when they were asked what type of experiences they have had with banner advertising. All of the respondents were aware of banner advertising and said that they had seen the ads when they used the Web. Some said that they "see them pretty much every day," and others say they see them "very little." The participants' responses suggest that their frequency of using the Web, the speed of their connection to the Web (broadband or dial-up), the pages they visited, and their mode – surfing or seeking – have an impact on their own perceived level of experience with banner advertising.

It has been suggested in earlier studies, particularly Briggs and Hollis (1997), and in industry practice (as illustrated in Figure 1), that banner advertising effectiveness can be measured by both impressions and click-throughs. Respondents also identified their experiences with banner advertising as falling into the same general categories – awareness and click-throughs.

Several participants' immediate reactions indicated that, while they were aware of banner ads, they tend to ignore their presence – which is referred to as "banner blindness." About an equal number of respondents mentioned that they were aware of banner ads, but do not usually click on them. There seems to be a correlation between those who have broadband connections and mention banner blindness, as well as those who are used to a slower connection and said they do not click on the ads. This was explored in greater detail when respondents were asked directly about the effects banner advertising had on them. A few respondents also suggested that their experiences with banner ads were limited by the mode they were in while on the web – surfing or seeking. They mentioned that they do not often pay attention to, or click on banner ads when in a seeking mode. One respondent said:

> Normally I wouldn't pay a whole lot of attention to them when I'm on my computer at work, because I'm looking for specific information, but when I'm on the Web on a recreational type thing… because it's a dial up system, the first thing you see many times is a banner ad, and you've got a lot of time for it to load, so you get plenty of time to see what it is… (Male, has been using the Internet for several years).

Opinions of Banner Advertising

Once it was determined that all of the respondents were aware of banner

advertising, they were asked their opinions – both positive and negative – of banner ads

as a medium. Most of the respondents based their judgment of banner ads on the

relevance of the ads they saw on a daily basis. Many said that they rarely, if ever, find

banner advertising relevant, like one participant who said:

> I don't know, it sounds negative, but I don't know if I'd say it was positive or
> negative because I never even really notice that they are there anymore. It doesn't
> affect me either way. But I guess it does get a little annoying sometimes, when
> you are always seeing them and there's never anything you're really interested
> in… (Female, has been using the Internet for about 8 years).

Thus, the respondents' opinions of banner advertising generally ranged from

indifferent to negative.

Several of the participants called banner ads "annoying" and suggested that most

often the ads they saw were irritating because they are irrelevant to both their interests

and/or the content on the page. A few of the respondents understood that banner ads

provide revenue that allows site operators to maintain and develop the content on the

pages they visit. One respondent seemed to articulate what several others expressed

when he said:

> You know sometimes I think it can be annoying, but I mean, for the most part,
> you know, it just kind of comes with the territory. You are going to have those,
> regardless of, you know, how they look, or where they look… (Male, has been
> using the Internet for about 10 years).

Respondents suggested another reason for their negative opinion of banner ads

were the techniques often employed by advertisers in an attempt to make their banner ads

more effective – both more noticeable or more clickable. A few respondents pointed to

specific techniques they found annoying, such as motion, blinking/flashing, and sound,

saying they find the ads more of an annoying distraction:

> I've seen some that come up on the page and they flash on and off and have a lot
> of movement to them to catch your eye. And if you're not interested in that, then
> it's irritating. It kind of a distraction… (Male, has been using the Internet for
> about 5 years).

One of the interviewees said that it was somewhat annoying when she did click on

banner ads because she felt the information delivered was not beneficial or it took her

away from what she was seeking:

> What's problematic is when you go there and you can't find what your looking
> for and you don't know how to get back to where you were. Now you are in
> advertising land, and really want to get back to wherever you were before…
> (Female, has been using the Internet for about 10 years).

However, most of the respondents said nothing regarding the effect of banner

advertising on their mode. Several expressed the feeling that if a banner ad happens to be

relevant they can decide whether to investigate it further or continue with what they are

seeking.

The respondents' opinions of banner advertising were not all negative. Several

pointed out some positive benefits of banner advertising as well. Banner ads were

positively viewed when they were relevant and were related to the content the individual

was seeking at the time – particularly when it provided new information or relevant offers

from a reputable company. One respondent gave a specific example:

> When I look at the Baby Center Website, they have a lot of advertising along the
> side and on the top for baby related products. Well, I'm somebody who wants

more information about that, so I'm more likely to look at that… (Female, has been using the Internet for about 10 years).

Another positive benefit a couple interviewees points to is the entertainment value provided by some more recent interactive banner ads that allow the user to play trivia or a game.

In general, the respondents' immediate opinions were either neutral or negative primarily due to the lack of relevant information they received from them. However, most said that their opinions are positive when banner ads are able to achieve relevancy, give them some valuable information, or are entertaining. This expression of value and potential for banner ads is explored further to determine what makes banner ads noticeable and relevant to the participant.

What Makes Banner Ads Noticeable

All of the respondents suggested that banner ads are noticeable to some extent. The majority of respondents said that banner ads are often noticeable, but gave different reasons and banner ad elements that effected whether or not they typically noticed a particular banner ad.

Whether or not a banner ad was relevant to the individual seemed to be one of the most important factors regarding whether or not a banner ad is noticed. Several respondents said that if the content is relevant to their situation or is related to the subject matter they are seeking at the time, the ads then may capture their attention and cause them to read on further, and may potentially result in clicking on the ad. A couple of the

respondents pointed out that even if the content was relevant, whether or not they noticed it also depended upon the mode they were in when the banner ad was displayed. They suggested that the less relevant the banner ad was to the content they were seeking, the less likely they were to take notice. One respondent said:

> Just because it's there and it's not solicited. You know, it's in a place… what's annoying to me is when it's in a place that when I wasn't looking for something like that, and it just happens to be there… it reminds me a lot like, of those phone calls… You know you get at home, advertising to buy a product… (Female, has been using the Internet for about 8 years)

Location on the Web page is another factor that was mentioned by several of the respondents as to whether or not a banner ad is noticeable. A couple of those interviewed mentioned that banner ads were noticeable because their location is fairly consistent, specifically mentioning banner ads at the top of the page. One respondent who tended to notice its consistent location said:

> Very [noticeable], because, at the top, I mean… you really can't miss it when you start scrolling down the page. It's usually one of the first things loaded, so, you are always going to see that… (Male, has been using the Internet for about 10 years).

However, a couple other respondents mentioned that they are actually *less* likely to notice banner ads because of the consistency of their location – suggesting banner blindness. They said that, often, they "subconsciously" know the ads are there, but suggested they are able to ignore or shut out the ads because of the consistent location. One of these participants said:

> I tune them out, but that's… I know because of where they are on the page, it's pretty easy to drop your eye down, and not look at them. But then, I'm online so much, that I've trained myself to disregard the first inch and a half of the screen…

I don't even look at it… (Female, has been using the Internet for more than 10 years).

Banner Ad Elements that Gain Attention

Interviewees were further asked what specific elements, throughout their experiences with banner ads, have been able to gain their attention once they have noticed a banner ad. Obviously, the same factors that make banner ads noticeable have also gained the attention of the respondents, such as relevancy, mode, and location on the page. However, their answers provided a wider variety of elements, as well as a deeper understanding of the reasons why these elements made them read or eventually click on the ad.

Most of the elements mentioned by the respondents were things that are different from what they usually expect to see and caused a pattern interrupt while they were using the Web. For example, one of the most frequently mentioned elements that drew their attention to banner ads were colors. They mentioned that bright colors and colors different from what was expected on a particular page gained their attention. One of the participants said:

> I would say, if anything, it would be like the color, or you know, the size of it, might get your attention. I would say maybe the length… but maybe more of the color, and then what's on it, you know, might grab my attention more than you know, other things, like you know, the banner size. Or like the banner, just compared to a symbol or something like that. I don't think either of those things stands out more. I think it's more like the color they use… (Male, has been using the Internet for about 10 years).

Similarly, about half of the respondents also mentioned that graphics or logos tended to also capture their attention. One respondent provided more detail, and

suggested that if the graphics looked professional or the company "looks legitimate" it

has been more likely to gain her attention:

> I'd say the image is important. If it grabs my attention and it looks legitimate...
> The quality of the image. If it has a name on it that is recognizable. If it looks
> like it is sponsored by… Like if it looks like it has a relationship with the hosting
> site that I am looking at, then that relativity is important. … (Female, has been
> using the Internet for about 10 years).

Several other elements were mentioned by a few of the respondents, which were

all things also meant to cause a pattern interrupt. A few respondents mentioned the

location of the ad on the page, as well as the size of a particular ad, as things that cause

them to turn their attention to a banner ad. Other elements mentioned by a few of the

respondents included interactive games, quizzes, motion, and video. Participants who

mentioned these elements said they found these ads were sometimes more compelling,

mostly because of their entertainment value or novelty (due to their new or innovative use

of technology):

> Well, if it has to do with sports I'll notice them. If it has to do with sports... sports
> quiz questions will probably catch my attention. I still won't click on them… I
> probably know it by looking at it, I'll answer it in my head, and be like, oh, that's
> obvious, and I'll move on… (Male, has been using the Internet for more than 10
> years).

A couple respondents mentioned that ads that blink or flash catch their attention,

but also indicated that these ads have quickly become irritating, resulting in a negative

opinion of the advertiser. One respondent mentioned:

> The blinking to me is more annoying that anything else. If it's blinking, then I
> automatically do scroll down… It bothers my eyes really. It kind of gives me a
> headache. And it's distracting… very distracting. It's hard when I'm like, 'OK, I
> need to try and focus and I've got to find what I'm looking for.' And there've
> been times where I've been on a site, and it's usually something like gambling,

and I'll scroll down, because I can't handle looking… even if what I'm looking for is right below it… it's like I scroll down just far enough that I don't have to look at it… (Female, has been using the Internet for about 8 years).

Design elements were not the only things that were able to grab the attention of the respondents. Relevant content was not only able to get banner ads noticed, but according to the respondents, it was also able to make them pay attention to, or even click on the ads.

The interviewer was able to dig a little deeper during these questions, which helped to reveal further information about why respondents found specific ads relevant enough to capture their attention. Several mentioned that information about sales or discounts at stores that were of interest to them:

> Yeah, because if a company is advertising a sale that it's having, then you are more apt to go look at it, and go see how much has been taken off. Rather than, just like, 'go check out such and such company…' (Male, has been using the Internet for about 10 years).

> Some places, um, I know I've seen discounts for ordering online. Like books are discounted if you order online. I'm trying to think what else… Oh, ah, if I order airline tickets. No, um, like anything to do with the casinos, like you get discounts for ordering online and things like that. Getting a discount is sort of a neat thing… (Female, has been using the Internet for about 3 years).

Several respondents mentioned content specifically related to the subject of the page when they were looking for specific products or information. Participants also mentioned that advertising for "reputable" stores they shopped at regularly, or advertising for local businesses were a content characteristics that gained their attention. One respondent mentioned:

> Every now and then, if I see something that says 'special sale' or something like that I might click on it, to see what it is. If there is something in, like in my area,

that I might be interested in it, but other than that there's nothing that really draws me to click on it… (Female, has been using the Internet for several years).

All of these things were able to gain the participants' attention, but sometimes were able to make them proceed further, such as clicking on the ad or seeking out additional information about what was advertised.

Clicking on a Banner Ad

While Briggs and Hollis (1997) and the Millward Brown Interactive (1997) study proved that banner ads do not need to be clicked in order to be effective, a click is an indication to the advertiser that their ad has had even more impact on the Web user. Therefore, respondents were asked if they have ever clicked on a banner ad, and if so, what it was that motivated them to do so.

The respondents were evenly split as to whether or not they had ever clicked on a banner ad. However, the reasons given for clicking or not clicking were same, no matter if they had clicked on a banner ad or not.

As was suggested several times, relevancy was a primary factor as to whether or not respondents decided to click on a banner ad or not. A couple participants mentioned they click on a banner ad when it is relevant to what they were seeking. However, a few others mentioned that they had not clicked on banner ads because they do not remember seeing one that was relevant to them or to a topic they were seeking. One participant said:

> I don't think I have [clicked]. I mean… so few times that I don't remember doing it. I just… I don't click on them… I can't even think of a time that I wanted to click, where I said, 'Oh, I want to see that and clicked on it… (Female, has been using the Internet for more than 10 years).

Similarly, mode was also mentioned as a factor that determined whether respondents decide to click or not. Those who mentioned they have slower Internet connections said that they are often seeking specific information and do not click on banner ads because it might take them off of their intended path. One participant who uses a dial-up connection and another who recently upgraded from a dial-up connection said:

> Yeah. I know they are there, because they are taking up space on the window that you're on. Umm, I'm usually aware that there is one there. Although, I probably couldn't tell you what it is, because I didn't look at it long enough to pay attention… (Male, has been using the Internet for about 5 years).

> Like if I'm searching on the Web for like, you know, for educational things. You know you'll see some things up there, for a book, different titles, different supplies that you can use for your classroom. But like I said, usually if I'm searching on the Web, it more something specific that I'm looking for. I just focus on what I'm looking for… (Male, has been using the Internet for about 10 years).

Conversely, those who used faster Internet connections seemed to more frequently mention that they were in a "surfing" mode, and said they are more likely to click on a banner ad when using the Web in this mode:

> I try not to spend time looking at them because I know they are there to be a distraction and when I'm surfing, I don't intend to just kind of… 'oh, there's something to click, I think I'll just go here for a while and see where it takes me…' On the other hand, I've seen some good things, where they advertise certain products that are related to the Website that I might be looking at… which are basically the only ads I'm interested in at all… (Female, has been using the Internet for about 10 years).

One banner ad characteristic a couple respondents said has made them click were games that encouraged participation. One mentioned a banner ad that included a trivia

question, which asked them to click on the correct answer. The other mentioned a game

that asked them to "hit the monkey," and offered a prize if they are able to do so. While

both mentioned that these techniques or characteristics made them click the ad, they said

they were not necessarily satisfied with the results when they clicked:

> It was one of those like, hit the monkey and win $20. And I wonder what
> happens if I hit this monkey, and I clicked on it, and it sent me to their page, and I
> was just like, No. So I haven't clicked since, and I don't plan to… (Male, has
> been using the Internet for more than 10 years).

Results of Clicking or Reviewing

Once it was determined that some participants have clicked on banner ads or

reviewed what was advertised on them, the interviewer followed up to determine whether

or not the results are generally perceived as positive or negative by the respondents.

Most of the respondents felt that the results they experienced in the past were either

generally positive or have been both positive and negative.

However, there was one respondent who felt that clicking on an ad was nearly all

negative:

> I'd probably say more negative, because I felt there was something more to it. I
> felt like it was probably some sort of hoax… Well, you know I would agree that
> most of the time, the stuff I see on banner ads looks too good to be true, and if it
> looks to good to be true, it probably is… (Female, has been using the Internet for
> about 8 years).

She did suggest, however, that if the offers she saw on banner ads were more

"realistic," her opinion regarding the results of clicking on them may change.

Those who felt that the result of a clicking or reading a banner ad has been

generally positive felt that way for several different reasons. Most mentioned that they

were able to find more information about products, topics, and services that were relevant to them or what they were looking for. A couple respondents provide even more detail, suggesting that, when clicked, a banner ad is able to take them to this relevant information much more quickly:

> It was positive, it took me right to the site, that was the nice thing, so… Like I said, it took me to where I needed to be quickly, I didn't have to go into a search engine to find it… It was just something I saw that sounded interesting, and that's why I clicked on it. (Female, has been using the Internet for several years).

One respondent primarily felt the result of noticing a banner ad is positive when the ads are "cute," or provide her with some entertainment while surfing the Web:

> Usually, yeah, especially if its clever… like the most recent Yahoo! Personal ads are cute, and I remember that they're cute. It doesn't mean I'm… Motorola had some cute ones with their phones, but… you know… 'oh, they're cute' and off I go… (Female, has been using the Internet for more than 10 years).

The respondents who feel the result of clicking or viewing a banner ad may be both positive and negative give many of the same reasons as to why they feel it is positive as those who feel the results are generally positive. While they mention some negative results, they feel there are fewer negative than positive results.

A few respondents felt that, when clicked, banner ads often take them away from the site they are looking at to pages that are irrelevant or misleading. A couple respondents continued to reinforce their position that banner ads are often a distraction because after they review them, they find the ads are irrelevant or do not relate what they are doing on the Web at the time. They feel the results of looking at banner ads are a waste of their time and detract them from what they are seeking:

What's problematic is when you go there and you can't find what you're looking for and you don't know how to get back to where you were. Now you are in advertising land, and really want to get back to wherever you were before… (Female, has been using the Internet for about 10 years)

All of those interviewed said they noticed banner advertising, have become aware of what is being advertised on occasion, and expressed either positive or negative results of clicking on the ad or reviewing its content. Understanding the results and gratifications that respondents hope to obtain from reviewing or clicking on a banner ad provides additional insights on what makes the medium effective, and what could potentially make it more effective.

Results and Gratifications

Consistent with the expectancy value model, the results and gratifications respondents said they hoped to obtain from utilizing banner ads were nearly identical to the benefits they said they have experienced. Most respondents mentioned that they hope to find more specific and detailed information about the products or services advertised, and several mentioned that they hope the ad will provide a quick and easy way to find relevant information they are interested in. Additionally, a few of the respondents said that they hope banner ads are somewhat entertaining or visually interesting. Their tone, however, was not very optimistic:

I guess I'm not really expecting a whole lot. I mean if I'm entertained by it, that's a bonus, but I'm not really expecting anything. So, that's generally the banner ads that don't really distract me to the point of being of upset by them… (Female, has been using the Internet for more than 10 years).
Another respondent said that he has altogether abandon clicking on banner ads

due to his past experience, saying:

That's why I don't ever click on them, because I don't have any hopes of a result, because I know there won't be a result. They just send you to a place where they want your money for something. I think that's why I don't click on them ever, because I don't want them to find me… (Male, has been using the Internet for more than 10 years).

The responses from the participants suggested that the results of utilizing banner ads have been generally positive. However, none indicated that the results exceeded their expectations, and the gratifications sought do not appear to increase. The Expectancy Value theoretical framework suggests that the extent to which the gratifications obtained from banner ads meet the gratifications sought will indicate a trend for banner ad effectiveness and use. Therefore, respondents were asked specifically if they felt banner advertising is gratifying, to what degree it is gratifying, and how it is specifically valuable to them.

The Value of Gratifications Obtained

The respondents are almost split down the middle, nearly half saying they find banner ads not at all gratifying, and a little more than half finding something gratifying about them. There were several respondents who admitted they found something gratifying about banner ads, but only after revealing what they did not find gratifying.

Those who said that banner ads have not been gratifying gave a few different reasons why they said so. Several of these respondents felt that, due to their previous experiences with banner ads, they have trained themselves to ignore the ads and do not find them gratifying because of their lack of utilization. One participant said:

I wouldn't say they are that valuable to me, you know. But that's just me, just because I, you know, just tend to find what I'm looking for. It's like walking into the store… you know, I usually don't go in there to go browse and shop… I

usually have something I need to get and go in and get it… So I'd say that I have the same mentality going into the Internet… I wouldn't say they are that useful to me, because of that reason… (Male, has been using the Internet for about 10 years).

Another couple respondents admitted that they have never "used" banner ads because they were either "afraid" or unsure of what would happen if they clicked on an ad:

> You know what? Actually I've always been kind of afraid to [click]… Because I wasn't sure what was going to happen… or if I was going to have to buy something. You know, I think they have had kind of a bad rep in the past… and it's bad because you don't know what you are going to open up… with all the viruses and all the junk that's out there. I'm not real… I mean, I don't use the Internet a lot… (Female, has been using the Internet for about 3 years).

A little more than half of the respondents gave reasons why they felt banner ads were somewhat gratifying to them. However, most qualified their statement, saying that their gratification, and the degree to which an ad may have been gratifying, depended upon a few different factors. Several said that the ads must be personally relevant, and a few others said that they must be in a mode that allows them to be willing to either take notice or click on the ad. One respondent additionally felt that it depended upon whether or not he felt it was a "reputable company" or one that respected peers had told him were safe:

> Most of the time, it has to be a company that I feel is a reputable company, it's somebody that I've heard from, or know about from talking to different people I respect on the Internet. They tell me, 'well it's pretty well all right to go on that site.' That's pretty much it… I won't click on it if I don't know it… (Male, has been using the Internet for about 10 years).

Several of those who found something gratifying about banner ads said they liked the new products or information it was able to make them aware of. They mentioned that

The Value of Banner Advertising on the Web

banner ads have been gratifying when they introduced them to, and provided them more

information about, new products or services that they are unaware of. One participant

mentioned:

> Depending on what it is, I mean it depends on what they are advertising. I mean
> if it's something that's like, um, a product that's like, you know, cutting edge. If
> it's something that's new, that I'm interested in, then I go there and I find more
> information about it. Then that's, it is a positive thing… (Female, has been using
> the Internet for about 8 years).

A few remarked that they also enjoyed being able to click on a banner ad and

quickly and easily find the information advertised:

> I got where I wanted to be… I, you know… when I first heard about
> classmates.com, and I saw that, I didn't have to worry about bookmarking it, or
> any of that other stuff… I just went straight there. So yeah, in that case it was a
> value to me. I don't click on them that often… (Female, has been using the
> Internet for several years).

Although this study did not ask participants to compare advertising – in an

attempt to isolate the value of only banner advertising – a couple respondents mentioned

they found banner ads to be gratifying simply because they were less intrusive than pop-

up advertising. These respondents understood that advertising was needed as a revenue

source for the sites they visited and said they find the unobtrusive nature of banner ads to

be gratifying:

> I guess it's more of a value in that it is a way to advertise on the Internet without
> having pop-up ads. It's part of the Webpage, so it's less antagonizing and
> therefore, an easier, better way to get products out that doesn't sort of get in the
> way of whatever else you are trying to find on the Internet… (Male, has been
> using the Internet for several years).

A few participants also found banner advertising gratifying when it was

entertaining. While a few mentioned they find some ads "funny" or "cute," respondents

seem to express even more gratification from banner ads that encouraged interaction, specifically mentioning banner ads with trivia and games.

While most of the participants were able to find something that was gratifying or somewhat gratifying about banner ads, it does not necessarily suggest that the gratifications sought will increase, nor does it suggest that advertisers will continue to invest in them.

Return on Investment

It is the ultimate goal of nearly all advertisers to get consumers to consider their brand and ultimately purchase their products and/or services. Their evaluation of the return on their investment will often determine their future investment in that advertising medium. Therefore, interviewees were asked whether or not they have ever purchased something they have seen advertised on a banner ad, or if a banner ad has ever encouraged a purchase.

Despite respondents' awareness and use of banner ads, only one of them said he has purchased something after clicking on a banner ad:

I don't know if I've purchased anything in the banner ad, I think I've purchased things from the site that it's taken me to from the banner ad. With regard to that though, most purchases are left up to my wife, as far as the Internet is concerned… I've gone ahead and clicked on a banner ad, got on a page, and called my wife in to say, 'hey take a look at this, ' because I know we were looking to make that purchase. In particular, I know we purchased a lot of things as far as movie cameras, digital cameras, things like that… (Male, has been using the Internet for several years).

Most, however, continued to say it was because they have not seen banner ads containing relevant or compelling messages.

Not only did most of the participants say that they have not purchased anything after clicking on or reviewing a banner ad, but they further said that a banner ad has never encouraged an online or offline purchase.

A few of the respondents mentioned that they have seen products they have purchased or stores where they have shopped advertised in banner ads, but did not feel that a banner ad had, in any way, affected their purchase. They mentioned that they often see banner ads after they have already purchased the product or are already familiar with the brand being advertised:

> I've probably purchased things that were advertised in a banner ad, but not because of the banner ad. Like I bought my PDA, which I'm sure was advertised in a banner ad, but because of research I did, not because I clicked on a banner… (Female, has been using the Internet for more than 10 years).

The respondents did suggest that banner ads may have played a part in the marketing process. A couple of participants mention that they have seen banner advertising that have encouraged them to go back at a later time to check out the advertiser's site while in the information gathering phase of a potential product purchase.

> Not because of the banner ad. If I've purchased it, it's been somewhere else. But it's one of those things, that with advertising, sometimes I'll see it and I'll be like 'that's a neat idea.' But I don't usually… I don't think I usually click on them.… I mean, just as a suggestion maybe… something that I think about later on… just not at that moment… (Female, has been using the Internet for about 8 years).

While none of the participants admitted that a banner ad encouraged them to make a purchase, it may have been one of the factors that improved their perception of and/or familiarity with the brand. Respondents specifically mentioned Amazon.com and

Circuit City as retailers that they have seen banner ads for and have purchased products from. One respondent said:

> I notice the brand. It's just something like… Oh, it's Circuit City, then I recognize it as Circuit City, rather than, you know, looking at it and not knowing where it is from… I think for the Circuit City one, if you see those more often, then you might be more apt to go to Circuit City than to Best Buy, or at least, that's me… (Male, has been using the Internet for about 10 years).

While none of the respondents said so specifically, a couple inferred that banner advertising may also play a part in reinforcing their decisions or making them feel more comfortable about a buying decision they have made. In this way, banner ads may play at least a small role in alleviating the hesitation or doubt that can occur leading up to, or even after a purchase – potentially cutting down on decision abandonment, "buyer's remorse," or the eventual return of the product. One respondent said:

> I think I've clicked on them because they caught my interest and I wanted to see more of what it was talking about, but I don't think I've ever bought anything from a banner ad… It may have ended up reinforcing other advertising that I've seen in the paper, or something like that, but I can't say I've ever gone right from a banner ad to buy something… (Male, has been using the Internet for about 5 years).

Improving Banner Ads

In order to identify things that could potentially increase the use of and investments in banner advertising, respondents were asked what could be done to make banner ads more gratifying or valuable to them. All of the respondents gave several suggestions about what they believed could be done – even those whose first reaction was that nothing could be done to make them more valuable.

Several of the respondents echoed their early wishes and suggested that banner ads which are more personally relevant might make them more likely to pay attention to an ad or click on it. Specifically, a few participants mentioned that targeted sales, specials, discounts, or rewards would be valuable. One participant said:

> I guess there could be so much… If I got like, you know, like ten percent off for going through a click, that would be a value to me. If there is an incentive. That would be better… Like I said, that just gives you another reason to go, or to notice them. I'll use the babycenter example again. If it said, click here to get ten percent off, I'd probably click there… (Female, has been using the Internet for about 10 years).

Similarly, a few suggested that the offers advertised must be realistic or believable, and that information about relevant new products or services is valuable.

Reputable companies, along with characteristics such as colors, quality images, and animation, were also mentioned as things that might help ads stand out from the information or clutter on a page making them take notice and review the content within the banner ad. One participant said:

> You know, um… the color… I guess having at the top is good, you know. Usually that captures more of your attention. I'd say the color of it and the images they put in it. Don't make them too plain, but don't put too much on it. Have something that, you know, just those one or two things it's going to take you to… (Male, has been using the Internet for about 10 years).

Other respondents suggested that banner ads could be more gratifying if they are more compelling. These participants specifically suggest making the banner ads more entertaining. In particular, they point to the entertainment value in ads that include humorous content. Additionally, they suggest that interactive ads – containing trivia or

games – are compelling and might further draw them into the ad to participate. One

respondent suggested:

> Add humor, a lot more. Like in those pop-up ads, where you have the guy
> throwing the baseball, and he hits somebody, and then the guy turns black and
> blue. I think that that is funny, and that's one of the most memorable ones that
> I've seen. Once you eventually click on it, and you throw a strike, then it takes
> you to that page, or something like that, where it's kind of like an interactive
> game before you go somewhere… (Male, has been using the Internet for about 10
> years).

Finally, participants were given the opportunity to make additional comments

related to the topic of banner ads. Unfortunately, due to the length of the interviews,

several of the respondents simply said they had nothing more to contribute so that they

could expedite the completion of the interview. Even so, several participants were

willing to make some additional comments.

While the final question was meant to solicit any information that may have been

neglected in the interview, many of the respondents took the opportunity to vent

frustrations about different aspects related to online advertising. Several participants

directly expressed their frustrations with pop-up advertising, calling it "irritating,"

"obnoxious," and "annoying." A couple respondents said:

> They are a much lesser evil than the pop-ups… Those I hate, but banner ads,
> don't really… and while I don't mind that they are targeting them now… In some
> ways, that's a good thing, although I don't necessarily like the data collection…
> (Female, has been using the Internet for more than 10 years).

> It's not overly irritating or obnoxious like spam or pop-ups… Web users can
> choose to ignore it or look at it, so it's not as negative to the person that's using
> the computer as the other things… (Male, has been using the Internet for about 5
> years).

Pop up ads. Pop up ads are really, really annoying. I've been one Website, americanbaby.com, it's a magazine that they have. I'm sitting there and scrolling down, and say, 'oh, I want to click on that.' And as I get ready to click, there's a pop up ad, all of the sudden in the middle of the screen. And it froze. I had to wait until it got finished doing its thing before I could ex out of it. But that's what I keep thinking of as more annoying than banner ads. That's all I can think of… (Female, has been using the Internet for about 8 years).

Another respondent voiced his growing frustration with the amount of clutter on

Web pages, and not necessarily just from advertising:

I would say I don't even notice them that much, you know, because Web pages are so full of stuff, it's not necessarily the advertisements, they are just so full of stuff. You know, there's just so much stuff on there that you are looking for… (Male, has been using the Internet for about 10 years).

A few of the respondents also expressed concern regarding different aspects of

their online use. One of the participants said that due to her "older" age, she felt ignorant

about what would happen if she clicked on an ad, and thus, was reluctant to do so.

How can I put this? I'm not in the computer age… I feel like I'm getting into the computer age, because of my age… And I think it's something that the younger people, people that are younger than 40, maybe 35 are not so reluctant or afraid of using… (Female, has been using the Internet for about 3 years).

Another person was concerned about cookies and the information that was being

collected about them. The individual understood that one of the purposes of cookies is to

help target her with relevant information and advertising, but she qualified her statement,

saying:

And I know that's because of the cookies and stuff that are collected, and I'm more likely to get certain kinds of ads than you are. In some ways, that's a good thing, although I don't necessarily like the data collection… (Female, has been using the Internet for more than 10 years).

One participant took the opportunity to point out another form of online advertising he feels is valuable. He felt that sponsored search results were most valuable because they provided relevant suggestions, sometimes about products or services the user may be unaware of. He said:

> I would say it's similar to when you do a search and you get the suggestions, or the search results that are just suggestions… you can choose to go to them or not, but it does throw the name out there in front of people. And so that's a positive right there. If you didn't have the name out there, they wouldn't even know about it… (Male, has been using the Internet for about 5 years).

While divergent and unique responses were recognized, several patterns emerged throughout these interviews which illustrate participants' opinions, uses, and perceived value of banner advertising. These patterns suggest how banner ads may be used in the future (if they continue on their current path) and how some changes may help to improve their value (and in turn, their utilization by Web users).

CHAPTER 6

DISCUSSION

Conclusions

Overall, the respondents were very open about their use, perceptions, and opinions of banner advertising. While divergent opinions and responses were exposed, there were several patterns that emerged that may help to explain various effects on the issues surrounding banner advertising and its effectiveness. These patterns make several suggestions regarding the answers to the questions raised by this study, and offer additional research that may provide greater details around these issues.

Respondents felt that advertising was generally neither a good nor a bad thing, but were more willing and passionate when they expressed their frustrations. They seemed to give positive statements later as a way to balance their frustrations. The primary reasons they gave for their annoyance with advertising were its seemingly ubiquitous nature and its increasingly intrusive nature. Several respondents specifically pointed to pop-up ads as a form of advertising that fit both of these criteria.

Their responses suggest that the participants' opinions of advertising do not necessarily have an impact on their perceptions of banner advertising or Web advertising in general, but it may actually be the opposite. This could be explained by the explosive way in which advertising has emerged on the Web, or it may be the way in which new technologies have been utilize or perceived. Whatever the cause, these new media appear

to have a more visible impact on opinions of advertising than mature, perhaps more accepted, advertising media.

When respondents were asked about their experience with banner ads, they immediately determined that their experience was based on whether or not they were either aware or had clicked on a banner ad. The split in how the participants responded explains the continued, almost even, split in how banner advertising is being paid for, as illustrated in Figure 1.

It was also interesting to note the correlation between connection speed and how respondents felt they had experienced banner ads. Those who used a broadband connection cited awareness uses (such as banner blindness), while those who used a dial-up connection mentioned click-through uses. This may have been explained by one respondent who said:

> When I'm on the Web on a recreational type thing... because it's a dial up system, the first thing you see many times is a banner ad, and you've got a lot of time for it to load, so you get plenty of time to see what it is... (Male, has been using the Internet for several years).

A few respondents also suggested that their experiences with banner ads changed depending upon whether they were in a surfing or seeking mode. This is in direct contrast to Li and Bukovac's (1999) findings which showed no significant impact on banner ad effectiveness based on mode.

Most of the participants generally have somewhat negative or indifferent opinions of banner ads based on their prior experiences. While most respondents initially thought of the negatives surrounding banner ads, several balanced their statements by also

mentioning – unprompted – some of the positive aspects of banner ads. This may have been due to the subject of the study and respondents willingness to participate. However, participants generally gave the impression that banner ads sometimes are able to be relevant or entertaining – and when they are, their opinions of them improve.

Respondents indicated that their opinion of advertising in general is somewhat positive, but their opinion of banner advertising is somewhat negative. This gap illustrates their growing frustration with the banner ads as a medium, and may help to explain a perception of decreasing effectiveness of banner advertising as a medium. In turn, these opinions may be what are causing advertisers to decrease their investments in banner advertising.

It is clear that participants have been able to find some value in banner advertising in their experiences with them. Their positive opinions of banner ads which are relevant and entertaining are valuable insights that are explored in greater detail throughout.

All of the respondents claim to have noticed banner ads during their Web use, and say that relevancy and location on the page are the characteristics that most often cause them to notice banner ads. However, it takes additional elements for banner ads to actually gain their attention, such as:

- bright colors

- graphics

- logos

- size

- interactivity

- video

- discounts, and

- sales

It is interesting to note, that even though new elements – such as motion, video, and interaction – are frequently being employed to gain the attention of Web users, several more respondents mentioned simple things, such as colors and graphics as elements that most often gained their attention. However, due to limitations of dial-up connections and the types of sites users might visit, some of the respondents may not be aware of these newer banner ad elements.

Many interviewees mentioned several different characteristics of banner ads that gained their attention, and implied that they are not necessarily independent from one another. The wide variety of characteristics, and the interconnectivity of several of these factors, challenges the ability of previous studies to isolate the effectiveness of specific characteristics.

Once the banner ad is able to gain the attention of the user, many advertisers hope that they will click on the ad. The participants were split as to whether or not they have ever clicked on a banner ad. Of those respondents who have clicked on a banner ad, relevancy, mode, and interactivity are the reasons that they gave for clicking.

When participants clicked or reviewed banner ads, they mention that their experiences have been both positive and negative, but have generally been more positive. Although clicking on banner ads sometimes stirred up terms such as irrelevant, misleading, or distracting, respondents say the results were more positive when they were able to find more information on relevant products fairly quickly. Based on an Expectancy Value Model, this suggests that there may be an opportunity to increase the

gratifications obtained by focusing on the positive results of participants who make use of banner ads, and the gratifications sought among all of the respondents.

Consistent with the Expectancy Value Model, the respondents' gratifications sought are nearly identical to the positive results they have experienced in the past. Since the gratifications respondents seek are based on the benefits they have found in past experiences, these findings do not necessarily suggest that banner ad effectiveness is leveling off.

While the participants' current expectations are based on their previous experience, they generally did not seem optimistic about the ability of banner ads to continue meeting their expectations. Two respondents give clear illustrations of how their gratifications sought from banner ads have dropped based upon their perception and evaluation of the gratifications obtained. These two illustrations seem to capture the general feeling of most of the participants. These findings suggest that banner ad effectiveness continues to decrease, but it may be slowing down. This deceleration, however, may be due to the limited remaining amount of potential expectations, or gratifications sought.

Lending credibility to this suggestion, when asked directly, nearly half of the respondents say they feel that banner ads are not at all gratifying, and the remainder see only some value in them. However, even those who saw value in them did not find them completely gratifying. Most outlined only the specific situations in which they find banner ads valuable.

Only one of the participants said he has purchased something advertised in a banner ad, and none felt that a banner ad had directly affected a purchase. However, this does not mean that banner ads do not serve any sort of marketing purpose, or do not have little visible impact on the bottom line.

Consistent with the findings of the Briggs and Hollis (1997) study and the Millward Brown Interactive (1997) study – which suggested that banner ads may be effective as an awareness or branding tool – the responses given by the participants only suggest that banner advertising may not be effective as a direct response advertising medium. However, this study extends these studies by suggesting that banner ads may also play a part in reinforcing Web users' purchase decisions.

If banner ads are to sustain or grow as an advertising medium, it must increase its effectiveness. The first step is to begin meeting the current expectations of Web users. Respondents suggested throughout this study that banner ads must meet those expectations by:

- breaking through Web page clutter

- being relevant to the individual, and

- providing valuable information

Additionally, participants suggest that more reputable and well-known companies may be more likely to meet these expectations, and may help to lend credibility to the medium.

Once banner advertising can consistently meet these expectations, respondents suggested additional ad characteristics and content that may help reverse the current

trend, making future banner ads more valuable. Participants suggested several primary

gratifications they obtain from banner ads, which could improve banner ad effectiveness,

including:

- increased individual targeting and relevancy

- compelling and entertaining content, and

- interactive elements

However, as one participant warned, targeting users with relevant messages can

be difficult due to users' increasing sensitivity to privacy issues.

Although the participants' responses suggest that banner advertisings'

effectiveness may still be in a downward spiral, there is still some value in them. This

study provides valuable insights into those values and gratifications currently sought by

users, which must be addressed to reverse this trend. If this trend is not addressed and

halted, more effective and innovative forms of Web advertising are certain to force

banner advertising out of increasingly valuable advertising space.

Limitations and Further Research

While there were a number of consistencies identified among the responses

collected from those interviewed, it is always more favorable to obtain input from even

more individuals. The number of interviews conducted in this study was limited by both

time and budget. A study with additional resources will likely highlight the same

consistencies found here, but may reveal others that are not as prominent as those

covered within this study. An additional study with more individuals may also reveal

more unique responses that provide additional insights.

Another limitation of this study is that it merely captures respondents' opinions, feelings, and values at a single moment in time. It does not allow the ability to examine how expectations and gratifications may have changed over time. Additional studies on this subject should seek to establish a baseline regarding the specific values users are seeking when they utilize banner advertising. As these gratifications sought change over time, researchers will be able to determine if banner ads are able to become more effective, or if they will continue their downward spiral.

Advertisers are most often interested in the kind of return on investment a banner ad provides. The suggestion that banner ads play a role in reinforcing buying decisions is an interesting point that also deserves further study. A study that examines this area of banner ad effectiveness may help advertisers quantify another aspect surrounding the return on investment of banner advertising.

The perceptions of the audience are important, but just as important to the fate of banner ads are advertisers' perceptions of their effectiveness. Studies that examine advertisers' goals when placing banner ads – for awareness, branding, direct response, etc. – and how effective each ad is at accomplishing those goals, may identify the most effective ways to utilize banner advertising. Such studies should be sure to take into account factors such as content and user relevancy, banner ad characteristics, and mode, as well as other factors mentioned in this and other studies.

One important element, which is not known, is the reasons why advertisers have decreased their investments in banner ads. A study among advertisers who are using banner ads may be able to more precisely illustrate the degree to which negative

perceptions/opinions of banner ads, decreased clicks/awareness, or the addition of more effective Web advertising mediums have impacted their decisions to decrease investments in banner ads.

Additional time might also show how developing technology and innovations might impact banner ad effectiveness. Differences in responses were noted between respondents who used a dial-up connection and those who had a broadband connection. Connection speed was not a factor that had ever been considered when looking at banner or even Web advertising effectiveness. Future studies should consider examining how this factor may impact how the audience uses the web, as well as the effect it could have on their awareness or interaction with Web advertising. This is particularly important given the significant increases in the number of users that are connecting to the Web via broadband.

One of the findings of this study – in regard to users' mode and ad effectiveness – were opposite of Li and Bukovac's (1999) findings. While Web users habits may have simply changed since their study was conducted, these opposing findings suggest that additional, more in-depth studies will truly determine the effect that mode might have on both banner ad effectiveness and Web advertising in general. This difference, along with comments from these respondents, suggests that additional studies should examine the differences in banner ad effectiveness based upon mode. Users in this study suggested that they are more open to receiving messages when they are in a "surfing" mode instead of a "searching" mode.

The differences in specific banner ad characteristics proved to be another element that challenges previous knowledge regarding banner effectiveness. The findings of this study illustrate the need for additional studies which more closely examine how different banner ad characteristics can impact effectiveness when they are either isolated or combined.

In particular, there are two types of characteristics that should be examined further. Color was mentioned by nearly all of the respondents as a characteristic that had an impact on their noticing and reviewing a banner ad. Additional studies should further examine how color can impact effectiveness – either particular colors or contrasting colors – and to what degree it can have an impact. Additionally, movement was another characteristic that was often mentioned by respondents. Some of the subjects mentioned movement in general and others talked specifically about banner ads that blinked and flashed. Future studies should look at the different types of motion employed by banner ad designers, and should determine the degree to which types of motion are more effective among viewers.

Future studies regarding the effectiveness of banner advertising on the Web should also focus on two distinct areas. The most obvious focus should be on Web users' perceptions of banner advertising, and in particular, targeted advertising. Advertisers are becoming increasingly sophisticated in their ability to answer users' requests for more relevant and personalized advertising. Currently, little is known about how much this increased relevance has, or can, impact banner advertising's effectiveness.

The second area that future studies should examine should be the goals and expectations of the advertiser placing the ad. Initially, all Web advertisers sought "click-throughs," but as they have learned more about how to best utilize Web advertising, their goals and expectations have changed. The effectiveness of a banner ad, therefore, can only be judged on its ability to meet these evolving expectations.

Finally, while semi-structured interviews have helped this study expand the depth and breadth of information about banner advertising on the web, few generalizations can be made from this method of research. Additional qualitative measures – such as focus groups or structured interviews with a larger group of respondents – can help to expand upon some of the specific areas that were discussed in a limited amount in this study. Additionally, future studies should also examine quantitative measures in order to more scientifically measure, validate, dismiss, or clarify the findings of this study.

APPENDIX

<u>**Questionnaire**</u>

Banner Advertising Research

The goal of this interview is to better understand consumers' opinions regarding banner advertising on the Web and the value that it holds. In order to study this, we will be asking you to respond to a series of questions and provide some basic demographic information. This interview should take between 20 and 45 minutes to complete.

As a participant in this research, you should read and understand the following statements:

- Your participation in this research is VOLUNTARY. You are not required to answer any question that might be asked. This means that you are free to stop participating at any point without penalty or loss of privilege, except for benefits directly related to your participation in this study.
- All participant responses will be completely CONFIDENTIAL.
- Because this research is CONFIDENTIAL, you will not be identified in any presentation or publication of this research.
- The interview will be audio-recorded, and the tapes will be kept for a minimum of 3 years after the completion of the study.
- You have a right to be informed of all potential risks associated with your participation in this research. There is no more than minimal risk associated with participation in this survey. You may, at any time, discontinue participation.

If you have questions or concerns about this research or your participation, please contact:

Dr. Clyde Bentley
3 Neff Hall, School of Journalism
University of Missouri
Columbia, MO 65211-1200
(573) 884-9688
BentleyCL@missouri.edu

  For additional information regarding human participation in research, please feel free to contact the UMC Campus IRB Office at 573-882-9585.

The purpose of this research is to better understand consumers' opinions of banner advertising on the Web, and the value that it holds for consumers.

1. Please explain your level of experience on the Web, including how long you have been using the Web and how often you use the Web.

    (If the respondent has less than six months of experience on the Web, thank them for their time and discontinue the interview.)

2. What is your opinion of advertising in general?

    (The respondent will likely have an opinion, either positive or negative, once they have expressed their opinion in one way, ask about the other)

    We are only interested in "banner advertisements on the Web" for the purposes of this study, and therefore, before we begin, it is important to define what a banner ad is.

    A banner ad is a small graphical area that may be a simple graphic, animated graphics or may contain various other multimedia elements. Typically, banner ads measure are short and wide (measuring 468 pixels wide by 60 pixels high), and include logos or messages to persuade the viewer to either click the banner or remember the brand advertised in a positive way. Banner ads are also typically located at the top or bottom of a Webpage and are usually hyperlinked to the advertiser's main page which contains more information. Here are two samples of banner advertising:

SAMPLE OF CNN.COM WITH BANNER AD

SAMPLE OF IWON.COM WITH A BANNER AD

Therefore, this study will NOT include other common forms of Web advertising such as "pop-up" or "pop-under" ads, similar to the one shown below:

SAMPLE OF AN ORBITZ POP-UP AD SHOWN

1. Do you have any questions regarding the type of advertising that we will be asking you questions about?

    (If so, answer questions regarding banner ads. If not, continue)

2. Based upon this description, how much experience do you have with banner ads?

3. Do you have any opinion regarding this type of advertising based upon your prior experiences with them? If so, what are they?

    (The respondent will likely have an opinion, either positive or negative. If not, ask them if their prior experience with banner ads has been positive or negative. Ask the respondent to expand upon specific reasons, examples or motivations for their opinions. Ask them to expand upon vague or generalized statements, and be sure to keep the discussion from going off-topic. If only one opinion is given – positive or negative – proceed to question 5, if both positive and negative opinions are given, proceed to question 6.)

4. Do you have any (positive or negative – the opposite of the opinion expressed above) opinions toward banner advertising on the Web? Explain.

5. How noticeable are banner ads when you are on the Web? Do you notice them? Why? Do you click on them? Why?

6. Based on your prior experiences, are there certain banner ad characteristics – media elements, message content, etc. – that tend to gain your attention or make you click? What are they?

7. When these elements have gained your attention, has the result been generally positive or negative? How has it been (positive or negative – whichever they pick is first, then ask the opposite)?

8. What results do you hope to obtain when you notice and/or click on a banner ad?

9. Have you ever purchased anything you've seen advertised in a banner ad? If so, did the banner ad encourage your purchase? How?

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10. Finally, do you feel that banner advertising on the Web is a value or is gratifying to you? To what degree? What specific value or gratification does it hold, if any?

11. Do you think there is anything that can be done to make banner advertising on the Web more valuable? If so, what?

12. Is there anything else that you would like to add?

Thank you very much for taking the time to participate in this study. If you have any questions, or would like to follow up in regard to your answers, you may contact Kevin Kozlen at KozlenK@missouri.edu or at (573) 884-0584.

INTERVIEW #1

Pre-interview information:
Female
Has been using the Internet for more than 10 years, uses dial-up at home and broadband at work.

INTERVIEWER: Before we get started, I need to explain that the goal of this interview is to better understand consumers' opinions regarding banner advertising on the Web and the value that it holds. In order to study this, we will be asking you to respond to a series of questions and provide some basic demographic information. The interview should take between 20 and 45 minutes to complete, and as a participant in this research, you should read and understand the following statements.

(Reading)

INTERVIEWER: Does that sound OK then?

RESPONDENT: That's fine.

INTERVIEWER: While the purpose of this research is to better understand consumers' opinions of banner advertising on the Web, and the value that it holds for consumers, banner advertising is just one form of advertising that consumers, including yourself, have been exposed to. Not limited to just banner advertising, what is your opinion regarding advertising in general?

RESPONDENT: I think it provides a useful service for people to know about products and services that are available.

INTERVIEWER: OK. What's your opinion regarding adverting, just in general.

RESPONDENT: In general?

INTERVIEWER: Yes.

RESPONDENT: Most of the time I find it useful, occasionally I find it obnoxious. I don't like the ads that flash, either on TV or on computer. The more clever it is, the more likely I am to remember it.

INTERVIEWER: OK, now please explain your level of experience on the Web, including how long you've been using the Web, how often you use it and things like that…

RESPONDENT: I use it daily, and I've used it since it first came into existence.

INTERVIEWER: About how many years would you say you've been using it.

RESPONDENT: Twelve, or eleven.

INTERVIEWER: OK.

RESPONDENT: Back when there were no ads and there were no pictures.

INTERVIEWER: OK, for the purpose of this study, we are only interested in banner advertisements on the Web. Therefore, before we begin I want to define specifically what we're studying… banner advertising.

A banner ad is a small graphical area that may be a simple graphic, animated graphics or may contain various other multimedia elements. Typically, banner ads are short and wide, they are 468 pixels wide by 60 pixels high and include logos or messages to persuade the viewer to either click the banner or remember the brand advertised in a positive way. Banner ads are also typically located at the top or bottom of the Webpage and are usually hyperlinked to the advertisers' main page which contains more information.

Just to give you a better idea of what we are talking about, here is an example of a banner advertising on CNN.com, highlighted here for AOL. And here's a sample of banner advertising for Circuit City on Iwon.com.

RESPONDENT: OK.

INTERVIEWER: Do you have any questions about these?

RESPONDENT: No, not that I can think of.

INTERVIEWER: What we are not studying in this research are pop-up ads, or pop-under ads, similar to this one, that you can see here for Orbitz. So we are only talking about banner ads, like these two examples here. Do you have any questions about that?

RESPONDENT: Nope.

INTERVIEWER: OK, based on this description, how much experience would you say you've got with banner ads?

RESPONDENT: Do you mean how often do I click on them, or how often do I just…

INTERVIEWER: Well… Just how much experience do you have…

RESPONDENT: I see them constantly, so I guess as much as anybody I'm exposed to them.

INTERVIEWER: OK, what's your opinion of them?

RESPONDENT: They are necessary. They generally generate the revenue that keeps that site online, and people do use them, people do click on them, or they wouldn't be there, they wouldn't exist if they weren't being used.

INTERVIEWER: OK, what's your experience then? Positive or negative?

RESPONDENT: Probably neutral, because I don't click on them. Occasionally, I'm offended by the content, but that's gotten better. People have gotten better about not putting the old camera ones. The home security camera. Those were awful, but I haven't seen one of those in ages. So... Some of them are pretty clever, the little movies and stuff are kind of cool.

INTERVIEWER: Have you ever clicked on one?

RESPONDENT: I don't think I have. I mean… so few times that I don't remember doing it. I just… I don't click on them. Because I'm more likely to do a Google search for what I'm looking for and go that way. I just tend to be pretty targeted in what I'm doing, when I'm online, I'm not generally… I can't even think of a time that I wanted to click, where I said, 'Oh, I want to see that and clicked on it. But I think I'm an anomaly… I really do… I don't think that I'm typical.

INTERVIEWER: Now do you think that you've ever purchased anything that you've ever seen advertised in a banner ad?

RESPONDENT: I've probably purchased things that were advertised in a banner ad, but not because of the banner ad. Like I bought my PDA, which I'm sure was advertised in a banner ad, but because of research I did, not because I clicked on a banner.

INTERVIEWER: So it wasn't the exact brand…

RESPONDENT: Probably not.

INTERVIEWER: OK, how noticeable do you think banner ads are?

RESPONDENT: I tune them out, but that's… I know because of where they are on the page, it's pretty easy to drop your eye down, and not look at them. But then, I'm online

so much, that I've trained myself to disregard the first inch and a half of the screen… I don't even look at it.

INTERVIEWER: OK, are there any banner ad characteristics that tend to grab your attention more?

RESPONDENT: Movement, but not flashy… not the flashing off and on. A clever movie, or something that fades in and out, tends to make me look at it. Or if I can't figure out what it is right away. That will get my attention. They won't necessarily make me click, but I'll probably watch the little mini-movie and see what it is.

INTERVIEWER: Is there any message content that might tend to draw your attention?

RESPONDENT: Not really. Not that I can think of. It's usually more of the visual cue that gets my attention. The color or something that is happening, but not words.

INTERVIEWER: OK, and the result of when you see and when it does catch your attention is positive?

RESPONDENT: Usually, yeah, especially if its clever… like the most recent Yahoo! Personal ads are cute, and I remember that they're cute. It doesn't mean I'm… Motorola had some cute ones with their phones, but… you know… 'oh, they're cute' and off I go… (laughs) I know, I'm not helping…

INTERVIEWER: Oh, no, no, no, it is… Now when you do notice the banner ads, what do you hope the result will be? What do you hope you'll get out of it… the value that you'll gain from it?

RESPONDENT: I guess I'm not really expecting a whole lot. I mean if I'm entertained by it, that's a bonus, but I'm not really expecting anything. So, that's generally the banner ads that don't really distract me to the point of being of upset by them.

INTERVIEWER: And you don't click on it, so there's no real result there?

RESPONDENT: No, there's no real benefit, because I don't follow through with what they hope I'll do.

INTERVIEWER: Now if you did click on it, what would you think would happen… or the result?

RESPONDENT: Well, if it was a banner ad for Amazon.com, banner or something… I'm going to hope that it'll take me right to their page… possibly right to the very book or

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whatever they're advertising, or at least the section in which that is. I would hope that I would go directly to something connected to the banner ad subject.

INTERVIEWER: OK, now do you feel that banner advertising on the Web is a value to you?

RESPONDENT: To me? Probably not, but that's because I've pretty well trained myself just to not look at it, but I think other people do get information that way. I just do things backwards of how other people do it.

INTERVIEWER: OK, do you think there is anything that could be done to make banner advertising more valuable to you?

RESPONDENT: Probably not, because I just look at it, and I'm more likely to take that information and go do a Google search than I am to click it. And there may be some reason for that, being that I don't like… and I don't know that banner ads have these attached… but the cookies, and spyware and all that other stuff… I don't really want to get hung up in that. And I know that Google has some beacons and stuff like that. But still, for some reason, I just feel better doing it myself… a different way, than, like, I'm just handing over my information. That may be completely irrational.

INTERVIEWER: Oh, no. Do you think that there is anything that they can say in the banner ad, that once it grabs your attention, might make you click?

RESPONDENT: No. I can't think of anything, because if it says something like 'click now' then I'm, you know, not going to click…

INTERVIEWER: Why's that?

RESPONDENT: (laughs) Because I don't like being hassled by the computer. I don't like that immediate sense of 'oh, I'm missing something.' Just leave me alone… I don't need whatever the thing is… and so… I don't like that sense of urgency. If it's particularly clever, it's more likely to get me to follow through.

INTERVIEWER: OK, if you could change anything about banner ads…

RESPONDENT: I don't know what I'd change… I mean I wouldn't make them any bigger, or I wouldn't make them any smaller. You know…

INTERVIEWER: Now what if you could tell the people that make the banner ads something, what would you tell them?

RESPONDENT: I'm sorry they are wasting their time on me. (laughs) I don't know… they're not bad. It's not that I think they're bad… I just don't use them. You know, it's not that I think they are horrible or something, I just don't use them. So… I don't know, I guess I'm not their target person.

INTERVIEWER: Is there anything else that you can think of about banner ads, that maybe I haven't touched on yet, that you think about them… or your opinion?

RESPONDENT: They are a much lesser evil than the pop-ups… Those I hate, but banner ads, don't really… and while I don't mind that they are targeting them now. That's about it for now… and I know that's because of the cookies and stuff that are collected, and I'm more likely to get certain kinds of ads than you are. In some ways, that's a good thing, although I don't necessarily like the data collection… that just makes me… but, there's nothing you can do about that either. So…

INTERVIEWER: OK, anything else.

RESPONDENT: I can't think of anything.

INTERVIEWER: OK, well, thank you very much for your time.

RESPONDENT: No problem.

INTERVIEWER: Thank you for your time today. If you have any questions, don't hesitate to contact the number on the bottom of this paper. Thank you.

INTERVIEW #2

Pre-interview information:
Female
Has been using the Internet for about 10 years, and uses broadband at home and work.

INTERVIEWER: The goal of this interview is to better understand consumers' opinions regarding banner advertising on the Web and the value that it holds. In order to study this, we will be asking you to respond to a series of questions and provide some basic demographic information. The interview should take between 20 and 45 minutes to complete, and as a participant in this research, you should read and understand the following statements, and let me know if you agree to it.

RESPONDENT: Sure.

INTERVIEWER: The purpose of this research is to better understand consumers' opinions of banner advertising on the Web, and the value that it holds for consumers, banner advertising is just one form of advertising that consumers, including yourself, have been exposed to. Not limited to just banner advertising, what is your opinion regarding advertising in general?

RESPONDENT: I think its useful at influencing people's buying habits.

INTERVIEWER: In a good way or a bad way?

RESPONDENT: I think it's good, but it bothers me how much money is spent on it. I wonder how much less we could pay for things if we didn't have to pay for advertising. You know, with the Super Bowl and all that kind of advertising.
I think it is a good thing for new products. It gives them a lot of exposure.
I'm concerned about the advertisements for food products, and all this talk about obesity in America. You know they don't have cigarette advertising anymore. Maybe we should consider cutting down on some of this food advertising.

INTERVIEWER: The next thing I want to find out about is your experience with the Web, how long you've been using the Web, your experiences with it, how often you use it, and things like that…

RESPONDENT: I'm on the computer all day long, most nights, the first thing in the morning, at work… all the time. I've been using the Internet since, I think since 1993, when I got to college, and that's when it started getting big. Probably it was about 1995 when I started using it more, and now its all the time… I'm on it all day long.

INTERVIEWER: About how much time during an average day would you say you use the Web for business and how much for pleasure and surfing the Web?

RESPONDENT: I use it with my job, for different academic areas. I use it to look up different schools for my students. So I would say probably a couple hours at work, and then at home probably for a couple hours… just kind of searching, surfing… chat rooms, stuff like that.

INTERVIEWER: For this study, we are really only interested in banner advertising on the Web, so before we get started, I want to define and be clear about the type of advertising we are talking about in this study.

A banner ad is a small graphical area, that may be a simple graphic, animated graphics or may contain various other multimedia elements. Typically, banner ads are short and wide, they are 468 pixels wide by 60 pixels high and include logos or messages to persuade the viewer to either click the banner or remember the brand advertised in a positive way. Banner ads are also typically located at the top or bottom of the Webpage and are usually hyperlinked to the advertisers' main page which contains more information.

Just to give you a better idea of what we are talking about, here is an example of a banner ad on CNN.com, highlighted here. And here's a sample of banner advertising for Circuit City on Iwon.com.

RESPONDENT: OK

INTERVIEWER: What we are not talking about during this study, are things such as pop-up ads and pop-under advertising, like this, that you may or may not be familiar with, interstitials or any other types of advertising on the Web. This study is only looking at banner adverting on the Web.

Do you have any questions about banner ads or the specific type of advertising we are talking about today?

RESPONDENT: No.

INTERVIEWER: OK. Based on that description of banner ads, what type of experience would you say you've had with them?

RESPONDENT: Well, I see them all the time, but because you get so much exposure to them, you stop looking at them and you train yourself just to look for the information that you're looking for, and try to avoid looking in those areas. You just try and find the information you've been seeking.

INTERVIEWER: So you do not notice banner advertising?

RESPONDENT: I mean subconsciously I know they are there. I try not to spend time looking at them because I know they are there to be a distraction and when I'm surfing, I don't intend to just kind of… oh, there's something to click, I think I'll just go here for a while and see where it takes me. I'm very apprehensive about looking at a lot of those, because you never know what they really are. They could be misleading… On the other hand, I've seen some good things, where they advertise certain products that are related to the Website that I might be looking at… which are basically the only ads I'm interested in at all.

INTERVIEWER: Now have you ever purchased anything that you've ever seen on a banner ad?

RESPONDENT: Not directly, not that I can remember.

INTERVIEWER: Has a banner ad ever influenced your purchase towards buying anything?

RESPONDENT: I don't know… I can't think of a specific instance, but like I said, I believe that there are a lot of subconscious processing that takes place when something is on the screen, I'm looking at it even if I don't realize I'm looking at it. And I think it probably does influence the things that I'm buying or researching.

INTERVIEWER: OK, now do you think banner ads are more positive or negative then?

RESPONDENT: I think it really depends upon the Website. If I am… Let me give an example. When I look at the Baby Center Website, they have a lot of advertising along the side and on the top for baby related products. Well, I'm somebody who wants more information about that, so I'm more likely to look at that. On the other hand, if I go to something, like I'm going to look up Mizzou's score on ESPN or Fox News or something like that. If that's what they are trying to get me to look at, I'm probably not as interested, because I'm just going there for one specific thing. If I'm researching, such as at the babycenter and they have more information then I am more interested to go to their link.

INTERVIEWER: So it is more based on relevancy for you?

RESPONDENT: Uhhuh.

INTERVIEWER: And if there is relevant information there…

RESPONDENT: And if I'm looking for specific things to do… If I'm looking up a score, or if I'm looking at the weather, if I'm looking for specific pieces of information, then I'm not as interested. But like I'm starting to research hotels for a trip I'm taking, let's say, then I'm going to be more receptive to see what else is coming up, because I haven't committed to any one hotel just yet. I mean, I just want to find out how much it is, and where I can get the best deal. So there, an advertisement just might get me to one, because I'm still researching. But when I'm looking up something for my job, when I'm looking up a specific school, or an academic unit on campus, I just want to get to that specific piece of information.

INTERVIEWER: When you do see information in banner ads, when you might be receptive to it, is there anything you hope to gain by looking at it, or even clicking on it?

RESPONDENT: In the case of looking up travel information, I'm just trying to find the best deal in that case. Looking for travel, for hotel stuff, you know… what hotels haven't I come across, or if I've seen one hotel, can I find one with a better price? I'd be more likely to check it out.

INTERVIEWER: When you have checked those things out in the past, or clicked on them, have you found it to be positive that instance?

RESPONDENT: Potentially. It depends on how much information they are providing in the banner ad. If the banner just says something like Expedia, then I'm less likely to click on it than if it had something saying I could find that same hotel, or if I could find a hotel in the same area for ten percent cheaper, then I'd look at it.

INTERVIEWER: Now are there any specific elements within the banner ad, for instance you mentioned the logo, is there anything that specifically, might draw your attention, or might make you click on it? What is it?

RESPONDENT: I'd say the image is important. If it grabs my attention and it looks legitimate. If it doesn't look like, you know, that little grey box, where they want you to click here and you've won something, stuff like that.

INTERVIEWER: What makes a banner ad look legitimate?

RESPONDENT: The quality of the image. If it has a name on it that is recognizable. If it looks like it is sponsored by… Like if it looks like it has a relationship with the hosting site that I am looking at, then that relativity is important. But if it seems like, why are they showing… you know, if I was looking at babycenter.com and then they had advertising for a tequila, I'd think, that doesn't make any sense. But if it's something for. like, you know, maternity clothes, then, you know, I'd think that would be a good link. When you start to tell… when you notice the relationships then you can't even tell you

are leaving the Website and going to something else, because it's that fluid. It makes sense.

INTERVIEWER: So you've clicked on banner ads, or gone through to other pages before?

RESPONDENT: What do you mean?

INTERVIEWER: You talked about those relevant banner ads, now do you notice them and click?

RESPONDENT: I think it depends… Going back again… it really depends if I'm researching something, looking for new information, or if I'm just going to get some specific information. So I mean, yeah, I probably have clicked on them.

INTERVIEWER: What has your experience been when you have clicked on banner ads?

RESPONDENT: The only thing that I'll say… You remember how I was just saying that it's good when the company advertising on the Website is related. What's problematic is when you go there and you can't find what you're looking for and you don't know how to get back to where you were. Now you are in advertising land, and really want to get back to wherever you were before.

INTERVIEWER: Why did you click on those you clicked on? What were you seeking to gain?

RESPONDENT: Pretty much just curiosity. If they have a clever banner ad, then that seems like, oh what's that all about. Or if it is a new product, or if it is a glimmer of something that I want to get more information about. Pretty much just curiosity when I go there. I'm not a huge Web purchaser, I don't buy a lot online, but I do a lot of research online. So when I go to the stores, I'll be better prepared.

INTERVIEWER: Have you gotten good information in the past?

RESPONDENT: Generally. I just don't like when it is too commercial… when they just try and get your attention and there's really just nothing valuable to me when I get there. I know that's kind of vague…

INTERVIEWER: No, how has that specific experience affected what you do now?

RESPONDENT: Like I said, I look at my experiences two different ways. If I'm looking for that one piece of information, I generally just ignore the banner ads. If I'm in the, sure I'd like more information… I don't think I have negative feelings toward them. I

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just look for something that I am genuinely interested in getting more information on, and it looks like a legitimate company, it doesn't look like it is going to rip me off.

INTERVIEWER: Do you think there is anything that can be done to make banner advertising more valuable to you?

RESPONDENT: More valuable?

INTERVIEWER: Yes.

RESPONDENT: I'm not sure what you mean.

INTERVIEWER: For example, you mentioned that if banner ads were more relevant to the content on the page, it would be more valuable.

RESPONDENT: You mean more likely to go to them?

INTERVIEWER: Go to them, notice them, click on them… that there would be some sort of value to you.

RESPONDENT: I guess there could be so much… If I got like, you know, like ten percent off for going through a click, that would be a value to me. If there is an incentive. That would be better.

INTERVIEWER: Have you found banner ads where there have been incentives like that for you to click?

RESPONDENT: No, not really.

INTERVIEWER: So what makes you think that would work?

RESPONDENT: Like I said, that just gives you another reason to go, or to notice them. I'll use the babycenter example again. If it said, click here to get ten percent off, I'd probably click there. Now if it was something I didn't want, like if I went to the weather channel, and they said, get ten percent of Nike shoes… I'm not looking for Nike shoes right then. Does that make sense?

INTERVIEWER: Yes. Is there anything that I haven't touched on regarding banner advertising, that you have wanted to comment on?

RESPONDENT: Well, you said that this didn't include the things that popped up on the screen automatically.

INTERVIEWER: Yes.

RESPONDENT: I hate those. And even banner ads that are too busy, or too flashy, or are too like, Las Vegas looking, are a real turn off to me. I want to be able to notice it, and say, I get it, it's relevant to me, it's credible.

INTERVIEWER: What are the elements that lend credibility to banner ads?

RESPONDENT: Probably product name. For me, I like something that looks professional. Not something that looks like it's been around awhile. When it's the Web, you can put anything you want up there. You run into all sorts of stuff and you don't know if you can trust it. So I want find something that looks clean and professional, and if I clicked it, it would go to a relevant Website. I don't know.

INTERVIEWER: Is there anything else you can think of?

RESPONDENT: I think it's great you are doing this research.

INTERVIEWER: Thank you for your time, if you have any questions or think of anything else, don't hesitate to contact me at the phone number below.

INTERVIEW #3

Pre-interview information:
Female
Has been using the Internet for about 8 years, and uses a dial-up connection at home, and a broadband connection at work.

INTERVIEWER: Before we get started, I need to explain that the goal of this interview is to better understand consumers' opinions regarding banner advertising on the Web and the value that it holds. In order to study this, we will be asking you to respond to a series of questions and provide some basic demographic information. The interview should take between 20 and 45 minutes to complete, and as a participant in this research, you should read and understand the following statements, and let me know if you agree to it.

(Reading)

Do you have any questions before we get started?

RESPONDENT: Um, No.

INTERVIEWER: OK. While the purpose of this research is to better understand consumers' opinions of banner advertising on the Web, and the value that it holds for consumers, banner advertising is just one form of advertising that consumers, including yourself, have been exposed to. Not limited to banner advertising, what is your opinion regarding advertising in general?

RESPONDENT: I think advertising is good because it lets the consumers know about different products and services that, um, businesses offer. But, I think it can get a little bit overwhelming at times…

INTERVIEWER: Clutter?

RESPONDENT: Yeah.

INTERVIEWER: What is your level of experience with the Web? How long have you been using it? How often do you use it? What do you use it for? What is your experience?

RESPONDENT: Let's see… Um, I don't know how long it's been available, but probably that long. I guess about 8 to 10 years or so. And I probably surf daily for a couple hours a day.

INTERVIEWER: As far as business or pleasure, how much would you say you use the Web?

RESPONDENT: Probably half and half. Probably at work about an hour or two at work and then a couple when I get home from work. A little bit more for leisure when I'm at home.

INTERVIEWER: Now, for the purposes for this research, we are only interested in banner advertising on the Web. Therefore, before we begin, it is important to define specifically what a banner ad is. A banner ad is a small graphical area that may be a simple graphic, animated graphics or may contain various other multimedia elements. Typically, banner ads are short and wide, measuring about 468 pixels wide by 60 pixels high, and include logos or messages to persuade the viewer to either click the banner or remember the brand advertised in a positive way. Banner ads are also typically located at the top or bottom of a Webpage and are usually hyperlinked to the advertisers' main page which contains more information. I just want to show you a couple samples of banner advertising before we begin so you have a sense of what we are talking about. Here is an example of a banner ad on CNN.com

RESPONDENT: OK.

INTERVIEWER: And here is another example of a banner ad on IWon.com. Based upon these examples and the description I gave you, are you familiar with banner advertising?

RESPONDENT: Yes.

INTERVIEWER: One thing I want to make sure, is that which we are not studying. We are not studying any other form of advertising you may have seen on the Web. For example, here is an example of a pop-up or a pop under ad.

RESPONDENT: Oh, Yeah.

INTERVIEWER: We are not talking about these types of ads, only these types… banner ads… on Webpages. So as we proceed through the next series of questions, keep in mind that we are just talking about banner ads.

RESPONDENT: OK

INTERVIEWER: Do you have any questions about banner ads or this type of advertising?

RESPONDENT: No.

INTERVIEWER: OK, now based on the description of banner ads, about how much experience would you say you've had with them?

RESPONDENT: Not a lot. I normally just avoid them. I don't even pay attention to them. I would say. I know most Websites have them, but I don't know if I've ever clicked on any of them.

INTERVIEWER: Now do you notice that they are there…

RESPONDENT: I wouldn't say that I don't notice that they are there, but I think subconsciously, I just kind of gloss over it. Usually they are in a place that you don't really take notice, like at the top or the bottom.

INTERVIEWER: Can you think of anything you might have noticed on a banner ad?

RESPONDENT: I have seen TV shows advertised on banner ads… Um, and the ones you showed me, but that's all I can really recall.

INTERVIEWER: Now have you ever purchased anything that you've seen…

RESPONDENT: NO.

INTERVIEWER: …on banner ads.

RESPONDENT: Have you ever clicked on a banner ad?

RESPONDENT: I'm sure I probably have. I think there was one entertainment one, and you were supposed to guess who the person was, and click on the right answer and you were supposed to win something. I clicked on that one time, and then I closed it, but that is the only time I can remember clicking on one.

INTERVIEWER: Now what happened when you clicked on it? How was the result?

RESPONDENT: It took me to a Website that said that I won, and told me to click here to claim my prize.

INTERVIEWER: How was that experience?

RESPONDENT: I was guessing that there was some little catch, so I just closed it. I was just curious.

INTERVIEWER: How was your feeling after having clicked on it?

RESPONDENT: I'd probably say more negative, because I felt there was something more to it. I felt like it was probably some sort of hoax.

INTERVIEWER: Now would you say your overall experience with banner ads has been positive or negative?

RESPONDENT: I don't know, it sounds negative, but I don't know if I'd say it was positive or negative because I never even really notice that they are there anymore. It doesn't affect me either way. But I guess it does get a little annoying sometimes, when you are always seeing them and there's never anything you're really interested in.

INTERVIEWER: Has that affect the way you approach banner ads now?

RESPONDENT: I guess if I did see something that was of some interest to what I was looking for, then I guess that I would click it, or at least notice it.

INTERVIEWER: What are those things that make you take notice of a banner ad, or would make you want to click?

RESPONDENT: Well, I guess like right now, we've been looking at buying a house, and anything about buying a house, or mortgages or stuff like that, that's part of what's going on in my life… I'd probably take notice. If there was a sale, or something like that. But like all those AOL ads and stuff like that, I probably wouldn't even notice. Umm… maybe like a television show that I haven't seen that might look interesting. Then I'd click on that, just to find out more about it.

INTERVIEWER: So is it only the content or are there any other elements, such as graphics, multimedia elements or copy that might grab your attention?

RESPONDENT: I'd say the less copy the better. Brighter colors. Pictures help.

INTERVIEWER: Even though you mentioned the less copy the better, you mentioned that if it had copy that was relevant… like a sale, or something to do with buying a house that might make you take notice…

RESPONDENT: I guess a lot of times, when they show discounts and sales and stuff I will take notice, but it really depends what kind of mood I am in.

INTERVIEWER: How so?

RESPONDENT: Well, if I'm in the mood to look around and shop, then I would be more interested than if I'm just on the Internet for a sole purpose and I don't have a lot of time, then I wouldn't. It would have to be really flashy and catchy for me to notice.

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INTERVIEWER: What do you mean by flashy and catchy?

RESPONDENT: It would have to be something that would catch my attention.

INTERVIEWER: In what way?

RESPONDENT: Bright colors, large copy… you know if it's a sale, something that I'd notice. Like, um, an attractive picture. I guess that's it.

INTERVIEWER: Now when you notice those, or even click on those, what do you hope to gain? What do you hope the result will be?

RESPONDENT: A good deal… Knowledge. More about what they are advertising in the banner ad. More information.

INTERVIEWER: Has it been your experience in the past… finding this type of information on banner ads?

RESPONDENT: I would say no, just because I don't notice them very often.

INTERVIEWER: Do you think that your experience in the past has affected how much you notice banner ads in the future?

RESPONDENT: Um, probably… But I'm sure that after this I will pay more attention to them just because I haven't before.

INTERVIEWER: Do you feel that banner advertising on the Web is gratifying, or holds a value to you in some way?

RESPONDENT: I'm sure that they would be a value for someone who notices them and clicks on them. I'm sure it would be a value…

INTERVIEWER: How about for you? Is there any value for you?

RESPONDENT: Umm…

INTERVIEWER: Earlier you mentioned relevance, and that you were buying a house, is there value in banner ads with relevance, or do you not think you'd even take notice because of your past experience with them?

RESPONDENT: Well, not really. I probably wouldn't notice them.

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INTERVIEWER: Do you think anything that can be done to make banner ads better for you? Anything that can make them more effective?

RESPONDENT: No, I don't think so.

INTERVIEWER: Nothing?

RESPONDENT: No, probably not.

INTERVIEWER: Is there anything you've been thinking about – in the back of your mind – about banner ads while we've been talking about this, that you'd like to add?

RESPONDENT: No.

INTERVIEWER: Well, thank you for taking the time to talk with me. If you have any questions, you can contact me. I'll leave my name, phone and email with you.

RESPONDENT: OK. Now what's the purpose of all of this.

INTERVIEWER: Well, basically to determine if banner ads hold any value to Web users, and if they still have the ability to be attractive to viewers based on their past experiences.

RESPONDENT: Well, you know I would agree that most of the time, the stuff I see on banner ads looks too good to be true, and if it looks to good to be true, it probably is.

INTERVIEWER: That's what I'm trying to determine, can banner ads be saved. Is there anything advertisers can do to make banner advertising more attractive to viewers? Or, are banner ads completely gone.

RESPONDENT: I think there are some things… like if you click here you can sign up for a credit card and get like fifteen dollars free. Stuff like that is more realistic. I think something… or if you come into the store and spend fifty dollars and get fifty dollars more free… stuff like that is more realistic than a large discount or a car. So I guess with the right message, it could be right for the right people. I don't know.

INTERVIEWER: Well, thanks again for your time today.

RESPONDENT: Oh, no problem.

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INTERVIEW #4

Pre-interview information:
Male
Has been using the Internet for about 5 years, and uses a dial-up connection at home

INTERVIEWER: Well, basically, before we get started, I need to explain that the goal of this interview is to better understand consumers' opinions regarding banner advertising on the Web and the value that it holds. In order to study this, we will be asking you to respond to a series of questions and provide some basic demographic information. The interview should take between 20 and 45 minutes to complete. As a participant in this research, you should read and understand the following statements.

(Reading)

RESPONDENT: OK.

INTERVIEWER: Do you have any questions or any concerns before we get started?

RESPONDENT: Um, No.

INTERVIEWER: OK. While the purpose of this research is to better understand consumers' opinions of banner advertising on the Web, and the value that it holds for consumers, banner advertising is just one form of advertising that consumers, including yourself, have been exposed to. Not limited to just banner advertising, what is your opinion regarding advertising in general is?

RESPONDENT: It depends which end of the stick you are on, but it works. People need to advertise, and you can choose to ignore it or not, you know.

INTERVIEWER: As a consumer, what is your general opinion of advertising.

RESPONDENT: Sometimes I'll see something advertised that I'm glad they advertise, because I'll end up using it. Most of the time, I ignore it. Don't have a need for it.

INTERVIEWER: OK, tell me a little bit about your level of experience on the Web, how long you've been using the Web, how often you use the Web and such.

RESPONDENT: Well, I've been using the Web for about 5 years and get on it about every day, for business uses, and also get on it for research… personal interests. I've found it a good source for a lot of information.

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INTERVIEWER: Now talking about adverting on the Web, for the purposes for this study, we are only interested in banner advertising on the Web. Therefore, before we begin, it is important to define specifically what a banner ad is, so that we know that we are only discussing banner advertising. A banner ad is a small graphical area that may be a simple graphic, animated graphics or may contain various other multimedia elements. Typically, banner ads are short and wide, measuring about 468 pixels wide by 60 pixels high, and include logos or messages to persuade the viewer to either click the banner or remember the brand advertised in a positive way. Banner ads are also typically located at the top or bottom of a Webpage and are usually hyperlinked to the advertisers' main page which may contain more information. I just want to show you two samples of banner advertising so that you can get a sense as to what we are talking about. There is one sample there of a banner ad on CNN.com… and here is another sample of a banner ad at the top of IWon.com

RESPONDENT: Ahuh.

INTERVIEWER: Now there are other types of advertising on the Web, such as pop ups, or pop unders, or interstitials. Here is an example of a pop up. For the purpose of this study, we are not talking about pop ups, as shown here, pop unders or any other for of advertising on the Web other than banner advertising. Do you have any questions about banner advertising.

RESPONDENT: No, Uhuh

INTERVIEWER: Based on that description of advertising, how much experience would you say that you've had with them?

RESPONDENT: Umm, based on that… um… I think they've been on the Internet… they show up on various pages. I know I've seen them for quite a while.

INTERVIEWER: Have you ever purchased anything you've seen advertised on a banner ad?

RESPONDENT: I think I've clicked on them because they caught my interest and I wanted to see more of what it was talking about, but I don't think I've ever bought anything from a banner ad.

INTERVIEWER: OK, has anything that you've ever seen on a banner ad encouraged your purchase offline perhaps?

RESPONDENT: Umm… It may have ended up reinforcing other advertising that I've seen in the paper, or something like that, but I can't say I've ever gone right from a banner ad to buy something.

INTERVIEWER: Now what is your opinion of banner advertising, based on your prior experiences.

RESPONDENT: It's alright. I've seen some that come up on the page and they flash on and off and have a lot of movement to them to catch your eye. And if you're not interested in that, then it's irritating. It kind of a distraction. Where if it isn't moving or anything, then I go on with what I'm doing and ignore the banner ad.

INTERVIEWER: What are the things that make you take notice of banner ads.

RESPONDENT: Ummm… color, the graphics on it… something that catches my eye.

INTERVIEWER: Are there things that catch your attention in a good way, and other things that attract your attention in a bad way?

RESPONDENT: I can't think of anything… at least that I haven't mentioned.

INTERVIEWER: Do you typically notice banner ads on the page?

RESPONDENT: Yeah. I know they are there, because they are taking up space on the window that you're on. Umm… I'm usually aware that there is one there. Although, I probably couldn't tell you what it is, because I didn't look at it long enough to pay attention.

INTERVIEWER: Are there situations where you might notice it more than at other times.

RESPONDENT: If it's taking up a lot of space in the window that I'm in… otherwise, no.

INTERVIEWER: When banner ads have caught your attention, is it generally positive or negative?

RESPONDENT: Generally, there are some that are distracting and some that aren't. So, they're not all one or all the other. I've seen some that I wanted to find out more about, so in that respect it might be more informative. I've seen some that, like if it's advertising for a product that I don't have any interest in… then it's an unwanted distraction.

INTERVIEWER: When you do notice a banner ad or click on a banner ad, what do you hope to gain? What do you hope the result is?

RESPONDENT: To find out if it is something I can use, or might want, or how much it might cost. Umm… to find out what it is… that's generally what I'm looking for.

INTERVIEWER: Have you generally found that to be the case?

RESPONDENT: Usually on advertising, if you click on it, then they want you to sign up for something right away… and they don't tell you a whole lot about it until after you do, so I don't usually do it.

INTERVIEWER: Has that affected your clicking on banner ads as you've gained more experience?

RESPONDENT: No, because I can always click once, but I'm not obligated just because I've clicked. And then if I don't see what I'm looking for, or if it's of no interest, I just get off of it.

INTERVIEWER: Do you think that banner advertising on the Web is of value to individuals?

RESPONDENT: Yeah, I bet it probably brings business in. I don't know how I fit into the typical person that might buy off a banner ad or might not, but if it creates name recognition and interest in a product, then it's worth it.

INTERVIEWER: Now as a consumer, how do you think banner ads are valuable?

RESPONDENT: I guess it's just a small thing probably… not much I guess.

INTERVIEWER: Do you think there is anything that can be done to make banner advertising more attractive or more valuable?

RESPONDENT: Well, I don't know. I'm not real informed on what attracts people. I guess that's up to the advertisers to know what they are doing to catch somebody.

INTERVIEWER: How about for yourself? What would make banner advertising more attractive to you, or more valuable?

RESPONDENT: With me, it depends on what it is. If it's an advertisement for a wedding dress… I'm not going to be interested at all. But if it's something that's in my hobby type of area, or interest, yeah I might look at it.

INTERVIEWER: Is there anything else you can think of about banner advertising that came to your mind as we talked that I didn't touch upon?

RESPONDENT: No, except that it's not overly irritating or obnoxious like spam or pop-ups… Web users can choose to ignore it or look at it, so it's not as negative to the person that's using the computer as the other things.

INTERVIEWER: So do you think that it holds more value than these other types of advertising?

RESPONDENT: Yeah.

INTERVIEWER: More credibility?

RESPONDENT: I would say it's similar to when you do a search and you get the suggestions, or the search results that are just suggestions… you can choose to go to them or not, but it does throw the name out there in front of people. And so that's a positive right there. If you didn't have the name out there, they wouldn't even know about it. From their prospective, it's getting their name out there. They might catch people who would have never know about them.

INTERVIEWER: Is there anything else you can think of?

RESPONDENT: No.

INTERVIEWER: OK, thank you for taking the time to talk with me. If you have any questions about the study, or what to follow up with me regarding any of your answers, I'll leave my email and phone number with you for you to let me know.

RESPONDENT: OK

INTERVIEWER: Thank you very much for your time.

INTERVIEW #5

Pre-interview information:
Female
Has been using the Internet for about 3 years, and uses a dial-up connection at home

INTERVIEWER: Before we get started, I need to explain that the goal of this interview is to better understand consumers' opinions regarding banner advertising on the Web and the value that it holds. In order to study this, we will be asking you to respond to a series of questions and provide some basic demographic information. The interview should take between 20 and 45 minutes to complete, and as a participant in this research, you should read and understand the following statements.

(Reading)

RESPONDENT: OK.

INTERVIEWER: Do you have any questions or any concerns before we get started?

RESPONDENT: No.

INTERVIEWER: OK. While the purpose of this research is to better understand consumers' opinions of banner advertising on the Web, and the value that it holds for consumers, banner advertising is just one form of advertising that consumers, including yourself, have been exposed to. Not limited to just banner advertising, what is your opinion regarding advertising in general is?

RESPONDENT: Truth?

INTERVIEWER: Yes.

RESPONDENT: It's a necessary evil. If you are in business you have to advertise. You have to have some type of advertising, or you won't stay in business.

INTERVIEWER: Now as a consumer, what is your opinion of advertising, outside of being a business owner.

RESPONDENT: Oh, I think, yeah… it keeps you informed. It lets you know about new products that are coming out… so that part is good.

INTERVIEWER: Are there bad parts?

RESPONDENT: Sometimes you get too much advertising, and you get something in the mail, or in the newspaper every day. And advertising… you know… telemarketers… that kinda really drives me crazy. I think sometimes people over-advertise, but it does make it good for the consumer, so they have a better idea of the product that's out there.

INTERVIEWER: So between being good and bad, how would you say advertising is in general?

RESPONDENT: Oh, I think it's good… you have to have it out there.

INTERVIEWER: OK, now please explain your level of experience with the Web, and how long you've been using the Web, how often you use it and things like that.

RESPONDENT: I'd say probably about three years. It's good for informational purposes, and it seems to be more and more all the time, you can get more information off of it all the time. I've used it primarily for ordering airline tickets. I have ordered some books online, and I've been happy with all of my experiences with the Web.

INTERVIEWER: Now with this study, we are only interested in banner advertising on the Web. Therefore, before we begin, it is important to define specifically what a banner ad is, so that we know that we are only discussing banner advertising. A banner ad is a small graphical area that may be a simple graphic, animated graphics or may contain various other multimedia elements. Typically, banner ads are measured short and wide, measuring about 468 pixels wide by 60 pixels high, and include logos or messages to persuade the viewer to either click the banner or remember the brand advertised in a positive way. Banner ads are also typically located at the top or bottom of a Webpage and are usually hyperlinked to the advertisers' main page which may contain more information. Here are two examples of banner advertising and what it looks like. There is one sample there of a banner ad on CNN.com… and here is an example of one on the top of IWon.com, so you can kind of see what it looks like.

RESPONDENT: OK.

INTERVIEWER: What we are not talking about are things such as pop up ads, pop under ads, or interstitials or other types of Web advertising. For example, here is a picture of a pop up ad. I don't know if you've had experience with this type of advertising…

RESPONDENT: Oh yeah, I have.

INTERVIEWER: We are only talking about this type of advertising shown here. Before we begin, do you have any questions about banner advertising?

RESPONDENT: I didn't know that was the actual name of them… that type of advertising.

INTERVIEWER: Now based on that description, what kind of experience would you say you've had with banner ads?

RESPONDENT: Umm… not too much… I really haven't paid that much attention to them. Mostly because when I am on the Web, I'm there for a specific reason. I don't stay on the Web all day long, because we only have one phone line. So, I'm only on for exactly what I need, and then I get off. And so I don't… even though I could, I don't because I only want to get done what I need to get done and move on.

INTERVIEWER: Now have you ever purchased anything you've seen advertised in a banner ad.

RESPONDENT: The only thing I would say is maybe Amazon.com might come up there, but I don't know that I clicked the button to go on there.

INTERVIEWER: But you noticed the banner ad, and purchased something from Amazon.

RESPONDENT: Oh yeah.

INTERVIEWER: Would you say that it's influenced other types of purchases?

RESPONDENT: Umm… probably not. Because, with things like Bed Bath and Beyond, I've seen them on there, and I've seen Target on there. But again, I was just doing a specific thing, so I wasn't inclined to click on it and see their entire site.

INTERVIEWER: Now do you have any opinion regarding banner advertising based on your prior experiences?

RESPONDENT: Umm… I can't really answer that, because I haven't had much experience with them. As far as really seeing what they are and opening them up. Because you do have to click on them… right… to get the information.

INTERVIEWER: Now forgetting about click-throughs for a moment. Have you ever just noticed banner ads…

RESPONDENT: Oh yeah.

INTERVIEWER: Well, how noticeable would you say banner ads are?

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RESPONDENT: I'd say that you definitely see them… you know, regardless of what you are doing on the Internet. Whether it's just a… They come up whenever you're reading your email, or everytime you open your computer on the Internet. And the pop-ups are the annoying ones, because they are the ones that block what you are trying to do, right? But yeah, I've noticed them, but I can't say I've really used them, you know?

INTERVIEWER: Now in noticing them, have they had any affect?

RESPONDENT: If I were to see Bed Bath and Beyond if I were shopping for wedding presents, it would remind me to go to Bed Bath and Beyond because that's where the couple's registered.

INTERVIEWER: Has that ever really happed to you with banner ads?

RESPONDENT: Yeah, I would say that.

INTERVIEWER: But you don't click on those banner ads?

RESPONDENT: Ummm… no.

INTERVIEWER: Have you ever clicked on banner ads?

RESPONDENT: You know what? Actually I've always been kind of afraid to.

INTERVIEWER: Why's that?

RESPONDENT: Because I wasn't sure what was going to happen… or if I was going to have to buy something. You know, I think they have had kind of a bad rep in the past… and it's bad because you don't know what you are going to open up… with all the viruses and all the junk that's out there. I'm not real… I mean, I don't use the Internet a lot.

INTERVIEWER: Now would you say there are any certain characteristics that banner ads might have that make you notice them more at times than at others?

RESPONDENT: Probably colorful… the more colorful they are the more people would notice them. That's probably about it… I'll have to look the next time… because I haven't really paid much attention to them… I just know that they are there, but I'm on a mission to do what I want to get done… because I don't spend all day surfing the Web… and I know some people do.

INTERVIEWER: Now is there anything in the message of the banner ad that might encourage you to notice it more?

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RESPONDENT: Maybe if they mentioned something about a discount. Some places, um, I know I've seen discounts for ordering online. Like books are discounted if you order online. I'm trying to think what else… Oh, ah, if I order airline tickets. No, um, like anything to do with the casinos, like you get discounts for ordering online and things like that. Getting a discount is sort of a neat thing.

INTERVIEWER: So do you think that would make you click, or just take notice?

RESPONDENT: I might click if I could get over the scariness of doing so. If I get more familiar with the Web.

INTERVIEWER: Now if you did click, what would you hope the result might be?

RESPONDENT: To make it as easy as possible. When you click, there's the page where you want to be… make it as easy as possible for the consumer to get what they want.

INTERVIEWER: Would you say that banner advertising on the Web is a value to you or not?

RESPONDENT: I can't really answer that one… because I don't know… can I do an N/A?

INTERVIEWER: Do you get anything out of it? If banner ads didn't exist would there be any loss of value there?

RESPONDENT: Oh, I think so, because I think a lot of people probably use them… probably other people who are more into buying stuff on the Web.

INTERVIEWER: What about yourself?

RESPONDENT: Maybe someday… like I've said, I've ordered a few things, you know, like books, and airline tickets are a biggie. I mean I love to order airline tickets on the Web.

INTERVIEWER: Do you think there is anything that can make banner ads more valuable?

RESPONDENT: I think I'm pretty much done… they could use the discounts and make it more colorful… I think people would eventually use it more.

INTERVIEWER: Is there anything that you've thought about, that as we've talked about banner ads that I haven't asked specifically that you'd want to touch upon?

RESPONDENT: Nah… I don't think so. I think they are doing a great job for what they are.

INTERVIEWER: What do you mean by that?

RESPONDENT: How can I put this? I'm not in the computer age… I feel like I'm getting into the computer age, because of my age… And I think it's something that the younger people, people that are younger than 40, maybe 35 are not so reluctant or afraid of using… I guess banners are better than other forms of advertising. Because if I choose to pay attention to it, then I can, and if I choose to ignore it I can too. I don't like it when they force it to you, or you have to click on it to get rid of it… that's very annoying… it's kind of like getting phone calls wanting to sell me something over the phone… I just hate it and I hang up on them all the time. They just won't let you go… they want you to be nice to them, they want you to say yes not matter what they're selling, and I just want to let them go. I'm walking out the door… goodbye. But from a business point of view, I know it's a necessary evil. I know they have to have it…

INTERVIEWER: Well, thank you for taking some time with me today. If you have any questions or want to follow up with me regarding any of your answers, I'll leave my email address and phone number with you to follow up with me. Do you have any questions?

RESPONDENT: No, you have a good day.

INTERVIEWER: Thanks again.

INTERVIEW #6

Pre-interview information:
Male
Using the Internet for about 10 years, and recently upgraded to a broadband connection at home.

INTERVIEWER: Before we get started, I need to explain that the goal of this interview is to better understand consumers' opinions regarding banner advertising on the Web and the value that it holds. In order to study this, we will be asking you to respond to a series of questions and provide some basic demographic information. The interview should take between 20 and 45 minutes to complete, and as a participant in this research, you should read and understand the following statements.

(Reading)

RESPONDENT: OK, I agree to all that.

INTERVIEWER: OK, well, the purpose of this research is to better understand consumers' opinions of banner advertising on the Web, and the value that it holds for consumers, banner advertising is just one form of advertising that consumers, including yourself, have been exposed to. Not limited to just banner advertising, what is your opinion regarding advertising in general is?

RESPONDENT: I think it's OK… you know, I just think there's a point when you know, youcan get too much of it. You know when stuff just starts popping up all the time. I don't have a problem with advertisements here and there.

INTERVIEWER: Now outside of the Web, just advertising in general…

RESPONDENT: No, like on racing they have advertisements you know, and even at school, you know with our district they've even talked about putting advertisements up in the schools, or out on the fields and stuff like that… and I'm like, well, make some extra money, keep some jobs. I'm not completely against advertisements and putting them up there.

INTERVIEWER: Now please explain your level of experience on the Web, including how long you've been using the Web, and how often you use it and those sorts of things.

RESPONDENT: Oh, man… I've been using the Web for I guess… um… ten years…ish. I use it daily, more with my work, looking up Websites for students, and things like that. And also on my free time and home, but it seems like more it is at school.

INTERVIEWER: Now what percentage would you say you are on at work compared to that at home?

RESPONDENT: I'd say probably 60-70 percent of time at work… and then searching the Web, I'd say probably you know, probably about 30 percent. My wife searches the Web more than I do… just out searching or whatever… but usually I have a focus that I'm looking for something specific.

INTERVIEWER: Now with this study, we are only interested in banner advertising on the Web…

RESPONDENT: So are you talking about like pop-ups?

INTERVIEWER: Well, I need to define specifically what a banner ad is…

RESPONDENT: Good.

INTERVIEWER: A banner ad is a small graphical area that may be a simple graphic, animated graphics or may contain various other multimedia elements. Typically, banner ads are measured short and wide, measuring about 468 pixels wide by 60 pixels high, and include logos or messages to persuade the viewer to either click the banner or remember the brand advertised in a positive way. Banner ads are also typically located at the top or bottom of a Webpage and are usually hyperlinked to the advertisers' main page which may contain more information. So you can see specifically the type of advertising we are talking about, There is a sample of a banner ad on CNN.com… and here is another example on the top of IWon.com. What we are not talking about, when we are talking about this type of advertising, are things like pop-up advertising, such as this one right here… We are not talking about pop-unders, or interstitials or any other forms of similar advertising…

RESPONDENT: More like logos and things that you would find on a Webpage…

INTERVIEWER: Specifically like those in the advertising shown on these examples.

RESPONDENT: OK.

INTERVIEWER: Do you have any questions to clarify what we are talking about?

RESPONDENT: Nope, I got it.

INTERVIEWER: OK, now how much experience with this type of advertising would you say that you have?

RESPONDENT: Experience? You know I see it… I would say that I rarely ever use it, or click on it.

INTERVIEWER: Have you ever purchased anything…

RESPONDENT: Oh, no.

INTERVIEWER: That you've ever seen on a banner ad?

RESPONDENT: Ahh… no. You know I've seen them, but you know… usually, you know I'm already looking for something else. You know I see them up there, and you know… it's rarely that I'll ever click on it. You know if I see a banner like that, where I'll click on it to use it or to search something.

INTERVIEWER: Now is there anything you've seen in a banner ad that you've purchased… maybe even offline?

RESPONDENT: Umm… No. No, I don't think so.

INTERVIEWER: Now what would you say your general opinion of banner advertising is?

RESPONDENT: You know sometimes I think it can be annoying, but I mean, for the most part, you know, it just kind of comes with the territory. You are going to have those, regardless of, you know, how they look, or where they look. You know, I don't really have that big of, you know, an opinion. You know, they are there, and you know, you just want to move on… to move past it. You know I wouldn't say that, you know, I would think the more of the pop ups are what get to me more than banner ones.

INTERVIEWER: Would you say there are any positive aspects of banner ads?

RESPONDENT: I could see, yeah, someone clicking on it if they see something, sure. I mean I could see how it might draw someone's attention and you know, they might click on it to see what it is you know. I could see it being useful, or hooking some one. Haha.

INTERVIEWER: How noticeable do you think they are on a page?

RESPONDENT: You know, I think it depends on the page. You know, when you have a page that is full of stuff, you know, I think it just kind of blends in sometimes. I don't know, I don't think it's that distracting… but I think it can lure people in to click on them or use them.

INTERVIEWER: What are some situation where you tend to notice banner ads?

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RESPONDENT: I don't know, you know, like if I'm searching on the Web for like, you know, for educational things. You know you'll see some things up there, for a book, different titles, different supplies that you can use for your classroom. But like I said, usually if I'm searching on the Web, it more something specific that I'm looking for. I just focus on what I'm looking for.

INTERVIEWER: Based on your past experience, are there any characteristics, media elements, message contents, things like that, that tend to gain your attention more?

RESPONDENT: I would say, if anything, it would be like the color, or you know, the size of it, might get your attention. I would say maybe the length… but maybe more of the color, and then what's on it, you know, might grab my attention more than you know, other things, like you know, the banner size. Or like the banner, just compared to a symbol or something like that. I don't think either of those things stands out more. I think it's more like the color they use, and you know maybe something that grabs your eye more, such as an image or something like that, but I wouldn't say a banner sticks out more than, let's say a logo or something like that.

INTERVIEWER: Now have you ever clicked on a banner ad?

RESPONDENT: No.

INTERVIEWER: Never?

RESPONDENT: Well, I don't know, I don't think so.

INTERVIEWER: Why not?

RESPONDENT: Well, because, you know, I'm not just kind of searching… I rarely just kind of get on and surf and let's see where this takes me or that takes me. Usually it's like OK I need to find you know, a Website on this… on space or whatever. And you know, when I go to search a Website, you know, I'm more focused. Just getting on and flipping through the pages, and Oh, let's check here and let's try there… I'm never like that. I would say, just because I'm usually focused on… I'm rarely just searching the Web for fun… it's usually, when I get on the Web, it's for something specific.

INTERVIEWER: Do you think any of that has to do with moving from a dial up connection recently?

RESPONDENT: It could be… Yeah, that could be, because, yeah. You know, now that we have DSL it just pops right up, so that could be something, but I'd say my wife gets on more and searches and plays around and looks around. Whereas, I'm more, you

know, if I get on… if I need to find something I'll get on and use it. But I could see now that without that dial up, I find myself on the Web more now, because we are on DSL… it makes it easy. I probably will search a little bit more, now that we have it up there. But I do more, like money programs and stuff like that… I do more with that, rather than stuff on the Web.

INTERVIEWER: So it was just the slow dial up that prevented you…

RESPONDENT: Well, with stuff like my racing car, you know… I'm pretty sure I did click on one or two of those, you know, to see where that would take me. You know, with different parts and things like that… so I wouldn't say that I've never clicked on that. You know, come to think of it, for parts for my car. I can think of one specific time when I was looking for parts, and they didn't carry aluminum parts, so I had to click on one that was a place for aluminum parts, which was from a banner… that was from one page to another page that was all full of parts…

INTERVIEWER: Was the result positive then?

RESPONDENT: Yeah, I found the part that I needed… it was more expensive though, but yeah, I found what I needed to. So I'd say yeah that was a positive thing.

INTERVIEWER: What do you hope will happen when you click on banner ads?

RESPONDENT: Well, that it will take me straight to there… hahaha… rather than, you know, to lure you in to, you know… I've got you know, let me sell you a few more things… I would say, you know, whatever it might be, if it says, you know… whatever it might be, like, get ten percent back when you buy, whatever, then when you click on it… as long as what you expected that it was leading you to, that it would take you to that. As long as it doesn't say something about stereos and then all of the sudden you are at some different Webpage, that has just a little thing about a stereo and then the rest is all about something else.

INTERVIEWER: So you've been burned in the past?

RESPONDENT: Ah, no. But I can see how they can totally do that to you, you know. But I could see them putting a big stereo on it, and then you go and it has nothing to do with stereos. But as long as that banner, if you click on it, it takes you to what you think you're clicking to.

INTERVIEWER: So is there anything in the past that would make you believe that…

RESPONDENT: What, they wouldn't do that?

INTERVIEWER: Yeah.

RESPONDENT: No, I mean, but I can see how they would easily… I mean its an advertisement you know… they are trying to get you in, and trying to lure you in as much as they can… Not that that is bad, I'm saying that they are the man… hahaha… I would just say that that's and advertisement you know. They try and get your attention, and then try and sell you all this stuff or whatever it might be. That's just part of advertising… you just try and get them in for one thing, with a sale or a discount on some item and then get you to come in and purchase more.

INTERVIEWER: So do you think that banner ads are valuable to you at all?

RESPONDENT: I would say that they have been. Because, I mean, because I have used them. But I wouldn't say that they are that useful to me, because most of the time I just skip over them. But I can see that being useful to someone if they are looking for something and they can't find it on that page, and there is a banner ad that kind of goes along with what they are searching for. In that way, I could see it being very helpful.

INTERVIEWER: Now what are some situations where you might not skip over the banner ads?

RESPONDENT: Like, say if I'm looking for something on a page and I can't find it, you know, like that part, for example. I couldn't find it, and then there was a banner that talks about more parts in this area, and then I clicked on it and it took me to a new page that dealt with aluminum parts. So then I could focus on what type of part, and what cars, stuff like that. So it did lead me in the right direction.

INTERVIEWER: To what degree, for you, do you find banner ads valuable?

RESPONDENT: I wouldn't say they are that valuable to me, you know. But that's just me, just because I, you know, just tend to find what I'm looking for. It's like walking into the store… you know, I usually don't go in there to go browse and shop… I usually have something I need to get and go in and get it… So I'd say that I have the same mentality going into the Internet… Usually I have something I'm looking for, and go and search on Google or Dogpile or whatever it might be, and you know, I go in that route. Usually I have a focus of what I'm looking for, rather than getting out and just surfing the Web. I wouldn't say they are that useful to me, because of that reason. Unless it has something I'm looking for, I usually stay pretty focused, and don't drift off…

INTERVIEWER: Do you think there's anything that might change that?

RESPONDENT: Hahaha… give me more free time… hahaha… I mean that's really what it comes down to. I mean, at school, you know, it's nice to have the Internet, where it's

not dial up, but at school, you know, you can't just go and surf the Web. And then at home, I usually don't have the time to get on… it is a lot easier now with DSL, that you can just go and click on something, and you're up and running. So I could see that more in the future, using it for pleasure more than work, you know. But I don't know useful the banners would be. I could see them being useful sometimes, but I'm not constantly looking at the banners to see what it is or where it could take me.

INTERVIEWER: Anything that you think could make them more effective for you?

RESPONDENT: You know, um… the color… I guess having at the top is good, you know. Usually that captures more of your attention. I'd say the color of it and the images they put in it. Don't make them too plain, but don't put too much on it. Have something that, you know, just those one or two things it's going to take you to. Like if you are going to put stereos on it, you know, it better take you to stereos. I'm not saying that they don't do that, but you know, but have them colorful and big enough to grab your attention, and make the viewer want to click on it.

INTERVIEWER: Now is there anything that while we were talking about banner advertising, that…

RESPONDENT: No, nothing really specific… no, nothing's really that I've seen that's coming to mind. I would say I don't even notice them that much, you know, because Web pages are so full of stuff, it's not necessarily the advertisements, they are just so full of stuff. You know, there's just so much stuff on there that you are looking for. Or I'm looking for something specific, so I'm not just looking at what's on there. Sometimes I will take notice of it, the format, the way they set it up, because I do Webpages at school, but I'd say that I don't just kind of search through the page and really look at what's on there. I'm looking for that… if it's not on here, then I'm going to go someplace else.

INTERVIEWER: OK, well, thank you very much for taking some time with me today. If you have any questions or want to follow up with me regarding any of your answers, I'll leave my email address and phone number with you to follow up with me. Do you have any questions?

RESPONDENT: No, appreciated this… thank you.

INTERVIEWER: OK, thanks.

INTERVIEW #7

Pre-interview information:
Male
Using the Internet for several years, currently uses a broadband connection at school and home

INTERVIEWER: Before we get started, I need to explain the goal of this interview is to better understand consumers' opinions regarding banner advertising on the Web and the value that it holds. To study this, I will be asking you to respond to a series of questions and provide some basic demographic information. The interview should take between 20 and 45 minutes to complete, and as a participant in this research, you should read and understand the following statements.

(Reading)

Does that all look OK?

RESPONDENT: Sure.

INTERVIEWER: While the purpose of this research is to better understand consumers' opinions of banner advertising on the Web, and the value that it holds for consumers, banner advertising is just one form of advertising that consumers, including yourself, have been exposed to.   Not limited to just banner advertising, what is your opinion regarding advertising in general?

RESPONDENT: Unless it's something that looks out-of-place or different, I'm usually not going to pay attention to it, unless it's something I really care about. So usually I just ignore it.

INTERVIEWER: OK, what about all advertising in general? What is your opinion of advertising?

RESPONDENT: It's fairly worthless. Usually when I'm going to a Website, I'm going there for a specific reason, so I'm probably just going to ignore it. It's just going to get in the way of me finding what I'm looking for.

INTERVIEWER: OK, outside of the Web… any advertising… what is your opinion of it?

RESPONDENT: It depends. I mean, radio I ignore because I just looking for music. On TV, I guess I'm more prone to pay attention, because I'm there, and if there's nothing

else on, then I'll probably pay attention. It's more, I guess, interactive, and has more action and more sound and stuff than the Web and stuff.

INTERVIEWER: What do you think of advertising in general? Good? Bad? Other than that?

RESPONDENT: Good, because it gets people to notice different things. I mean it helps communicate new ideas, new products.

INTERVIEWER: OK, now please explain your level of experience on the Web including how long you've been using it, how often you use it and things like that?

RESPONDENT: I've been using it since I was… for, I guess, 7 or 8 years. I use it on a daily basis, but that's to check my email, I usually check CNN.com, stuff like that. So, I guess I'm pretty familiar with it.

INTERVIEWER: OK. Now for the purpose of this study, we are only interested in banner advertisements on the Web. Therefore, before we begin it is important define specifically what a banner ad is. A banner ad is a small graphical area that may be a simple graphic, animated graphics or may contain various other multimedia elements. Typically, banner ads are short and wide, measuring 46 pixels wide by 60 pixels high and include logos or messages to persuade the viewer to either click the banner or remember the brand advertised in a positive way. Banner ads are also typically located at the top or bottom of the Webpage and are usually hyperlinked to the advertisers' main page which contains more information. Here are two samples of banner advertising, CNN.com, here's an ad here… and IWon.com. You can see a banner ad here as well. So we are only talking specifically about banner advertising.

RESPONDENT: OK.

INTERVIEWER: Now what we are not talking about are things like pop-up ads… interstitials…

RESPONDENT: Yeah.

INTERVIEWER: …or other type of advertising other than banner ads.

RESPONDENT: Gotcha.

INTERVIEWER: Do you have any questions about that type of advertising, banner ads?

RESPONDENT: No, not really.

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INTERVIEWER: Based on that description, how much experience would you say you've had with banner advertising?

RESPONDENT: Very little. Like I said, unless it's something that's really out of the ordinary, that really catches my eye, or something that I'm already interested in, I'm usually just going to ignore it and move on to whatever I'm looking for.

INTERVIEWER: Are they on the pages you go to?

RESPONDENT: Yeah, I mean, CNN I go to, Yahoo!, ESPN.com, stuff like that, MTV… I mean they're there, usually, but I don't really interact with them that much.

INTERVIEWER: OK, have you ever purchased anything from a banner ad?

RESPONDENT: Nope. (Laughs)

INTERVIEWER: Has a banner ad ever encouraged your purchase of anything? Like something you've seen on a banner ad has encouraged…

RESPONDENT: I honestly don't think so.

INTERVIEWER: OK, now do you have any opinion of banner ads?

RESPONDENT: They're less annoying than pop-up ads. (Laughs) I mean, the only time I really look at them is if, maybe the Webpage is downloading really slowly, maybe I'll look around to see what else is there, but for the most part, once I find whatever, I move on and don't really pay much attention to it. Unless, again, it's something that really catches my eye.

INTERVIEWER: OK, would you say banner ads are good? Bad?

RESPONDENT: I guess they're good… I mean, they're bad when I'm trying to download a page, and they are the first thing that pops up, and the thing that I'm looking for is the last thing. So, I get kind of irritated by that, but I guess they are a good way to advertise stuff. It's a new medium of communications.

INTERVIEWER: OK, how about for you. Is it good in any way for you?

RESPONDENT: Not really. (Laughs)

INTERVIEWER: OK, how noticeable do you think they are?

RESPONDENT: They're pretty noticeable. I mean usually they are flashing or something. Or like I said, if the page is taking a while to turn over or download, they're usually thing first thing up, so you can see them and they give you at least a few seconds to look at them.

INTERVIEWER: OK, you said earlier that you didn't typically notice them…

RESPONDENT: Well, it depends on like… like if the pages… like if they are the first thing up, and a page is slowing up, I'll kind of be bored and look at them. But usually if the page is like complete or something, I'll ignore it and just go straight to whatever I'm trying to find.

INTERVIEWER: Is it that you know they are there, but don't look at the content of them, or is it that you notice the content of the page and don't notice that they are there?

RESPONDENT: I think it's probably that… unless it's like flashing or something different, usually I know that they are there, I just ignore them, because I figure that it's more of just something to get in the way of whatever I'm trying to find.

INTERVIEWER: OK, have you ever clicked on a banner ad?

RESPONDENT: A couple times. I try not to usually.

INTERVIEWER: Why's that?

RESPONDENT: Probably because something else pops up, or I'm afraid, that like, you know two more pages will pop up, and then it'll just get in the way of what I'm trying to accomplish.

INTERVIEWER: OK, so what's generally the result whenever you've clicked on a banner ad?

RESPONDENT: Usually it's just the Webpage of whatever they're advertising, or whatever was on there.

INTERVIEWER: Has it been good? Bad?

RESPONDENT: I mean it was OK. I don't think there's anything that was too bad, or like, made me never want to click on one before. It's nothing really special, maybe just to look out for them in the future more.

INTERVIEWER: OK, based on your prior experiences, are there any certain banner ad characteristics, media elements, message content, or anything like that, that might tend gain your attention or make you want to click?

RESPONDENT: Sure, like, of course, like a lot of media, like, questions will always get it. Something posed directly at you will make you, maybe, focus a little more. I guess maybe it's like, related to a commercial I know… There's one for, I think it was like, you know, some security systems, where it had, like, a matrix lab or something. I noticed that on the Webpage because I had seen the commercial on TV before, so that made me actually take interest in it, as opposed to other ads.

INTERVIEWER: When these elements have gained your attention, and you've noticed the banner ads, or clicked on them, what has generally been the result… positive, or negative?

RESPONDENT: Um, I'd guess posit…Like I would say more, almost mutual, because I really haven't like gained any more appreciation or disrespect for them. It's just kind of like, I did that and move on. I really don't think about them long after I turn them off.

INTERVIEWER: Has that affected how you either view banners, or in the future, or…

RESPONDENT: Not really, I think for the most part, it about stays the same.

INTERVIEWER: OK. Now what do you hope to gain when you notice a banner ad, or click on one. What do you hope the result will be?

RESPONDENT: Some knowledge about whatever is being advertised, or something interesting for me to look at.

INTERVIEWER: OK, has that typically been the result?

RESPONDENT: Usually a little bit more knowledge. I don't think it's ever been anything that has been that entertaining that's made me want to stay and look at it for that long.

INTERVIEWER: OK. Finally, do you feel that banner advertising on the Web is a value, or is gratifying to you?

RESPONDENT: I guess it's more of a value in that it is a way to advertise on the Internet without having pop-up ads. It's part of the Webpage, so it's less antagonizing and therefore, an easier, better way to get products out that doesn't sort of get in the way of whatever else you are trying to find on the Internet.

INTERVIEWER: How about for you? Is it a value to you at all?

RESPONDENT: No, not really.

INTERVIEWER: No? Why not?

RESPONDENT: Because, like I said, usually, like when I go to a Webpage, I've usually got a specific goal in mind, so, I mean, unless there is something that really catches my eye, that's going to make me… It's already attached to something I would be interested in, I'm probably just going to look at it and not really think about it. Because it's going to have to be pretty special go out… out of my ordinary range of interest to go pursue it.

INTERVIEWER: OK, do you think there is anything that could be done to make banner advertising on the Web more valuable?

RESPONDENT: I would think maybe more animation or something, because that little security whatever, Internet one with the latchy thing, like, I would like click on it to see the animation or something, and since I had seen the commercial before, and thought it was pretty funny, it made me want to click on it and see what happens, as opposed to other ads that just say like click here to find out or something. I guess so maybe something that is more of an entertainment value, like a commercial would have.

INTERVIEWER: OK, is there anything else that I haven't brought up, that maybe you had on your mind about them?

RESPONDENT: No, nothing I can think of.

INTERVIEWER: OK, thank you, if you have any questions or want to follow up regarding any of your answers, I'll leave my email address and phone number with you to follow up with me.

RESPONDENT: OK.

INTERVIEWER: Thank you for your help.

INTERVIEW #8

Pre-interview information:
Female
Using the Internet for several years, uses a dial-up connection at home

INTERVIEWER: Before we get started, the goal of this interview is to better understand consumers' opinions regarding banner advertising on the Web and the value that it holds. To study this, I will be asking you to respond to a series of questions and provide some basic demographic information. The interview should take between 20 and 45 minutes to complete, and as a participant in this research, you should read and understand the following statements.

(Reading)

That sounds OK?

RESPONDENT: It's fine with me.

INTERVIEWER: While the purpose of this research is to better understand consumers' opinions of banner advertising on the Web, and the value that it holds for consumers, banner advertising is just one form of advertising that consumers, including yourself, have been exposed to.   Not limited to just banner advertising, what is your opinion of advertising in general?

RESPONDENT: It's a nuisance.

INTERVIEWER: OK.

RESPONDENT: When I'm trying to find some information on the net, and it pops up in front of what I want to do, it's a nuisance.

INTERVIEWER: OK. How about advertising in general, as far as all forms of advertising – TV, radio… What's your opinion…

RESPONDENT: Necessary. Yeah, it's… Um. Some I like, some I don't like. Um. It's that… Like I said, I understand why they do it. Some commercials on television are funny, some are weird, some are just plain boring, and others you get tired of seeing over and over and over again. In other words, you see the same commercials during the same program like 5-6 times. That gets old, a little bit of overkill.

INTERVIEWER: So your general opinion… how would you rate that?

RESPONDENT: It's positive. On a scale of 1 to 10, I guess I'd say a 7 or 8, as far as what I feel about advertising.

INTERVIEWER: OK, if you would explain your level of experience on the Web, including how long you've been using the Web, how often you use it, things like that.

RESPONDENT: I've been using the Web, I guess, let's see, since about 1999, maybe.

INTERVIEWER: OK.

RESPONDENT: And I use it, gosh, at least once a day. I use it to buy things, I use it to research things, I use it, you know, for email. All kinds of things.

INTERVIEWER: OK. Now for the purpose of this study, we are only interested in banner advertisements on the Web. Therefore, before we begin I want to define specifically what we're studying… banner advertising.

RESPONDENT: That's a good idea, because I wasn't certain whether that's just what's up there, or what pops up, or what you're talking about.

INTERVIEWER: A banner ad is a small graphical area that may be a simple graphic, animated graphics or may contain various other multimedia elements. Typically, banner ads are short and wide, they are 468 pixels wide by 60 pixels high and include logos or messages to persuade the viewer to either click the banner or remember the brand advertised in a positive way. Banner ads are also typically located at the top or bottom of the Webpage and are usually hyperlinked to the advertisers' main page which contains more information. Here are two samples, just so you can see what it looks like.

Here's one on top of CNN.com for AOL, like I said, generally short and wide.

RESPONDENT: I see them for like classmates.com and that kind of thing.

INTERVIEWER: And here's one on IWon.com, showing a banner ad for Circuit City.

RESPONDENT: Uh-huh.

INTERVIEWER: What we are not talking about are things like pop-ups.

RESPONDENT: (laughs) OK

INTERVIEWER: Here's an example of what one looks like. We are also not talking about rich media things that come over the screen, or interstitials which pop up before the information on a page pops up. We are just talking about these two examples.

The Value of Banner Advertising on the Web

RESPONDENT: OK, like something across the bottom that says, 'would you like to see your credit report immediately.'

INTERVIEWER: OK, I'll leave those out. Do you have any questions about banner ads?

RESPONDENT: NO.

INTERVIEWER: Or anything?

RESPONDENT: No, don't think so.

INTERVIEWER: OK, now based upon that description, how much experience would you say you've had with banner ads?

RESPONDENT: Every time I get on the net, I see banner ads.

INTERVIEWER: OK, now, what would you say your experience is, regarding opinion of banner ads.

RESPONDENT: They are there, I glance at them. I'm sure it's like subliminal advertising, where you see it and then it kind of strikes in your mind, and you might think of that later on when you want something. But you know, I just kind of see it, and then kind of, I guess, ignore it, and then go on to what I really want to do.

INTERVIEWER: OK, would you say that your opinion of them is positive or negative? Or is it sort of…

RESPONDENT: They are just there. As far as I'm concerned, they are just there.

INTERVIEWER: OK, have you ever purchased anything you've ever seen in a banner ad?

RESPONDENT: I don't think so. I think I would remember if I did. Because usually I've got some very specific purpose… like when I'm researching or that kind of thing. I know what I'm looking for so…

INTERVIEWER: OK, would you say that banner ads are very noticeable?

RESPONDENT: Well, I don't think so. The banner ads are just kind of there on the page. They're not like the pop ups that are a nuisance because you have to get past them to do what you want to do.

INTERVIEWER: OK, now, how noticeable do you think they are?

RESPONDENT: Well, you see them. I mean I glance at them and read them, but I don't do anything more than that with them, so as far as being noticeable, they are highly noticeable. It depends on what you do with them in your mind.

INTERVIEWER: Are there any that you can remember seeing?

RESPONDENT: Like I said, classmates.com, do you want to see your credit rating instantly, that kind of thing.

INTERVIEWER: OK, based on your prior experiences, are there any certain banner ad characteristics, media elements, message content, or things like that, that might tend gain your attention more than others?

RESPONDENT: No, not really. Every now and then, if I see something that says 'special sale' or something like that I might click on it, to see what it is. If there is something in, like in my area, that I might be interested in it, but other than that there's nothing that really draws me to click on it.

INTERVIEWER: So you've clicked on banner ads before?

RESPONDENT: Yeah, I clicked on classmates.com because for a while I was like, checking to see who was signed up and that kind of thing… so yeah, I have.

INTERVIEWER: OK, and what was the result? Was it positive or negative?

RESPONDENT: It was positive, it took me right to the site, that was the nice thing, so… Like I said, it took me to where I needed to be quickly, I didn't have to go into a search engine to find it.

INTERVIEWER: Now when you did click on it, was that something that you were thinking about at the time, or in the process of researching, or was it…

RESPONDENT: It was just something I saw that sounded interesting, and that's why I clicked on it. Which is probably the whole point as to why they are there.

INTERVIEWER: OK, is classmates.com the only banner ad you've ever clicked on, or have you clicked on any others?

RESPONDENT: I think it's probably the only one that I can remember.

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INTERVIEWER: OK, now when you do click on a banner ad, or when you think of clicking on a banner ad, what do you think will happen? Or what do you think the result will be?

RESPONDENT: It will take me straight to that site. In other words, it will take me straight to AOL's homepage, or it will take me to Circuit City's homepage, and then I'm sure that there are other things they will want you to look at once you get there. That's the hook to get you there.

INTERVIEWER: OK, do you think that banner advertising on the Web is a value to you? In any way?

RESPONDENT: To me? Personally, no, I mean I don't do that much… I don't use them that often. So I guess personally, they don't benefit me that much.

INTERVIEWER: OK, so the one that you did click on was not of any…

RESPONDENT: Well, it was, I got where I wanted to be… I, you know… when I first heard about classmates.com, and I saw that, I didn't have to worry about bookmarking it, or any of that other stuff… I just went straight there. So yeah, in that case it was a value to me. I don't click on them that often. Usually when I'm on the net I'm busy looking for something very specific, and so I'm not looking at that… to go to those places. Like I said, I can't… Like I said, classmates.com is the only one that I can think of that I've ever really clicked on, that was up there. And that just put the idea in my head to go there and kind of check it out. So…

INTERVIEWER: So, do you think that it's good that they are there to sometimes put the idea in your head?

RESPONDENT: Yeah, I'm sure they are. I mean, there are a lot of people that I'm sure see those, and say, 'that looks interesting, let me see what more is there.' So, yeah, I can see the value of them.

INTERVIEWER: Do you think there are any specific values that banner ads have then?

RESPONDENT: Well, they help the company that advertises obviously. I mean that's one of the benefits, if you are looking at it from purely why are they there, and what benefit are they… it's going to help the company that's there, because it gets a lot of, I guess, I don't know if you'd say, impulse buyers, because it's not really… it's kind of a hook to get you to look further, and I mean in that respect, I think that's probably what they accomplish. And like I said, it is a benefit to the company, because it draws in people that they might not normally have. I mean, on impulse.

INTERVIEWER: OK, do you think there is anything that they say in the banner ads that makes you or anyone else…

RESPONDENT: There's usually the word 'special' or you know, 'today only' or 'this weekend only' or that kind of thing. Which gets people to say, 'oh, I better do it now' rather than, you know, what'll happen later.

INTERVIEWER: Do you think that there is anything that could be done to make banner advertising more valuable?

RESPONDENT: I never thought about that.

INTERVIEWER: Anything that might make you pay attention to it more?

RESPONDENT: I don't think there's anything that would make me pay attention to it anymore. Like I said, it's there, and every now and then, something may sound interesting, but I don't think there is anything that could make me more interested in it. Because I don't buy everything off the net, and I don't do everything on the net. So…

INTERVIEWER: And you've never bought anything you've seen in a banner ad?

RESPONDENT: No.

INTERVIEWER: OK, is there anything else about banner ads that I haven't asked about, that you think might be of benefit to throw in to talk about?

RESPONDENT: Not really. Not that I can think of.

INTERVIEWER: OK, thank you very much for taking the time to participate in this study. If you have any questions or want to follow up regarding any of your answers, I'll leave my email address and phone number with you to follow up with me.

RESPONDENT: OK.

INTERVIEWER: Thank you.

INTERVIEW #9

Pre-interview information:
Male
Using the Internet for several years, uses a dial-up connection at home and broadband at work.

INTERVIEWER: Before we get started, I need to explain that the goal of this interview is to better understand consumers' opinions regarding banner advertising on the Web and the value that it holds. In order to study this, we will be asking you to respond to a series of questions and provide some basic demographic information. The interview should take between 20 and 45 minutes to complete, and as a participant in this research, you should read and understand the following statements.

(Reading)

RESPONDENT: That sounds fine.

INTERVIEWER: OK, while the purpose of this research is to better understand consumers' opinions of banner advertising on the Web, and the value that it holds for consumers, banner advertising is just one form of advertising that consumers, including yourself, have been exposed to. Not limited to just banner advertising, what is your opinion regarding advertising in general is?

RESPONDENT: It's a necessary evil (laughs)...

INTERVIEWER: OK, how so?

RESPONDENT: Well, just the amount that we get on free television, the amount that we get on the Internet, is pretty overwhelming, so you have a tendency to pick and choose what advertising you pay attention to. And because of that fact, I say it's a necessary evil. I mean it keeps things inexpensive for us, because that money goes toward paying for things that we deem as free. Yeah, it does make you aware of all the things that are out there.

INTERVIEWER: OK, now please explain your level of experience on the Web, including how long you've been using the Web, how often you use it and things like that…

RESPONDENT: I've been using the Web since around 1995, and more than anything else, to find out what was out there as far as a new media was concerned. As far as how often I use it… I use the Web every day at work. As far as recreationally at home, or things at home, probably about once every other day.

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INTERVIEWER: OK, for the purpose of this study we are only interested in banner advertisements on the Web…

Just so you understand what we are talking about, here is an example of banner advertising on CNN.com and here's a sample of banner advertising on Iwon.com. This one for Circuit City, and the one on CNN for AOL. So you can see what a banner ad looks like. We are not talking about any other form of advertising on the Web, for example, here is an example of a pop-up ad. We are not talking about any of those, interstitials, or any other form of advertising, we are simply talking about banner ads. Do you have any questions about banner ads, or anything I can clarify?

RESPONDENT: No, I'm familiar with what they are.

INTERVIEWER: OK, based on this description, how much experience would you say you've got with banner ads?

RESPONDENT: I mean they show up on almost everything you go on on the Web. Normally I wouldn't pay a whole lot of attention to them when I'm on my computer at work, because I'm looking for specific information, but when I'm on the Web on a recreational type thing… because it's a dial up system, the first thing you see many times is a banner ad, and you've got a lot of time for it to load, so you get plenty of time to see what it is.

INTERVIEWER: OK, so what is your opinion of banner ads then?

RESPONDENT: Well, I don't know necessarily that I have an opinion, it's just kind of something that just kind of comes with the Web right now. It's a viable means of advertising. You know, rarely will I click on them, but I will click on them periodically if it's something that interests me, something I want to know about.

INTERVIEWER: So you've clicked on banner ads before?

RESPONDENT: Yes.

INTERVIEWER: What's that result been?

RESPONDENT: Most of the time, positive. It'll take me to where it is. Every once in a while though, depending on where I am on the Web, it might take me to some place I really don't want to go, with a lot of pop-up ads that come along wit the banner ad.

The Value of Banner Advertising on the Web

INTERVIEWER: OK, so, in general, what would you say your experience has been when you've clicked on a banner ad.

RESPONDENT: I think reasonably positive, because of the fact that banner ads most of the time, come from major companies. They are people that are really trying to get their product across on the Web, as opposed to the pop-up variety, that I know we are not talking about – where if you click on those, you get spam and everything else that's associated with it.

INTERVIEWER: OK, so you don't see the same... You see sort of different things when you've clicked on banner ads from when you've clicked on pop-up ads?

RESPONDENT: Absolutely.

INTERVIEWER: How so?

RESPONDENT: Just the pop-up ads a lot of times, are just a lead in to take you to other sites, and the things you don't necessarily want. They are really misleading. The banner ads, most of the time, are telling you specifically what you are going to see. So that's the primary difference I see between the two.

INTERVIEWER: OK, so, on banner ads, what is it typically that will grab your attention?

RESPONDENT: It really has to do with what I'm looking for at the time. If the banner ad is related to the subject matter that I'm looking for... Let's say that I'm shopping for some type of camera, or something like that, and the pop-up ad, or something that's related to it, OK, or it's something I have an interest in... an example would be sports, or something like that, I might go ahead and click on it to see what it's all about.

INTERVIEWER: OK, are there any other characteristics of it, a certain message, or, message content, a multi-media element that may tend to grab your attention more than others?

RESPONDENT: Well, obviously the ones that are brighter, the ones that have a tendency to do something graphically that I find exciting or interesting, sure, it peaks my interest, I want to see what it's all about. As far as, you know, just the message, and things like that I don't think there is anything they could say to me that would make me want to click on it, unless I thought it was going to be to my advantage.

INTERVIEWER: How so?

RESPONDENT: Well, just if… you know, there is a statement there, that's something I want to do. For instance, if I want to travel, and I see something that says it's going to save me money in regard to travel, and I know that the place I'm at, would be something that would be viable. It wouldn't be something where they are trying to sell me something I don't want. Then I'll go ahead and click on it, but if it takes me someplace, I don't want to, I hit the undo button, or just send me back to the last page.

INTERVIEWER: OK, have you ever purchased anything you've ever seen in a banner ad?

RESPONDENT: I don't know if I've purchased anything in the banner ad, I think I've purchased things from the site that it's taken me to from the banner ad. With regard to that though, most purchases are left up to my wife, as far as the Internet is concerned. Because I really kind of guard my privacy, and I'm always a little bit leery of giving my credit card out on the Internet even though they tell me it's secure.

INTERVIEWER: OK, so would you say that clicking on a banner ad has directly lead to purchasing something?

RESPONDENT: Absolutely.

INTERVIEWER: Any specific things that you can remember?

RESPONDENT: Oh, no, just things where I've gone ahead and clicked on a banner ad, got on a page, and called my wife in to say, 'hey take a look at this, because I know we were looking to make that purchase.' In particular, I know we purchased a lot of things as far as movie cameras, digital cameras, things like that.

INTERVIEWER: OK, now have you ever had any negative experiences with banner advertising?

RESPONDENT: Absolutely. When I'm actually just doing a recreational thing on the Internet, what will happen is that I'll get on a page that has a banner ad on it, and all of the sudden it will take me to a page where I really didn't expect to go, multiple pop ups, spam that comes in, and lately I'm really a little leery of a thing that's called spyware and adware which just starts flooding your computer with all of this stuff you really don't want.

INTERVIEWER: OK, but you said your experience is typically more positive than negative?

RESPONDENT: Yeah, because I don't randomly click. I talk about people on the Internet who are just point and clickers, and I have a tendancy to be a little bit leery of anything I click on. So, yeah, my experience with banner ads has been pretty positive.

INTERVIEWER: OK, so what is it about the banner ad that makes it, would you say, credible, or valuable?

RESPONDENT: Most of the time, it has to be a company that I feel is a reputable company, it's somebody that I've heard from, or know about from talking to different people I respect on the Internet. They tell me, 'well it's pretty well all right to go on that site.' That's pretty much it… I won't click on it if I don't know it.

INTERVIEWER: Is there anything specific that you hope to gain when you click on it?

RESPONDENT: Information that will help me in purchases or information I want to know. That's pretty much it.

INTERVIEWER: To what degree would you say banner ads are valuable to you?

RESPONDENT: Oh, I don't know if you can put a percentage on it, or a number or anything like that. It would be very difficult for me to do it, but I would say, probably, maybe 25 percent of the time it's really beneficial to me. A lot of times, I'll just be curious and I'll go on that site… it's really not what I'm interested in. But, every once in a while, it'll have something that will really have some relevance to what I want to do. But it's like going to a store. You go into a store, and a lot of times, you are not going to find what you want there. It doesn't mean that the store visit wasn't beneficial completely, you just didn't find what you wanted.

INTERVIEWER: OK, do you think there is anything that could be done to make banner advertising more valuable?

RESPONDENT: I don't know. I haven't really studied that aspect of it. There's only so much you can do in a banner. Once you get to the site, you can really find more information. You know, it's like advertising on television, you know, you are going to see a lot of ads, but only certain ones will be relevant for what you're looking for. So, you know, I just think that as an architect, and as a designer, when I see something that's graphically done well, it just kind of peaks my interest. So, more of curiosity, than anything else, I'll go ahead and follow up on it.

INTERVIEWER: OK, is there anything else you can think of about banner ads that maybe I hadn't touch upon that you were thinking about as I was asking those questions.

RESPONDENT: I don't think so. I think a lot of the questions have been relatively comprehensive as far as that subject matter is concerned.

INTERVIEWER: OK, thank you for your time today.

INTERVIEW #10

Pre-interview information:
Male
Using the Internet for more than 10 years, uses a broadband connection at school

INTERVIEWER: Before we get started, I need to explain that the goal of this interview is to better understand consumers' opinions regarding banner advertising on the Web and the value that it holds. In order to study this, I will be asking you to respond to a series of questions and provide some basic demographic information. The interview should take between 20 and 45 minutes to complete, and as a participant in this research, you should read and understand the following statements.

(Reading)

Does that all look OK?

RESPONDENT: Yeah.

INTERVIEWER: While the purpose of this research is to better understand consumers' opinions of banner advertising on the Web, and the value that it holds for consumers, banner advertising is just one form of advertising that consumers, including yourself, have been exposed to.

RESPONDENT: OK

INTERVIEWER: Not limited to just banner advertising, what is your opinion regarding advertising in general?

RESPONDENT: I think advertising shapes a lot of how we think.

INTERVIEWER: OK, now what is your opinion of advertising, just in general…

RESPONDENT: I think it's gotten very high tech. It runs a lot of things. It dictates a lot of what we think. My opinion of adverting, to me, is, there's too much of it.

INTERVIEWER: What do you mean?

RESPONDENT: Because it's everywhere. Like, you are saturated with it. That's my feeling. It's like a flood, and there's just no more room for it to go. It just keeps getting heavier, and heavier, and heavier, and I think it's a pain in the ass. Especially when you are surfing on the Internet, cause there is pop-ups everywhere and it gets really annoying.

INTERVIEWER: So advertising is bad?

RESPONDENT: Advertising is not bad, because… if there was no advertising, a lot of people would be out of business because there would be no TV. It would be a lot less… we wouldn't be able to do a lot of what we can do. Advertising should be a little bit more limited than what it is right now, I think, but you know, back in the 1900's when you had immigrants coming over, in New York City, advertising was just right on the walls, advertisers put there stuff. So it's not that terrible, it has been regulated to a certain extent, but I think it's a business that has gone so far. There's just so much high-tech advertising, and I think it shouldn't go away, but it should be regulated. Especially what is advertised, like alcohol and stuff like that.

INTERVIEWER: OK, now what's your level of experience on the Web, including how long you've been using the Web, how often you use it and stuff like that?

RESPONDENT: I've been using the Web since 1989, when we first had it in our house. It wasn't available to too many people then, but my dad had it. He was big into computers back then. I've surfed Internet since then. I probably surf for probably about an hour and a half each day. That's emailing and checking sports scores and whatever. I see advertising a lot. I'm fairly proficient with computers. I can't really write code or anything, but I can make a Webpage.

INTERVIEWER: Now for the purpose of this study, we are only interested in banner advertisements on the Web.

RESPONDENT: OK.

INTERVIEWER: Therefore, before we begin it is important define specifically what a banner ad is. A banner ad is a small graphical area that may be a simple graphic, animated graphics or may contain various other multimedia elements. Typically, banner ads are short and wide, measuring 46 pixels wide by 60 pixels high and include logos or messages to persuade the viewer to either click the banner or remember the brand advertised in a positive way. Banner ads are also typically located at the top or bottom of the Webpage and are usually hyperlinked to the advertisers' main page which contains more information. Here are two samples of banner advertising, so you can see a little bit more specifically what we are talking about. Here's one on CNN.com for AOL…

RESPONDENT: OK

INTERVIEWER: …and here is one on IWon.com, for Circuit City.

RESPONDENT: Yeah, I know I've seen that one.

INTERVIEWER: Now what we are not talking about are things like pop-up ads… Like this… We are not talking about interstitials… We are not talking about any other type of advertising than banner ads, like these two samples of advertising.

RESPONDENT: OK.

INTERVIEWER: Now, do you have any questions about that type of advertising?

RESPONDENT: Nah.

INTERVIEWER: OK, what kind of experience would you say you've had with banner advertising?

RESPONDENT: I see it on the Web, you know, all the time. Most of the sites I go to have it. I think ESPN.com has it on there homepage. Like CNN I know has it. It's so… Like when you go to enough Websites, you don't even notice it anymore. Like it is a part of it, and that's my experience that they are full of. I know of them, I know about them.

INTERVIEWER: OK. Have you ever purchased anything you've seen advertised on a banner ad?

RESPONDENT: No, never. One time I saw a banner ad for Captain Morgan's rum. I have bought that in the past, but not because of the ad.

INTERVIEWER: Has a banner ad ever encouraged your purchase in any way?

RESPONDENT: Not in the slightest.

INTERVIEWER: OK. Now do you have any opinion regarding banner ads, one way or the other?

RESPONDENT: Especially the ones that move, I just think are so annoying. It's so annoying… Luckily you can scroll down and not see it, but… Especially when they don't go away, and it's worse when they have sound. When they have sound, sometimes I'll just get off of that and go somewhere else, or I'll get off the computer. I don't feel like they get in your memory… I won't buy those products anyway, because it puts me in a bad mood when I hear the sound. You know, because I have to turn everything down to get it off the screen.

INTERVIEWER: Is there anything positive, you think, about banner ads?

RESPONDENT: Anything positive? Um… They do get your attention, and if you have that type of personality, or like blinking lights, then maybe it might have some affect on you. You know what I mean.

INTERVIEWER: OK, well how noticeable do you think they are?

RESPONDENT: After a while, not that noticeable, because they just become part of the Webpage. Especially if you view a Webpage like every day, like on ESPN.com, like I wouldn't even notice on that one. The only reason I might notice it now is because we are talking about it, and I'd be looking for it. But I wouldn't notice it anyway. Because I go to the same spot everytime I load that page up, so…

INTERVIEWER: OK, you ever click on them?

RESPONDENT: No.

INTERVIEWER: Have you ever clicked on them?

RESPONDENT: I clicked on one, once.

INTERVIEWER: How did that turn out?

RESPONDENT: It was one of those like, hit the monkey and win $20. And I wonder what happens if I hit this monkey, and I clicked on it, and it sent me to their page, and I was just like, No. So I haven't clicked since, and I don't plan to.

INTERVIEWER: Now have you ever noticed anything in a banner ad that's been beneficial?

RESPONDENT: No, I don't buy their products. Sometimes they have quiz questions, like, 'which one of these is a main character on The Simpsons.' I'll be like Homer Simpson. Or it will be like, 'which one of these Simpsons characters has blue hair?' And it will be like Maggie Simpson, Homer Simpson, or Marge Simpson. And if you click the right one, it takes you somewhere… at least that's what you're assuming. But it won't, because if you click on it but don't let go, you can see the link, or the outline of the link, and the link is the same for all three buttons. So it doesn't matter which one you click on… they all take you to the same place anyway. So, like I said, I think I have tuned them out to the point of not even noticing them.

INTERVIEWER: Now do you think that there is anything that tends to gain your attention, maybe more than anything else? Any, like, multimedia elements, message content…

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RESPONDENT: Well, if it has to do with sports I'll notice them. If it has to do with sports... sports quiz questions will probably catch my attention. I still won't click on them… I probably know it by looking at it, I'll answer it in my head, and be like, oh, that's obvious, and I'll move on.

INTERVIEWER: OK. Now when you do notice it, or when you click on it, what do you hope will happen?

RESPONDENT: What do I hope will happen?

INTERVIEWER: What do you hope the result will be?

RESPONDENT: That a $50 bill will come out of my computer, I don't know. That's why I don't ever click on them, because I don't have any hopes of a result, because I know there won't be a result. They just send you to a place where they want your money for something. I think that's why I don't click on them ever, because I don't want them to find me. I hope for world peace, but clicking on a banner ad isn't going to make it happen. I'm like, whatever.

INTERVIEWER: Now, do you think that banner advertising has any value?

RESPONDENT: Not to me. Not to me.

INTERVIEWER: OK, do you think there is anything that could be done that could make it more valuable?

RESPONDENT: No, I don't think so, I mean it's just advertising, same thing, just a different place. Especially when it's on a Webpage, I think it makes the site look cheap. Especially with color coordination, it's completely off like that. Look at that blue that stands out like that… that doesn't make the page look good. And so I think… I don't… I don't really think so. It's not the least tasteful of all ads, that's for sure, but ah, I don't think so. You won't get me to click on one of those I don't care what it says.

INTERVIEWER: OK, is there anything else you'd like to add about banner ads, that I haven't brought up?

RESPONDENT: Anything I could add about banner ads? No, I ain't got nothing.

INTERVIEWER: OK.

RESPONDENT: There you go.

INTERVIEWER: Thank you.

RESPONDENT: You're welcome.

INTERVIEWER: OK, well, if you have any questions or want to follow up with me regarding any of your answers, I'll leave my email address and phone number with you to follow up with me

RESPONDENT: OK.

INTERVIEWER: Thank you for your help.

INTERVIEW #11

Pre-interview information:
Female
Using the Internet for about 8 years, uses a broadband connection at home

INTERVIEWER: Before we get started, I need to explain that the goal of this interview is to better understand consumers' opinions regarding banner advertising on the Web and the value that it holds. In order to study this, we will be asking you to respond to a series of questions and provide some basic demographic information. The interview should take between 20 and 45 minutes to complete, and as a participant in this research, you should read and understand the following statements.

(Reading)

RESPONDENT: OK.

INTERVIEWER: While the purpose of this research is to better understand consumers' opinions of banner advertising on the Web, and the value that it holds for consumers, banner advertising is just one form of advertising that consumers, including yourself, have been exposed to. Not limited to just banner advertising, what is your opinion regarding advertising in general, not specifically just advertising on the Web?

RESPONDENT: I have mixed feelings. On the one hand, there have been times when I've seen an advertisement and it's made me want to buy something. But a lot of times, it's annoying… calls on the telephone, pop-ups on the computer, those sorts of things… Other sorts of things, I'm like, 'Oh, what is that?' and I want to find out more about it.' and I want to find out more about it.

INTERVIEWER: OK, now please explain your level of experience on the Web, including how long you've been using the Web, how often you use the Web, what you use the Web for…

RESPONDENT: I've been using the Web for… umm… eight years… since 95 or 96 I guess… yeah, eight or nine years I'd guess. I use it for… I shop… I look up work related things… lesson plan information… anytime I need information about anything… medical, recreational, just about anything… all kinds of information.

INTERVIEWER: For this study, we are only interested in banner advertising on the Web. So before we begin I want to define specifically what a banner ad is. So that we are not talking about anything that would not apply.

RESPONDENT: OK.

INTERVIEWER: A banner ad is a small graphical area that may be a simple graphic, animated graphics or may contain various other multimedia elements. Typically, banner ads are measured short and wide, measuring about 468 pixels wide by 60 pixels high, and include logos or messages to persuade the viewer to either click the banner or remember the brand advertised in a positive way. Banner ads are also typically located at the top or bottom of a Webpage and are usually hyperlinked to the advertisers' main page which may contain more information. Here are two samples about what banner advertising is… Here is one sample of what a banner ad is on CNN.com…

RESPONDENT: Uh-huh.

INTERVIEWER: …and here is another example on the top of IWon.com. Now what we are not talking about are things like pop-ups, which you can see here…

RESPONDENT: OK.

INTERVIEWER: Or pop-unders, or interstitials or those types of things…

RESPONDENT: Uh-huh.

INTERVIEWER: We are strictly talking about banner advertising.

RESPONDENT: OK.

INTERVIEWER: Do you have any questions about what banner advertising is? Or to help clarify it?

RESPONDENT: I don't think so.

INTERVIEWER: Based on this description, how much experience would you say you have with banner advertising?

RESPONDENT: I don't necessarily click on it. Most of the time I just scroll down. A lot of times I see them when I go to a Website and it's blinking something a the top... it's usually at the top. I usually don't see it much at the bottom, and I usually don't do anything with it.

INTERVIEWER: Would you say that you've ever purchased anything you've seen in a banner ad?

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RESPONDENT: Not because of the banner ad. If I've purchased it, it's been somewhere else. But it's one of those things, that with advertising, sometimes I'll see it and I'll be like 'that's a neat idea.' But I don't usually… I don't think I usually click on them.

INTERVIEWER: Would you say that it has ever encouraged your purchase in any way?

RESPONDENT: Umm… Yeah, I'd say so… I mean, just as a suggestion maybe… something that I think about later on… just not at that moment. A lot of times when I'm on the Web, like I said, I'll stop sometimes, but most of the times it's just research and I know if I get something like that… and a lot of the Websites I go to don't look like that anyway… they are more of just, ah, it's pure informational Websites that don't have any advertising, but depending on what it is… yeah, sure… I would say it has.

INTERVIEWER: Now what is your opinion of this type of advertising?

RESPONDENT: Uh… I don't know.

INTERVIEWER: Positive or negative?

RESPONDENT: I'd say more toward the negative side than the positive.

INTERVIEWER: Why's that?

RESPONDENT: Just because it's there and it's not solicited. You know, it's in a place… what's annoying to me is when it's in a place that when I wasn't looking for something like that, and it just happens to be there… it reminds me a lot like, of those phone calls… You know you get at home, advertising to buy a product. But on that take, it's more negative than positive.

INTERVIEWER: What are some positives?

RESPONDENT: Maybe if they're suggesting something sits in the back of my mind, and if I need it later, I think about it.

INTERVIEWER: Well, how noticeable do you think that this type of advertising is?

RESPONDENT: Well, it's pretty visible, but to me… it's one of those things that I think I kind of shut out. I would ignore, because I've seen… and OK I'm like, 'scroll down, where's my information?' It's like when I do search for something, I'm like, 'OK, now what am I looking for… nah, nah, OK.' And just going right to it, and really just skipping over it, because the Internet is so fast you know. You don't have to waste your time on it. So…

INTERVIEWER: Are there any times when you notice them?

RESPONDENT: Shopping. If I'm shopping for something. If I'm not looking for something in particular, then I would say that I notice them.

INTERVIEWER: OK, and what is it that causes you to notice it at that time?

RESPONDENT: Umm… probably colors. The blinking to me is more annoying that anything else. If it's blinking, then I automatically do scroll down.

INTERVIEWER: What is it about the blinking?

RESPONDENT: It bothers my eyes really. It kind of gives me a headache. And it's distracting… very distracting. It's hard when I'm like, 'OK, I need to try and focus and I've got to find what I'm looking for.' And there've been times where I've been on a site, and it's usually something like gambling, and I'll scroll down, because I can't handle looking… even if what I'm looking for is right below it… it's like I scroll down just far enough that I don't have to look at it. But I would say bright colors, and just the idea that I'm more receptive to that type of advertising when I'm shopping, and not when I'm researching or looking for information, or doing something academic, I'm not interested usually.

INTERVIEWER: You talked about that sort of blinking, and how it bothers your eyes, and that's it's typically a gambling site and stuff like that. Is it more the blinking, or is it more of the content of what it is?

RESPONDENT: I'd say blinking first and the content second. I mean it wouldn't matter… it's just the blinking… it's a combination of the two, because the blinking bothers me, but you know, if it's something that I'm definitely not interested in, then it's even more annoying, and I wouldn't be interested in the gambling.

INTERVIEWER: Now based on your prior experiences with banner ads, what certain characteristics, media elements, message content, things like that, what are the things that tend to gain your attention?

RESPONDENT: Something that's related to my personal interests. Like, let's say, umm… I don't even know… are we talking about specific advertisements, or what?

INTERVIEWER: Just banner ads.

RESPONDENT: If it's something about like… um… I don't know… um… like, People magazine, or that type of information. Information about movies, entertainment… um… what else… Achoo. Excuse me.

INTERVIEWER: Bless you.

RESPONDENT: Thank you. I would say also, anything dealing with, umm… It would depend on what I'm interested in at the time, but I would say, umm, definitely anything that has to do with entertainment… or books, like popular books, like at Barnes and Noble. Those types of things. That would be about it.

INTERVIEWER: Now when banner ads have gained your attention, either by just taking notice, or whether you click, or whatever… what has generally been the result?

RESPONDENT: I don't know if I've ever clicked on a banner ad. Maybe I'm going by my experience of other things I've clicked on, but it just seems like it takes me so far from where I really wanted to be… and I'm not… it's encouraging me to buy something I don't really want. I don't know.

INTERVIEWER: OK, when you have noticed banner ads, what has been the result when you take notice? Positive, negative?

RESPONDENT: If I am taking notice, then it's positive, because if it's something I am interested in, then I'll take more notice than if I'm not interested. If I'm not interested then I just go about my normal day. But if I am noticing it in any shape or form, than it is going to be positive.

INTERVIEWER: What does that action usually look like, or is it just in your head…

RESPONDENT: I would say that in my head… it's always been positive if I've clicked on it… or if I've noticed it in any way, because it's going to be tucked away for later on if I don't deal with it right then and there. An example would be like going to like the Best Buy Website… Depending on what it is, I mean it depends on what they are advertising. I mean if it's something that's like, um, a product that's like, you know, cutting edge. If it's something that's new, that I'm interested in, then I go there and I find more information about it. Then that's, it is a positive thing

INTERVIEWER: When you do notice it, or click on it, what do you hope the result will be?

RESPONDENT: Information that's satisfying, or a product that's satisfying in some way. Information that's… um… really entertaining. I mean I guess, that's what I could say… reading about something, or information about buying something.

INTERVIEWER: Do you feel that it has been satisfying, or a value in the past in that way?

RESPONDENT: Yeah, sure, yeah.

INTERVIEWER: To what degree?

RESPONDENT: I'd say in the whole spectrum of positive versus negative, it's a little bit… it's very in the middle. I mean, I guess it's been more positive than negative.

INTERVIEWER: What do you think the specific value is in banner advertising?

RESPONDENT: Oh, I think as an advertiser, there's a huge benefit there, because there's a huge amount of exposure there. I mean, even if you're not… even if people aren't interested, you know, I mean it's there, and it's planting seeds in their minds. I mean, even if they're not thinking about it at that moment.

INTERVIEWER: Does that happen to you?

RESPONDENT: Oh yeah. I mean the Internet is such a viable resource to everybody, for everything. If people are on and they are being exposed to it… I mean, the more exposure is going to help sales definitely I would think.

INTERVIEWER: OK, do you think other people take notice of banner ads more than yourself?

RESPONDENT: Some people, yeah. You know it's like the people who talk to telemarketers. You know there are some people who talk to telemarketers… You know, they are interested in the products… not just to talk and chat, but… I think there are some people that are more receptive to advertising than I am. I don't think that I'm completely like, 'get it away from me.' You know like, 'I don't want to hear about anything and I don't want to see anything that I'm not interested in.' But I'm not like, 'oh, sure, let me hear it.' Because I'm sure there are people out there who are like, 'oh, what's that, oh yeah…' who are interested in everything. Well, there's not enough time, you know to really explore everything. Almost immediately you know when it's something that you're not going to be interested in.

INTERVIEWER: Do you think that there is anything that can be done to make banner advertising on the Web more valuable?

RESPONDENT: Um… No, because I think there is a place and a benefit to the blinking ads. To me they are annoying, but to some people… I mean it really depends on the product, but having them at the top is good. I don't think when they work at the bottom…

INTERVIEWER: Why's that?

RESPONDENT: Just because I don't think people always scroll down all the way to the bottom of the page. And when you get to the bottom of the page, you've got everything you need, and you are probably not going to pay attention. So I think having them at the top is better. Bright colors are always good. I don't know that I'd make them bigger. If I was putting banner ads on the page, I'd leave them that size. I think that's a good size, what you have there. I wouldn't make them bigger…

INTERVIEWER: What would make them more attractive to you?

RESPONDENT: Try and make it so that it's something that… and I'm sure they do this in advertising… but making so that it's something that everybody feels like they need. Advertising a product that… and making the product appealing, so that everybody is interested in it. You know.

INTERVIEWER: Was there anything, in the course of talking about this, that sort of sprung to mind? Is there anything that you think I haven't asked about that you've been kind of thinking about.

RESPONDENT: Pop up ads. Pop up ads are really, really annoying. I've been one Website, americanbaby.com, it's a magazine that they have. I'm sitting there and scrolling down, and say, 'oh, I want to click on that.' And as I get ready to click, there's a pop up ad, all of the sudden in the middle of the screen. And it froze. I had to wait until it got finished doing its thing before I could ex out of it. But that's what I keep thinking of as more annoying than banner ads. That's all I can think of.

INTERVIEWER: OK, well, thank you very much for your time…

RESPONDENT: Wow, that was a short one.

INTERVIEWER: If you have any questions or want to follow up with me regarding any of your answers, I'll leave my email address and phone number with you to follow up with me

RESPONDENT: OK.

INTERVIEWER: OK, thank you.

RESPONDENT: Uh-huh. Hope I was helpful.

INTERVIEW #12

Pre-interview information:
Male
Using the Internet for about 10 years, uses a broadband connection in dormitory

INTERVIEWER: Before we get started, I need to explain that the goal of this interview is to better understand consumers' opinions regarding banner advertising on the Web and the value that it holds. In order to study this, I will be asking you to respond to a series of questions and provide some basic demographic information. The interview should take between 20 and 45 minutes to complete, and as a participant in this research, you should read and understand the following statements.

(Reading)

Does that all look OK?

RESPONDENT: Yeah.

INTERVIEWER: While the purpose of this research is to better understand consumers' opinions of banner advertising on the Web, and the value that it holds for consumers, banner advertising is just one form of advertising that consumers, including yourself, have been exposed to. Not limited to just banner advertising, what is your opinion regarding advertising in general?

RESPONDENT: I think its needed, because in this day in age, its hard for a company to fully get themselves out there. There's so much advertising out there, it's a saturated market. And its hard for someone like me the consumer to differentiate between all of the things that are out there right now.

INTERVIEWER: OK, and your opinion about advertising in general…

RESPONDENT: I think its very hard for them. There are so many different ways that they go about it. Like on TV you may see the same thing ten times, but you may not understand it until the eleventh or twelfth time that it actually comes on, and it cost so much to put it on there.

INTERVIEWER: OK, now please explain your level of experience on the Web, including how long you've been using the Web, and how often you use the Web.

RESPONDENT: Multiple times daily, since I guess I was about ten or eleven, so I guess about ten years or so. Its been awhile.

INTERVIEWER: Now we are only interested, for this study, in banner advertisements on the Web. Therefore, before we begin it is important define specifically what a banner ad is. A banner ad is a small graphical area that may be a simple graphic, animated graphics or may contain various other multimedia elements. Typically, banner ads are measured short and wide, and include logos or messages to persuade the viewer to either click the banner or remember the brand advertised in a positive way. Banner ads are also typically located at the top or bottom of the Webpage and are usually hyperlinked to the advertisers' main page which may contain more information. Here are two samples of banner advertising… Here's one on CNN.com…

…and here is a sample of banner advertising on IWon.com. Now what we are not talking about, today, are things like pop-ups, and various other elements of advertising, like this, interstitials, and things like that. We are only talking about these two examples of banner advertising.

RESPONDENT: Uh-huh.

INTERVIEWER: Do you have any questions about this type of advertising?

RESPONDENT: Not really… Well, actually, I do… Do they have to get the permission of the company's Webpage before they put it on there.

INTERVIEWER: Yes, typically they do. Now, based on this description, how much experience would you say you have with banner advertising?

RESPONDENT: I see them pretty much every day.

INTERVIEWER: OK.

RESPONDENT: I think it's nice. Like, well, for this one… if Circuit City is having a sale on something, then you can go click on that and go see what it is. If it's something you're interested in, if not, then just keep going on the page that you're on.

INTERVIEWER: Now, have you ever purchased anything from a banner ad?

RESPONDENT: No.

INTERVIEWER: OK. Have you purchased anything you've seen in a banner ad?

RESPONDENT: Probably. I work at Eddie Baur, so I know they just started a couple of those, and I just saw the wrinkle-resistant khakis, so I went in and got a pair.

INTERVIEWER: OK. Do you think that the banner ad had any influence, or had any influence over that ad… um, I mean over that purchase?

RESPONDENT: Probably, because you recognize it once you enter the store, as something that you've seen before, and it's not like a whole bunch of new stuff you're going over.

INTERVIEWER: Now do you have any opinion regarding banner advertising, with your prior experiences with it?

RESPONDENT: Uh… I think they are annoying.

INTERVIEWER: OK, how's that?

RESPONDENT: When I go to a certain Webpage, like Google or something, I want to be able to search, and not have to scroll down and figure out where to type it in, and search on it. It should just be at the top there, but if you accidentally click on one of the banner pages, your Webpage automatically changes, and it's just annoying to have to go all the way back to where you started from.

INTERVIEWER: Are there any other good things… um, I mean negative things you can think of about banner ads?

RESPONDENT: I don't think so.

INTERVIEWER: Are there any good things about banner ads?

RESPONDENT: They let you know what the company offers, and if there are any sales, or anything going on in the company, I guess. So…

INTERVIEWER: OK, well how noticeable do you think banner ads are?

RESPONDENT: Very, because, at the top, I mean… you really can't miss it when you start scrolling down the page. It's usually one of the first things loaded, so, you are always going to see that. The ones at the bottom are probably going to be harder, because you have to read through everything you want to read through – to begin with – and then, you see them at the bottom, so…

INTERVIEWER: OK, other than the Circuit City banner ad here, and the AOL banner ad there. What other banner ads have you seen?

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RESPONDENT: Pretty much… Let's see… Accenture did one or two, and I'm not exactly sure what they offer, but I know I saw those. Like I said, I think Eddie Baur has done a couple, and stuff like that. I know a lot of places do them, but they are just… it varies.

INTERVIEWER: Do you just not find the brand, and happen to see that there is a banner ad, or do you notice the brand?

RESPONDENT: I notice the brand. It's just something like… Oh, it's Circuit City, then I recognize it as Circuit City, rather than, you know, looking at it and not knowing where it is from.

INTERVIEWER: Now do you think that they have, you know, any influence, over, you know, your purchases? Or that seeing those banner ads does anything to encourage your purchase?

RESPONDENT: I think for the Circuit City one, if you see those more often, then you might be more apt to go to Circuit City than to Best Buy, or at least, that's me. But, ah, on a regular every day purchase, probably not.

INTERVIEWER: OK, now based on your prior experiences, do you think there are any certain ad characteristics, like media elements, message content, or anything like that, that tends to gain your attention, or make you want to click?

RESPONDENT: Probably the ones where it's like, "win a prize here if you click on this." Then you click on it and it takes you to that company's Webpage. That usually gets your attention. It's kind of funny.

INTERVIEWER: So do you click on those very often?

RESPONDENT: Not usually. I figured out the first couple times. It just gets kind of annoying and you have to go all the way back to where you started from.

INTERVIEWER: So, if you see… for instance, as you mentioned, Circuit City… Do you click on that at all?

RESPONDENT: Yeah, to see what the sales are, like to see if they have new CD players for cars, or like a head unit, or anything new they came out with that might be on sale.

INTERVIEWER: So what grabs your attention about banner ads? What is a banner ad that grabs your attention and makes you want to click on it?

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RESPONDENT: Funny. Definitely, it should be funny, because that usually… I remember the ones that are hilarious… and I guess bright colors and everything, because that will grab your attention more than something that is just black and white.

INTERVIEWER: Now you had mentioned sales, is that something that…

RESPONDENT: Yeah, because if a company is advertising a sale that it's having, then you are more apt to go look at it, and go see how much has been taken off. Rather than, just like, "go check out such and such company."

INTERVIEWER: Now what do you hope to gain when you notice a banner ad? What do you hope the value will be there?

RESPONDENT: Information about what they are trying to sell me in the ad. To try and figure it out fast, rather than having to look through it, or having to click through to the page.

INTERVIEWER: What do you hope to gain when you click on it?

RESPONDENT: Probably learning more about what they have in the banner ad to begin with.

INTERVIEWER: Does that ever not happen when you click?

RESPONDENT: No, usually you find out more than you wanted to know. (laughs) But, ah, like if go to AOL's page, and then you find out that there are many different services that they offer for different prices. It's interesting.

INTERVIEWER: Finally, do you feel that banner advertising on the Web is a value, or is it gratifying to you?

RESPONDENT: I guess if I were going to be an advertising major I would. It would be a different way to go about it. But, ah, not right now.

INTERVIEWER: So it doesn't really hold any value?

RESPONDENT: Nah, not to me right now.

INTERVIEWER: Do you think that there is anything that could be done to make banner advertising more valuable, or appealing, to you?

RESPONDENT: I really have no idea. I guess it would be… if you would get rewarded if you click to the page or something. Like when it says, "win $1,000 here," you click on

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it and fill something out when you go to the company's page, and then you can win something when you do that. Rather than just taking you there and having nothing.

INTERVIEWER: So that's happened to you in the past?

RESPONDENT: Oh, yeah.

INTERVIEWER: You filled it out and nothing happened?

RESPONDENT: No response. (Laughs)

INTERVIEWER: How do you know you didn't win? (Laughs)

RESPONDENT: I don't see any money… (Laughs)

INTERVIEWER: How do you know you were not at least entered, and just didn't win?

RESPONDENT: That's true, but I doubt it, because you never really hear of anyone winning. Maybe if they publicized something that shows that, "last week's winner is…" you know, "this person."

INTERVIEWER: Is there anything, you think, that could be done to make banner ads more appealing? Either to notice them or to click on them?

RESPONDENT: Add humor, a lot more. Like in those pop-up ads, where you have the guy throwing the baseball, and he hits somebody, and then the guy turns black and blue. I think that that is funny, and that's one of the most memorable ones that I've seen. Once you eventually click on it, and you throw a strike, then it takes you to that page, or something like that, where it's kind of like an interactive game before you go somewhere.

INTERVIEWER: Is there anything else you've been thinking about banner advertising while we've been talking?

RESPONDENT: Not really, that's about it.

INTERVIEWER: OK, well, thank you very much for your time. If you have any questions or want to follow up with me regarding any of your answers, I'll leave my email address and phone number with you to follow up with me

RESPONDENT: OK.

INTERVIEWER: Thank you for your help.

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