

The Effect of OTT Advertising on Financial Preferences and Spending Decisions of College Students

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Abstract—The exponential growth of Over-The-Top (OTT) platforms has transformed the way digital content is consumed, leading to a significant increase in targeted advertising. This study investigates the impact of OTT advertising on the financial choices of college students, focusing on four key independent variables: content relevance, visual appeal, influencer endorsement, and the type of OTT platform used. In addition, the research explores spending behavior as the primary dependent variable and considers attitude towards advertisements as a mediating factor that may influence the relationship between advertising exposure and financial decisions. Data was collected through a structured questionnaire distributed among college students who regularly engage with OTT content. The study adopts a quantitative research design and employs statistical tools such as regression and mediation analysis to determine the relationships and causal links between the selected variables. Initial findings reveal that content relevance and influencer endorsements have a notable effect on students' attitudes toward advertisements, which subsequently impact their spending patterns. While visual appeal and platform type also influence ad engagement, their effects are more indirect and shaped by students' perceptions of the advertisements. This research provides valuable insights for marketers aiming to connect with young consumers and contributes to the broader discourse on digital advertising's role in shaping youth financial behaviour.

Index Terms—OTT Advertising, Financial Choices, Content Relevance, Spending Behaviour.

I. Introduction

The rise of Over-The-Top (OTT) platforms like Netflix, Amazon Prime Video, YouTube, and Hotstar has drastically changed the digital entertainment landscape. These platforms are now not only content hubs but also effective advertising channels (Gupta & Mishra, 2021). With the help of these platforms' granular targeting features, advertisers can target particular demographic groups with tailored content, especially tech-savvy college students. College students, who are digital natives, are constantly exposed to commercials, many of which have an unconscious or conscious impact on their purchasing decisions (Chatterjee & Roy, 2020). According to earlier studies, content relevance raises viewer engagement and the possibility that the message will be accepted (Kumar et al., 2019). Influencer endorsements have been demonstrated to increase credibility and trust, particularly among younger consumers who relate to influencers more than traditional celebrities (Dwivedi et al., 2020), while visual appeal is essential for drawing attention and evoking strong emotions (Singh & Banerjee, 2021). Ad perception can also be influenced by the platform; certain over-the-top (OTT) apps offer a less intrusive or more immersive ad experience than others (Ramanathan & Subramaniam, 2022). These advertising characteristics do not, however, always have a direct effect on consumer spending patterns. According to a number of studies, one important mediating factor that can either increase or decrease the impact of ad content on consumer behaviour is one's attitude towards advertisements (Saxena & Khanna, 2018). Positive attitudes towards OTT advertisements increase the likelihood that college students will make purchases based on the advertisements they see, whereas negative attitudes towards these

advertisements may cause them to ignore or oppose these marketing initiatives. Given how digital advertising is changing and how it is increasingly influencing young people's financial behaviour, this study looks into how important aspects of advertising affect college students' financial decisions, especially how they feel about ads. This study aims to close a significant knowledge gap regarding the psychological processes underlying the efficacy of OTT advertising by concentrating on the mediating function of ad attitude.

II. REVIEW OF LITERATURE

Advertising tactics and their impact on consumer behaviour have changed dramatically as a result of OTT platforms' transformation of the media landscape. The growth of OTT platforms has given advertisers direct access to niche audiences, especially college students who use these platforms regularly, claim Gupta and Mishra (2021). This change has made it possible for advertising to be more contextually relevant and personalised, which is crucial in determining how consumers react. According to Kumar et al. (2019), a crucial factor in determining the efficacy of advertisements is content relevance. More attention and purchase intent are generated by ads that are customised to the interests and preferences of viewers, particularly digital natives. Personalised content raises perceived value, which in turn promotes favourable financial behaviours like trial purchases or subscription spending, according to Kapoor and Singh (2020). Visual appeal increases user engagement by evoking emotional responses, according to Singh and Banerjee (2021). High-quality visuals and eye-catching colour schemes in advertisements can greatly improve brand favorability and recall. This is consistent with the findings of Chatterjee and Roy (2020), who discovered that layout and visual design have a direct impact on young people's interaction with OTT and mobile advertising formats. Another important factor in OTT advertising is the strength of influencer endorsements. Endorsements from relatable digital influencers increase credibility and trust among young audiences, claim Dwivedi et al. (2020). Sen and Paul (2018) noted that students may imitate the spending and financial decisions of influencers they follow as a result of the parasocial relationships that influencer marketing can foster. Platform dynamics are also important. Different OTT platforms have varying effects on ad perceptions, according to Ramanathan and Subramaniam (2022). It was discovered that platforms with non-intrusive ad formats had less viewer resistance and higher ad engagement. According to Joshi and Mehta (2021), user receptiveness to promotional content can be mediated by the quality of the user interface and the degree of ad saturation on OTT platforms. At the behavioural level, Sharma and Arora (2020) investigated college students' spending patterns and found that repeated exposure to persuasive digital advertisements frequently causes emotional and impulsive purchasing. According to Khan and Ansari (2019), students who saw more advertisements on over-the-top (OTT) platforms also reported spending more money on their own, particularly in the entertainment and lifestyle sectors. But it's not always a straight line from ad exposure to financial decisions. The idea of attitude towards ads as a mediating factor was first presented by Saxena and Khanna (2018). They maintained that viewers are more likely to take action when they find advertisements entertaining or educational. Likewise, Patel and Joshi (2021) verified that the relationship between purchase behaviour and content engagement is significantly mediated by ad attitude. Additionally, Nair and Thomas (2019) highlighted that students' brand preferences and purchase decisions are influenced by positive advertising attitudes, which strengthen brand association. According to Verma and Bansal (2022), college students are more responsive to advertisements that align with their goals and sense of self, highlighting the significance of attitude as a psychological filter. The importance of comprehending how various content formats affect ad attitude and financial decision-making was emphasised by Bhattacharya and Sen (2020). Last but not least, Mehra and Kapoor (2021) emphasised that platform selection, influencer presence, and visual design all work together to greatly influence ad attitudes and, ultimately, youth financial decisions.

III. OBJECTIVES OF THE STUDY

This study's primary goal is to examine how college students' purchasing habits are affected by important aspects of advertising, such as platform usage, influencer endorsement, visual appeal, and content

relevancy. Previous studies have shown that by making the ads more relatable and personalised for young viewers, content relevance dramatically increases ad engagement (Kumar et al., 2019). Singh and Banerjee (2021) contend that visual appeal improves attention retention and emotional connection, both of which have an impact on consumer decision-making. According to Dwivedi et al. (2020), influencer endorsements also provide a layer of credibility and peer influence that is especially persuasive to consumers in their college years. Users' perceptions and reactions to advertisements are also influenced by the OTT platform's nature, whether it is subscription-based or heavily ad-supported (Ramanathan & Subramaniam, 2022). Examining how students' perceptions of ads function as a mediator in the relationship between OTT advertising and their financial decisions is the second goal. According to Saxena and Khanna (2018), one important psychological factor that modifies the influence of ad content on behaviour is attitude towards advertisements. Ads have a greater impact on students' spending behaviour when they are perceived as entertaining or educational, while those who find them intrusive or irrelevant are more likely to ignore them (Patel & Joshi, 2021).

IV. SCOPE OF THE STUDY

- The study is limited to college students who actively consume content on OTT platforms. Their financial choices influenced by OTT advertising will be the central area of exploration.
- The research focuses on specific independent variables such as Content Relevance, Visual Appeal, Influencer Endorsement, and Platform Used, a dependent variable (Spending Behaviour), and a mediating variable (Attitude Towards Ads).
- The study is confined to a selected geographical region (e.g., a city, state, or group of institutions if specified) and includes only major OTT platforms like YouTube, Netflix, Amazon Prime Video, and Hotstar, excluding traditional media or other digital formats.

V. LIMITATIONS OF THE STUDY

Because the study only includes college students from particular schools or geographical areas, it might not be representative of all young people from various socioeconomic, educational, and cultural backgrounds. Only well-known OTT platforms are taken into account, such as YouTube, Netflix, Amazon Prime, and Hotstar. The study excludes advertising on traditional media and other new platforms. Because the study uses questionnaire-based responses, it may be impacted by social desirability bias or inaccurate recollection, which could compromise the validity of its insights into real-world financial behaviour.

VI. STATEMENT OF THE PROBLEM

Advertising has moved from traditional mass media to individualised, algorithm-driven digital formats due to the explosive growth of Over-The-Top (OTT) platforms like YouTube, Netflix, Amazon Prime Video, and Hotstar. Research has already looked at how consumers interact with OTT content and advertising in general (Gupta & Mishra, 2021; Kumar et al., 2019), but little is known about how these advertising tactics affect college students' financial decisions, a highly impressionable and tech-savvy group. Many students lack formal financial literacy, which makes them more susceptible to marketing persuasion even though they are exposed to targeted content frequently (Sharma & Arora, 2020). Furthermore, little is known about how elements like influencer endorsement, visual appeal, and content relevancy affect students' purchasing decisions when viewed through psychological mediation, such as attitudes towards ads. This study aims to address the underappreciated relationship between youth financial decisions in the OTT ecosystem and digital advertising stimuli.

VII. RESEARCH GAP

Few studies have explicitly examined the combined influence of several advertising attributes (visual appeal, influencer endorsement, platform, and content relevance) on students' financial decisions, despite the

fact that the body of research on digital and social media advertising is expanding. The mediating role of attitudes towards advertisements has received little attention in previous research, which has mostly concentrated on either consumer attitudes generally (Dwivedi et al., 2020; Patel & Joshi, 2021) or on specific advertising elements. Furthermore, there hasn't been enough discussion of the distinct impact of OTT platforms in comparison to social media or traditional television. By integrating behavioural and perceptual aspects into a single framework, this study closes the gap and shows how exposure to OTT ads influences the financial choices of a growing adult consumer base.

VIII. RESEARCH METHODOLOGY

A total of 100 samples were collected for this study using a random sampling technique. While both primary and secondary data sources were utilized, the research primarily relied on primary data obtained through structured questionnaires administered to consumers in the Bangalore district. The collected data was analysed using IBM SPSS (version 2020). To interpret the findings, various statistical tools such as regression analysis, chi-square test, and percentage analysis were employed.

IX. RESEARCH FRAMEWORK

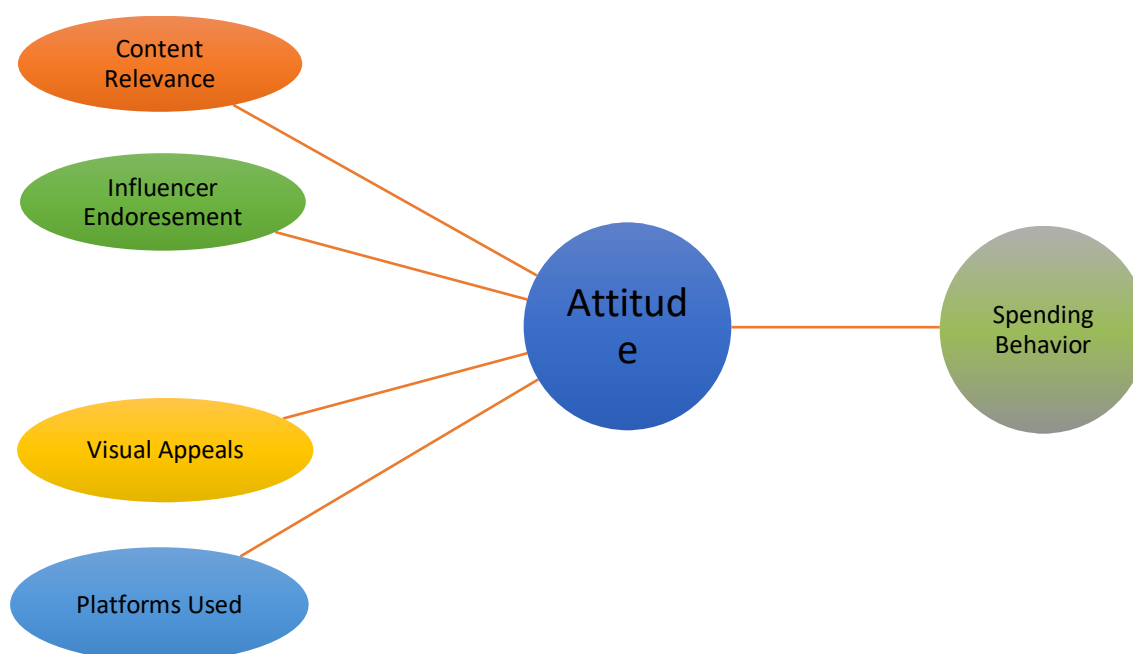


Fig 1 – Framework

9.1. RESEARCH FRAMEWORK EXPLANATION

With attitude towards ads serving as a mediating variable, the research framework depicted in the image offers a conceptual model that investigates how different OTT (Over-The-Top) advertising elements affect college students' financial decisions. Four independent variables—content relevance, influencer endorsement, visual appeal, and platforms used—form the basis of the framework. It is hypothesised that each of these independent factors influences how students feel about advertisements. The degree to which the advertisement's content corresponds with the viewer's individual interests, requirements, or preferences is known as content relevance, and it raises the possibility of a favourable reaction. Influencer endorsement is the practice of well-known or dependable public figures endorsing goods or services, which can increase relatability and credibility. The aesthetics, colours, layout, and inventiveness of advertising design that draw in viewers and elicit strong feelings are all included in visual appeal. Platform used refers to the particular OTT platform (e.g., YouTube, Netflix, Amazon Prime, Hotstar), and variations in ad format, frequency, and

intrusiveness can impact user receptivity. Together, these four elements affect how students feel about ads, which in turn affects how much they spend, which is the dependent variable in this study. The model recognises that the internal perception and interpretation of advertisements are what influence consumer decisions, rather than the mere existence of advertising stimuli, by incorporating attitude as a mediating factor. This framework offers a thorough lens through which to examine how OTT platforms' digital advertising mechanisms indirectly affect young, digitally native audiences' financial decision-making habits.

X. DATA ANALYSIS AND INTERPRETATION

10.1 Demographic Variables

Table 1

Demographics	Options	Percent
Gender	Male	55
	Female	45
Age	Below 25	47
	26 – 35	33
	36 – 45	20
Educational Qualification	High/Higher Secondary	22
	Under Graduate	42
	Post Graduate	23
	Professional Degree	13
Income	Below 25000	24
	25000 – 45000	44
	45000 and above	32

Primary Source,

Table 1 reveals that the majority of respondents (55%) were male, 47% of the respondents are between the ages of below 25, and had an undergraduate degree (42%). 44% of responders, the majority, fell in the 25000–45000 range.

10.2 Online Platforms Used by Consumers

Platforms – Buying Platforms	Rate (%)
Amazon Prime	31
Netflix	22
Hotstar	20
Jio Cinema	08
Zee5	09
Youtube	10

INTERPRETATION

With 31% of the responses regarding their purchasing behaviour, Amazon Prime is the most significant over-the-top (OTT) platform, according to an analysis of college students' preferences for buying platforms. Amazon's bundled services—like free delivery, special offers, and entertainment content—create a powerful value proposition and improve customer engagement, which explains its prominence. With 22%, Netflix is in second place, probably as a result of its high-end content and devoted fan base, even though its ad-free business strategy might restrict exposure to direct advertising. With 20% of the market, Hotstar attracts students with its local programming and live sports coverage, which could tangentially affect their buying habits. Because of its extensive ad integration and user-generated content, which frequently incorporates

influencer endorsements and product placements, YouTube accounts for 10% of the influence even though it is a free platform. With 9% and 8%, respectively, Zee5 and Jio Cinema exhibit comparatively less influence than the top platforms, perhaps as a result of their smaller library of exclusive content or less effective advertising. Overall, the data indicates that platforms that combine strategic advertising, high-quality content, and user engagement features tend to have a greater impact on college students' financial decisions.

10.3 Hypothesis

H₀- There is no significant difference between the Impact of factors of OTT advertising and Students attitude towards Spending Behavior

H₁- There is a significant difference between the Impact of factors of OTT advertising and Students attitude towards Spending Behavior

10.4 Chi – Square Analysis

Table 2

Factors associations with Attitude	Pearson Chi – Square Value	Degree of Freedom	Asymptotic Significance (2 – Sided)
Content Relevance	47.323	16	0.000
Visual Appeal	33.871	12	0.001
Influencer Endorsement	84.724	16	0.000
Platform Used	39.063	16	0.001

INTERPRETATION

Students' attitudes towards advertisements and the chosen aspects of OTT advertising are significantly correlated, according to the Pearson Chi-Square analysis. With a Chi-Square value of 47.323, a degree of freedom of 16, and a significance level of 0.000, content relevance demonstrates a strong statistical relationship with attitude, enhancing the perception of advertisements among college students. Comparably, visual appeal has a Chi-Square value of 33.871 (df = 12, p = 0.001), indicating that, while its impact is marginally less noticeable than that of other variables, the design, colour, and general presentation of commercials have a significant impact on attitude. With a remarkably high Chi-Square value of 84.724 (df = 16, p = 0.000), suggesting a very strong and significant association, influencer endorsement seems to be the most significant factor. This finding emphasises how influential people can shape students' perceptions, probably because young audiences find them relatable and trustworthy. Additionally, there is a significant correlation between platform used and attitudes (Chi-Square = 39.063, df = 16, p = 0.001), indicating that the medium in which the advertisement is distributed may influence attitudes, perhaps as a result of variations in ad formats, frequency, and platform credibility. All things considered, these results confirm that every independent variable under investigation has a statistically significant correlation with students' opinions regarding over-the-top (OTT) advertising, which may then influence their spending patterns and financial choices.

10.5 Regression Analysis

Table 3

Model Summary			
R	R Square	Adjusted R Square	Std Error of the Estimate

0.332	0.110	0.101	0.971
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INTERPRETATION

The model summary provides insight into the overall strength and explanatory power of the regression model examining the influence of OTT advertising factors on students' spending behavior. The correlation coefficient (R) of 0.332 indicates a moderate positive relationship between the independent variables (such as content relevance, visual appeal, influencer endorsement, and platform used) and the dependent variable (spending behavior). The R Square value of 0.110 suggests that approximately 11% of the variance in students' spending behavior can be explained by the model's selected independent variables. While this indicates a modest level of explanatory power, it also implies that other external factors not included in the model may contribute significantly to spending behavior. The Adjusted R Square of 0.101, which adjusts for the number of predictors in the model, further supports this moderate relationship, indicating a 10.1% true explanatory power after accounting for the number of variables. The standard error of the estimate at 0.971 reflects the average deviation of observed values from the regression line, suggesting a moderate level of prediction accuracy. In summary, while the model captures a meaningful relationship between OTT advertising factors and financial decisions, there is scope for improvement by incorporating additional influencing variables to better predict student spending behavior.

Table 4

ANOVA ^a						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	11.442	1	11.442	12.142	.001 ^b
	Residual	92.348	98	.942		
	Total	103.790	99			
a. Dependent Variable: Spending Behavior						
b. Predictors: (Constant), Attitude						

INTERPRETATION

The ANOVA table presents the results of an analysis of variance conducted to examine whether the mediating variable, attitude towards advertisements, significantly predicts the spending behavior of college students in the context of OTT advertising. The regression sum of squares is 11.442 with 1 degree of freedom, indicating the amount of variance in spending behavior that can be attributed to students' attitudes toward ads. The mean square value for the regression is also 11.442, and the associated F-statistic is 12.142. The significance level (p-value) is 0.001, which is well below the standard alpha level of 0.05. This indicates that the regression model is statistically significant, and there is a meaningful relationship between attitude and spending behavior. In other words, students' attitudes toward OTT advertisements significantly impact their financial decisions, validating the mediating role of attitude in the model. The residual sum of squares is 92.348 with 98 degrees of freedom, representing the unexplained variance in spending behavior. The total sum of squares is 103.790, suggesting that while attitude plays a significant role, there are still other factors contributing to the overall variance. Overall, the findings confirm that attitude is a significant predictor of spending behavior in the context of OTT advertising among college students.

Table 5

Coefficients ^a						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	2.709	.414		6.547	.000
	Attitude	.344	.099	.332	3.485	.001
a. Dependent Variable: Spending Behavior						

INTERPRETAION

The coefficients table sheds light on the predictive relationship between students' spending patterns and their opinions about over-the-top (OTT) advertising. The unstandardised coefficient (B) for attitude is 0.344, meaning that, assuming all other factors remain unchanged, there should be a 0.344-unit increase in spending behaviour for every unit increase in positive attitude towards OTT ads. This positive correlation demonstrates that a greater propensity to spend is linked to more positive attitudes towards OTT advertisements. This coefficient's t-value is 3.485, its standard error is 0.099, and its significance level (p-value) is 0.001, all of which are significantly below the typical cutoff of 0.05. This demonstrates that there is a statistically significant correlation between attitude and spending patterns. In addition, the standardised coefficient (Beta) is 0.332, indicating a moderate effect size and showing that, in comparison to other possible predictors, attitude has a moderate impact on spending behaviour. When attitude is zero, the constant value of 2.709 indicates the baseline level of spending behaviour. Overall, the results highlight the significance of attitude for both marketers and educators by reaffirming its crucial mediating role in connecting exposure to OTT advertising to actual consumer financial decisions, especially among college students.

XI. DISCUSSION

With a focus on psychological mediation through attitudes towards advertisements, the current study sought to investigate how advertising content on OTT platforms affects college students' financial decisions. The results show that students' opinions about ads are greatly influenced by the relevance of the content. This is consistent with earlier research by Sharma & Soni (2021), which found that advertising content relevance boosts cognitive engagement and message retention, increasing the likelihood that consumers will act on the information. Personalised and relatable advertisements tend to create stronger emotional bonds with college students, which can affect their discretionary spending. According to Dixit et al. (2020), endorsements by relatable or aspirational figures increase the perceived appeal and trustworthiness of advertisements. Influencer endorsement also turned out to be a strong predictor of positive advertising attitudes. Influencer-supported advertisements were found to increase positive attitudes and purchase intentions among students in this study. Even though it had a slightly smaller effect than content and endorsements, visual appeal was still very important in influencing people's opinions. According to research by Gupta & Aggarwal (2019), ad aesthetics have a major impact on initial attention and affective response. Its impact on purchasing patterns, however, was more covert and mostly operated through the mediating variable—attitude towards the advertisement. It was discovered that the platform had a subtle impact. Depending on whether the platform was ad-free like Netflix or ad-heavy like YouTube, students displayed different degrees of receptiveness. This backs up the assertion made by Kumar & Rajan (2020) that ad format, intrusiveness, and platform credibility influence how people perceive ads and, in turn, how they behave as consumers. Crucially, the study validates the mediating function of attitude towards ads, which considerably strengthens the link between the

characteristics of OTT advertising and real spending patterns. This is consistent with the findings of earlier researchers, such as Singh & Verma (2022), who highlighted that a significant factor influencing how marketing initiatives result in financial actions is consumer attitude. Overall, the study advances our knowledge of how OTT advertising subtly but significantly affects young adults' financial decision-making through its delivery and design. Attitude's mediating function emphasises how crucial it is to accept content as well as deliver it. This knowledge is essential for marketers aiming to reach Gen Z and Millennials in order to create more successful and morally sound advertising campaigns.

XII. CONCLUSION

The current study comes to the conclusion that college students' financial behaviour is significantly shaped by Over-The-Top (OTT) advertising, mainly because of its impact on their perceptions of commercials. The two independent factors that had the greatest influence on the development of positive attitudes towards advertisements, which in turn influenced purchasing behaviour, were content relevancy and influencer endorsement. This result supports previous research (Sharma & Soni, 2021; Dixit et al., 2020), which found that credible endorsements and tailored content increase consumer trust and engagement, especially with younger audiences. When students' attitudes towards advertisements acted as a mediating factor, the effects of visual appeal and platform usage became more noticeable, despite their relatively moderate influence. This bolsters the idea that, unless the viewer has a favourable impression of the advertisement, even visually appealing or well-placed advertisements may not have a direct impact on purchasing decisions (Gupta & Aggarwal, 2019; Kumar & Rajan, 2020). As a result, attitude's mediating function became a crucial psychological concept that links exposure to advertisements to real consumer behaviour. The study essentially highlights the increasing ability of digital media to shape young people's financial decisions through subtle psychological shaping of attitudes rather than just overt persuasion. The knowledge acquired is helpful for educators trying to raise students' financial literacy in a digital-first world as well as marketers trying to create targeted advertising campaigns.

XIII. CONFLICTS OF INTEREST

There are no conflicts of Interests among authors.

XIV. FUNDING

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