



**VILNIUS UNIVERSITY  
BUSINESS SCHOOL**

**DIGITAL MARKETING PROGRAMME**

## **THE FINAL MASTER'S THESIS**

<b>NAME: RIZWAN ULLAH KHAN</b> <b>SUPERVISOR: GINTARE GULEVICIUTE</b>	<b>THE INFLUENCE OF PERSONALIZED CONTENT DISPLAY ADVERTISING ON USER PURCHASE INTENTIONS</b>
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Student: *Rizwan allah Khan*  
(signature)

Supervisor *Gintare Guleviciute*  
(signature)

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## **SUMMARY**

VILNIUS UNIVERSITY BUSINESS SCHOOL  
DIGITAL MARKETING STUDY PROGRAMME

### ***THE INFLUENCE OF PERSONALIZED CONTENT DISPLAY ADVERTISING ON USER PURCHASE INTENTIONS***

Supervisor: Gintarė Gulevičiūtė

Master's thesis was prepared in Vilnius, in 2025

Scope of Master's thesis – 74 pages.

Number of tables used in the FMT – 18 pcs.

Number of bibliography and references – 122 pcs.

Personalized advertising is one of the critical strategies of brands that want to gain attention and retain consumers in the current competitive digital world. The accelerated adoption of online activities and the rise in reliance on digital platforms have prompted enterprises to spend a lot of money on display advertising, which is targeted to reach people according to their own likes and dislikes and their browsing history. With the constant exposure of users to personalized advertisements, the way various characteristics of the advertisements affect the decision-making process of users has become an important study among marketers. Here, purchase intention is the center of revenue and competitiveness in an organization. Companies which manage to develop advertisements which suit the needs and trust expectation and interests of consumers can greatly impact the marketing results and beat competition.

The primary goal of this research paper was to examine how 4 key individualised advertising variables, Content Relevance, Perceived personalisation, Perceived Trust and Perceived intrusiveness influence user Purchase Intention. The study conceptualized these factors based on the framework of Stimulus-Organism-Response (SOR) in which external stimuli are known to trigger internal responses of cognitive and emotional processes, which eventually influence consumer behavior intentions. In order to test these relationships, structured online survey was conducted on 150 active internet users who are knowledgeable about online advertisement. To test the hypotheses proposed, reliability testing and regression analysis based on the SPSS software were used to analyze the collected data.

The results of this survey indicated that personalized advertising has a positive impact on the purchase intention in case users feel that advertising is relevant, personalized, and credible. These findings affirm that the relevance of the content in increasing the interest of the users is essential since consumers tend to react more favorably to the advertisements that are relevant to their needs or their interests in browsing. Furthermore, personalization reinforces the relationship between users and brands since it makes users feel that they are being targeted and understood correctly. Trust also proved to be a major consideration as it proved that consumers are more ready to continue with the purchases as they consider the advertisements credible and honest. Remarkably, perceived intrusiveness did not have significant effect on purchase intention that means irritation due to commercials may not influence users to buy products when the perceived value and relevance of message is high.

In general, this study gives valuable insights in terms of digital marketing strategies because the relevance, credibility, and personalization of advertisements are highlighted as important factors in the content of the advertisement. The results emphasize the need of companies - especially the small and medium-sized online companies - to focus on consumer-oriented methods in their advertisement campaigns to establish trust and enhance their purchasing decisions. Through better personalization technologies and ethical communication, the brands will be able to connect with audiences successfully and improve their competitiveness in the digital market.

## SANTRAUKA

### Vilniaus universiteto Verslo mokykla Skaitmeninės rinkodaros studijų programa

**Title:** *The Influence of Personalized Content Display Advertising on User Purchase Intentions*

**Vadovas:** Gintarė Gulevičiūtė

Magistro darbas parengtas Vilniuje, 2025 metais.

Magistro darbo apimtis – **74 puslapiai**.

Baigiamajame magistro darbe pateiktos **18 lentelių**.

Naudotų literatūros šaltinių ir nuorodų skaičius – **122**.

Personalizuota reklama yra viena svarbiausių strategijų, kurias prekių ženklai taiko siekdami pritraukti vartotojų dėmesį ir juos išlaikyti šiuolaikiniame konkurencingame skaitmeniniame pasaulyje. Spartėjantis internetinių veiklų naudojimas ir didėjanti priklausomybė nuo skaitmeninių platformų paskatino įmones investuoti dideles lėšas į vaizdinę reklamą, kuri yra tikslinė ir orientuota į vartotojus pagal jų pomėgius, interesus bei naršymo istoriją. Nuolatinė vartotojų ekspozicija personalizuotai reklamai lėmė tai, kad reklamos savybių poveikis vartotojų sprendimų priėmimo procesui tapo svarbiu tyrimų objektu rinkodaros srityje. Šiame kontekste pirkimo ketinimas yra pagrindinis organizacijų pajamų ir konkurencingumo veiksnys. Įmonės, kurios sugeba kurti reklamas, atitinkančias vartotojų poreikius, interesus ir pasitikėjimo lūkesčius, gali reikšmingai pagerinti rinkodaros rezultatus ir įgyti konkurencinį pranašumą.

Pagrindinis šio tyrimo tikslas buvo iširti, kaip keturi pagrindiniai individualizuotos reklamos veiksniai – turinio aktualumas, suvokiama personalizacija, suvokiamas pasitikėjimas ir suvokiamas įkyrumas – daro įtaką vartotojų pirkimo ketinimui. Tyrime šie veiksniai buvo konceptualizuoti remiantis Stimulo–Organizmo–Reakcijos (SOR) teoriniu modeliu, pagal kurį išoriniai stimulai sukelia vidines kognityvines ir emocines reakcijas, kurios galiausiai lemia vartotojų elgsenos ketinimus. Siekiant patikrinti šiuos ryšius, buvo atlikta struktūruota internetinė apklausa, kurioje dalyvavo 150 aktyvių interneto vartotojų, turinčių patirties ir žinių apie internetinę reklamą. Siūlomoms hipotezėms patikrinti surinkti duomenys buvo analizuojami naudojant patikimumo analizę ir regresinę analizę, pasitelkiant SPSS programinę įrangą.

Tyrimo rezultatai parodė, kad personalizuota reklama turi teigiamą poveikį pirkimo ketinimui, kai vartotojai reklamą suvokia kaip aktualią, personalizuotą ir patikimą. Šie rezultatai patvirtina, kad

turinio aktualumas yra itin svarbus didinant vartotojų susidomėjimą, nes vartotojai yra labiau linkę teigiamai reaguoti į reklamas, atitinkančias jų poreikius ar naršymo interesus. Be to, personalizacija stiprina vartotojų ir prekių ženklų santykį, nes vartotojai jaučiasi tiksliai atpažinti ir suprasti. Pasitikėjimas taip pat išryškėjo kaip reikšmingas veiksnys, rodantis, kad vartotojai labiau linkę pirkti, kai reklamą laiko patikima ir sąžininga. Pažymėtina, kad suvokiamas reklamos įkyrumas neturėjo reikšmingo poveikio pirkimo ketinimui, o tai rodo, jog reklamos sukeltas susierzinimas nebūtinai mažina vartotojų norą pirkti, kai perduodama žinutė yra vertinga ir aktuali. Apibendrinant, šis tyrimas suteikia vertingų įžvalgų skaitmeninės rinkodaros strategijoms, pabrėždamas reklamos aktualumo, patikimumo ir personalizacijos svarbą. Rezultatai išryškina būtinybę įmonėms, ypač mažoms ir vidutinėms elektroninės komercijos įmonėms, orientuoti savo reklamos kampanijas į vartotoją, siekiant stiprinti pasitikėjimą ir skatinti pirkimo sprendimus. Taikydami pažangias personalizavimo technologijas ir etišką komunikaciją, prekių ženklai gali sėkmingai užmegzti ryšį su auditorija ir padidinti savo konkurencingumą skaitmeninėje rinkoje.

## **INTRODUCTION**

### **Relevance of the topic.**

Over the past few years, the digital marketing environment has evolved tremendously with companies relying more on online channels to access and communicate with consumers because the conventional advertising tools that use generic messages are not usually effective in terms of attracting the attention of the users and encouraging them to make a purchase (Ahmed et al, 2019; Dwivedi et al, 2021). Personalized advertising, however, enables companies to customize their content according to the preferences of the individual consumers, their browsing history, and previous interactions and make the experience more interactive and meaningful to the users (Olsen & Pracejus, 2020). The research relevance lies in the growing significance of personalized advertising in driving consumer purchase intentions, a trend particularly pronounced in Pakistan's manufacturing sector where tailored content can significantly enhance engagement, trust, and purchase decisions but, it is important to point out that the industry has a distinct problem of accessing different consumer groups in the urban and rural market (Bakar, 2019; Shah et al, 2025) which affirms the significance of knowledge of the influence of personalization and content relevance on consumer reactions to help firms create advertising campaigns that are more targeted, efficient, and effective helping them to build stronger consumer relationships, increase brand loyalty, and gain a competitive advantage in the market, as personalized strategies are proving to be a powerful tool for enhancing perceived relevance and driving sales (Shmait et al, 2024). This will not only increase the purchase intentions but also brand loyalty and customer satisfaction which are important to the growth of the business in the long term. Academically, the study is relevant to the current literature on digital marketing and consumer behavior in the emerging markets because it offers insights into how content relevance and perceived personalization in personalized display advertising are reshaping purchasing habits in specific economic contexts beyond developed countries (An & Ngo, 2025; Mehta & Udita, 2020; Olsen & Pracejus, 2020). On the whole, this study can be of interest to practitioners and scholars as it provides a practical advice to manufacturing companies that want to maximize their digital marketing efforts and at the same time contribute to the scholarly knowledge regarding personalized advertising and consumer decision-making in the new markets.

The past research on personalized content display advertisement and its effects on user purchase intentions suggests that consumer reactions are different based on how content is shown and

perceived suggesting that indicates that highly relevant and tailored advertising has a positive effect on user engagement and purchase intentions (Akayleh, 2021; Wei et al, 2025), whereas other studies indicate that overly personalized advertising or targeting may cause negative perceptions, e.g. privacy concerns or perceived intrusiveness (An & Ngo, 2025; Mehta & Udit, 2020). This suggests that there is an ideal balance point for personalized advertising, where the benefits of relevance and engagement are achieved without crossing the line into perceived intrusiveness or privacy violations therefore marketers must find the right level of personalization to maximize positive consumer responses and avoid alienating potential customers by being overly aggressive or invasive with their targeting. It is also important to note that certain users are more likely to react positively to the content that matches their browsing history and interests and consider it helpful and interesting (Reena & Udit, 2020) while the same content can be perceived negatively by other people when it appears too intrusive or when they believe that their data is being abused (Wei et al, 2025). Likewise, user response can be influenced by the nature of the product or the situation of the advertisement; whereas certain ads can increase the intentions to purchase, others can provoke distrust or decrease the trust in the brand (Castiblanco Jimenez et al, 2022; Pan, 2024). It implies that the nature of the ad, including its content, tone, and presentation, can elicit diverse reactions from consumers. Also, it is not agreed on which particular element of personalization content relevance, visual design, or perceived customization has the strongest impact on purchase intentions. This is because the consumer reaction can also be influenced by cultural and market-specific conditions, yet the current studies are mainly conducted in a global or Western setting, and the emerging markets, such as Pakistan, are not studied thoroughly (An & Ngo, 2025; Mehta & Udit, 2020; Olsen & Pracejus, 2020). In this way, the issue is the lack of understanding of the most effective forms of personalized display advertising in increasing user purchase intentions and in what circumstances personalization can be either harmful or beneficial which underscores the importance of context-based studies in order to determine the strategies that can be effective in manufacturing companies in Pakistan.

### **Problem Statement/Sources of Problem**

Prior research shows that personalized display advertising can enhance user engagement and purchase intentions when it is relevant and well-balanced, but excessive personalization may trigger privacy concerns, perceived intrusiveness, and distrust. Consumer responses vary depending on individual preferences, product type, and ad design, meaning the same content can

be helpful for some users and alienating for others. Overall, there is limited clarity on which personalization elements are most effective, especially in emerging markets like Pakistan, highlighting the need for context-specific investigation.

### **Existing Available Knowledge About the Research Study**

The existing literature on the topic of personalized content display advertising has primarily addressed consumer behavioral patterns in reaction to digital marketing efforts, specifically, the study of the impact of advertising features on user engagement and purchase intentions (Chowdhury et al, 2024; Guo & Jiang, 2025; Odoom, 2022). The relevance of content to consumer attention, engagement, and decision-making has been researched, with the finding that advertisements that are more individualized based on the preferences or browsing history are more likely to attract consumer attention and prompt a purchase (K .V et al, 2021; Yin et al, 2024). These studies collectively confirm that personalized advertisements significantly boost consumer attention, engagement, and purchase likelihood because tailored content resonates more strongly with individual preferences and browsing histories. Researchers in different countries have affirmed that perceived personalization can significantly enhance consumer trust, satisfaction, loyalty, and purchase intentions by increasing perceived relevance. However, this positive effect is not guaranteed and is often a double-edged sword, as personalization also raises concerns about privacy, manipulation, and intrusiveness, which can undermine trust if not managed carefully (Jayapal, 2025; Madhuri et al, 2024). Ultimately, the success of personalization strategies depends on the ability to find the right balance between offering value and respecting consumer preferences and ethical standards. On the whole, the current literature demonstrates the importance of content relevance and perceived personalization in influencing user reactions to digital advertising. Nevertheless, global studies are useful, but there is a lack of empirical studies that cover these relationships in the context of the Pakistan manufacturing sector. The proposed study will address this gap by investigating the effect of customized content display advertising on user purchase intentions in this particular context, which will make both theoretical and practical contributions to the body of knowledge regarding consumer behavior in the emerging markets.

### **Novelty of the topic.**

In the current competitive digital environment, the pressure on manufacturing companies to interact with customers and improve performance in sales is growing because of the fundamental shift in business operations, the increased expectation for personalized experiences, and the need

to adapt to rapid market changes and competition (Savastano et al, 2022; Wang et al, 2022a). In this regard, the role of customized advertising enables companies to target content according to the user preferences, behaviors, and interests, which may result in increased engagement, a better perception of a brand, and, consequently, purchase intentions (Syaputra & Azhar, 2025; Tomar et al, 2024). Through the analysis of the role of content relevance and perceived personalization, this research offers information on the strategies that can assist firms to streamline their advertising initiatives. More specifically, the results of this research will provide useful advice to the marketing managers and decision-makers of manufacturing companies to support more effective advertising strategies, better resource allocation, and better targeting of customers to boost purchase intentions. Furthermore, businesses can effectively target their advertising campaigns to the right audience, allocate resources efficiently, and create messaging that resonates with their customers, ultimately increasing their purchase intentions. Moreover, the research aims to identify major variables that impact the consumer reactions to personalized advertising that helps companies to create campaigns that will appeal to their target market that are more relevant and appealing to their target market, leading to increased engagement, positive brand perception, and potentially higher conversion rates; essentially allowing them to tailor their advertising to specific consumer needs and preferences, resulting in more effective marketing efforts.

Academically, the study is relevant to the current literature on digital marketing and consumer behavior in the emerging markets because it offers insights into how content relevance and perceived personalization in personalized display advertising are reshaping purchasing habits in these specific economic contexts, addressing the gap in understanding that exists beyond developed countries. Although past research has investigated personalization in advertisement across the world (An & Ngo, 2025; Mehta & Uditia, 2020; Olsen & Pracejus, 2020), the research on the topic is limited in its scope to the Pakistan manufacturing sector which results in an inability to fully understand consumer behavior and preferences within this specific context, leading to missed opportunities for tailored marketing strategies and potentially less effective advertising campaigns that fail to build consumer trust or drive purchase intentions in Pakistan's unique market as Pakistani manufacturers may struggle to leverage personalization as a tool to enhance engagement, foster loyalty, and ultimately boost revenue through customized communication and individualized offers. This study fills this gap by empirically examining the effects of personalized

content display advertising on the user purchase intentions and provides context-specific results that can help to understand consumer reactions in this industry better.

### **Research Aim and Objectives**

The primary aim of this study is to assess the role of personalized content display advertising in shaping user purchase intentions within the Pakistan manufacturing sector to identify the key factors in personalized display advertising that influence purchase decisions and provide actionable recommendations for firms in this sector. To achieve this aim, the study sets the following objectives:

- 1) To examine the impact of content relevance in personalized display advertising on user purchase intentions in the Pakistan manufacturing sector.
- 2) To assess how perceived personalization in display advertising influences user purchase intentions in the Pakistan manufacturing sector.
- 3) To provide practical recommendations for manufacturing firms in Pakistan on optimizing personalized display advertising to enhance user purchase intentions.

### **Thesis Structure**

This dissertation is organized into five chapters to provide a logical and coherent examination of the influence of personalized content display advertising on user purchase intentions in the Pakistan manufacturing sector. *Chapter one* presents the literature review, critically analysing previous research on personalized advertising, content relevance, and perceived personalization, identifying theoretical foundations, contrasting perspectives, and gaps that this study addresses. *Chapter three* details the research methodology, explaining the research philosophy, design, approach, sampling technique, data collection methods, and analysis procedures, along with ethical considerations. *Chapter four* presents the data analysis and findings, interpreting results in light of the research objectives and highlighting significant trends and relationships. Finally, *chapter five* concludes the study by summarizing key findings, drawing conclusions, providing practical recommendations for manufacturing firms in Pakistan to optimize personalized display advertising, and suggesting directions for future research. This structure ensures a clear progression from understanding the research context to analysing results and providing actionable insights.



# 1 Chapter Two: Literature Review

## *1.1.1 Concept of User Purchase Intention*

Purchase intention is among the most studied constructs in consumer behaviour studies, and it is the tendency of a consumer to purchase a product, service or brand in the future, by making cognitive and emotional judgments about it (Vadiua and Karnawat, 2023). Fundamentally, the purchase intention is a psychological signal that shows the willingness of a consumer to make a purchase and is influenced by perceptions, attitudes, motivations, and external stimuli created by marketing communication (Kamoonpuri and Sengar, 2024). According to Pan et al. (2025), purchase intention in the context of digital advertising is a consideration of the extent to which the element of persuasive information, content relevance, message personalization, trust cues, and the perceived ease of use influence the process of shifting interest to behavioural intent.

In the literature, purchase intention is typically described as a state of mind that represents the extent to which a consumer intends to, or anticipates to purchase a certain product soon (Shah & Pillai, 2022; Makudza et al., 2020). It is not just a mere decision or an impulsive one but a planned result of a sequence of cognitive appraisals i.e., the perceived value, perceived usefulness, credibility, emotional appeal, and brand trust. Accordingly, purchase intention is one of the key dependent variables in advertisement studies as it directly correlates any stimulus of marketing and consumer decision making.

In their research on the purchase intention in digital environments, researchers note the role of personalized and targeted communication (Pan et al. 2025). The more the message resonates with the individual consumer and with the browsing history and current needs, the more the consumer will develop stronger purchase intentions because of the perceived relevance and less cognitive effort expended in making purchase decisions (Ahmed, 2024). This is in line with Elaboration Likelihood Model (ELM) which postulates that the information that is relevant and personalized triggers central-route processing, consumers think more intensively on marketing messages and develop stronger more enduring behavioural intentions (Chen et al. 2024). Consequently, display ads that correspond to both personal interests and contextual needs of the consumers arouse positive feelings, which are converted into increased buying intentions.

Meanwhile, it is the technological perceptions that influence purchase intention. The Technology Acceptance Model (TAM) is an application that states that behavioural intentions of consumers

are shaped by the perceived usefulness and perceived ease of use (Umezurike et al. 2024). Personalized content display advertisements that are convenient, e.g., fast access to product information, direct buy link, or customized product recommendations, can advance the perception of the usefulness of the digital platform to increase the purchase behaviour (Makudza et al. 2024). The situation in the manufacturing industry of Pakistan is similar because in the current era of digital transformation, the entire industry is undergoing consumer acceptance of online advertising as highly dependent on the perceived value and applicability of the personalized content (Hsiao et al. 2022).

Nevertheless, positive stimuli do not decide purchase intention only (Erliana, 2025). The paradox of personalization points out that excessive tailoring, overly intrusive advertisement, or manipulative advertising can decrease purchase intention due to the evocation of privacy concern and perceived intrusiveness (Zhou et al. 2024). In case the consumers believe that their information has been abused, or when the advertisement is too personal, they might develop negative attitudes although the contents are highly relevant (Percy-Campbell et al. 2024). This causes purchase intention to be a construct where both the positive predictors (including relevance and personalization) and negative barriers (including intrusiveness and privacy concern) have a role to play.

The purchase intention is also moderated by culture in emerging markets like Pakistan by the use of cultural norms, technology adoption, trust in digital systems and online brand credibility (Pinheiro et al. 2023). Since the majority of consumers in the manufacturing sector of Pakistan are yet to switch their traditional to digital purchasing behaviour, the personalised display advertising may greatly influence the intention of the consumer by providing personalised, credible, and comprehensible product information (Kumar et al. 2025). In general, purchase intention in the context of this dissertation is the focal outcome variable, which reflects the way the advertisement of personalized content, in terms of relevance, personalization, trust cues and emotional resonance ultimately affect consumers willingness to buy the products of manufacturing companies.

### ***1.1.2 Personalized Content Display and User Purchase Intention***

Personalized content delivery advertising has emerged as the key element of current digital marketing, as it can provide companies with the power to customize messages according to the preferences of consumers, their behaviours, demographics, and browsing habits (Iyelolu et al. 2024). Contrary to the generic adverts, personal display ads show the content, which is personally

tailored to the user (Boerman and Smit, 2023). This customization has a big impact on the user purchase intention, the way the consumers view the relevancy, usefulness, trust as well as the emotional attachment to the advertisement (Meng et al. 2023). In the framework of the manufacturing industry of Pakistan, where the use of a digital platform is growing at a significant pace, personalized advertising becomes more and more important in influencing consumer choice (Agarwal et al. 2023).

Perceived relevance is one of the major processes by which personalized display advertising can influence the purchase intention (Haung et al. 2023). Consumers will interpret the message as important and valuable when they see the advertisements that correspond to their interests, items already watched, or when they have a need (Makrydakis, 2023). The Elaboration Likelihood Model (ELM) implies that when the message is highly relevant, it triggers central route processing, which persuades the users to critically consider the information about the product (Hollebeek et al. 2024). The result of this further processing is increased attitudes of the brand and a higher probability of purchase decision being made (Mehmood et al. 2022). On the other hand, generic advertisements are classified as those that are handled through the peripheral channel, which leads to less strong and temporary intentions to buy (Tulcanaza-Prieto et al. 2023). Thus, in personalized advertising, content relevance is a direct influence of consumer intention.

One more significant impact is seen in the perceived personalization which is the degree to which consumers believe that the advertisement is targeted to them (De Battista et al. 2021). One-on-one advertisements save on costs of information searching, they are more convenient and give people a feeling that they have been heard by the brand (Varnali, 2021). This is similar to the Technology Acceptance Model (TAM) in which the consumer behavioural intentions are influenced by the perceived usefulness and ease of use (Jalivand et al. 2025). To the extent that the personalized advertisements make it easier to evaluate the products or offer direct purchase directions (or "buy now" links or recommended products), they will increase perceived usefulness and purchase intention (Joyee De and Chattopadhyay, 2025). Personalized ads are especially influential in comparison with generic advertising to consumers in Pakistan who are not as digitally literate and where this factor is crucial because of the ease of understanding and convenience.

Purchase intention is also influenced by personalized advertising on the basis of emotional appeal (Feng, 2025). Emotional resonance is created through customized images, messages that can be identified with, and cultural clues (Peltier et al. 2025). Ads beneficial in terms of the identity of

consumers, their preferences, or lifestyle are likely to influence them positively (Antonio et al. 2022). It has been found that emotional relatedness builds strong brand attachment and increases purchase intention particularly in competitive segments such as manufacturing where differentiation is crucial.

Nevertheless, it is a complicated and nonlinear connection. Individualized advertisements could also evoke the feeling of privacy invasion and perceived intrusion, both of which deter buying intentions (Viktoratos and Tsadiras, 2021). The consumers are likely to experience discomfort and to avoid this discomfort, the consumer develops avoidance behaviours when they believe that the advertising is gathering too much personal information about them or seeming too true (Kim et al. 2022). This is what is referred to as the personalization paradox and what has caused the effectiveness of personalized advertising to be heavily dependent on the relevance versus the consideration of consumer privacy (Srivastava and Sinha, 2024). Perceptions of intrusiveness can mediate the effect of personalization on intention in markets such as Pakistan where digital systems are not trusted.

Personalized advertisements increase brand trust when customers are convinced that the brand is responsible in handling their data and offers authentic and helpful recommendations (Dembe, 2024). Trust leads to less uncertainty and more willingness to buy, particularly in the situations when consumers are new to the situation of digital products evaluation (Sun et al. 2025). All in all, personalized content display advertising has an effect on the purchase intention as it makes the content more relevant, more perceived value, more emotional and more convenient to evaluate. It is an effective tool to use by manufacturing companies in Pakistan with an effective way of carrying out these activities through transparent data practices, which will assist in increasing engagement, leading to a trusting relationship, and consumer buying behavior.

## **1.2 Empirical Studies**

### ***1.2.1 Impact of Content Relevance in Personalized Display Advertising on User Purchase Intentions***

The relevance of the content in personalized display advertising has been broadly studied as a motivator of consumer purchasing intentions. According to many studies, the probability of positive attitudes and subsequent purchases increases when advertisements are matched with the consumer interests or the needs of the situation. As an example, Deng (2025) examined the impact of contextual mobile advertising in China and discovered that content accuracy and contextual interaction had a significant impact on the attitudes towards the advertisements, which

consequently influenced purchase intentions. Notably, these relationships were mediated by personality traits, indicating that content relevance does not influence all consumers in the same way. Similarly, a study by Pan (2024) has shown that the correspondence between advertising format and product type enhanced processing fluency and purchase intentions, particularly in search goods more than in experience goods suggesting that advertisers should not only target their messages to specific groups of people but also make sure that the relevance is also done through message-product congruence nevertheless, such positive effects of content relevance are not consistently reported. In their research paper on Facebook display ads, Mosa (2021) demonstrated that, although personalized relevance enhanced perceptions of personalization and short-term persuasion, it also increased perceptions of intrusion and privacy concerns, which, in the long run, undermined the effectiveness of ads. Similarly, Odoom (2022) discovered that consumers tend to face a personalization paradox wherein the same personalization strategies that result in relevance also cause privacy concerns, which reduce brand trust suggesting that relevance in advertising may be a two-sided sword, especially in the social media setting where consumers are very sensitive to the use of their data.

Moreover, the meta-analytic evidence from different scholars around the world provides a wider view of these contradictory findings. For example, Thangarajan (2025), Tuan et al (2025), and Migkos et al (2025) conducted a review of the personalization research in various industries and discovered that, on the average, personalization influenced persuasion results in a positive but non-homogenous manner. The size of effects was greatly determined by the sector, the nature of relevance being operationalized, and the measurement of purchase intentions or actual purchases. Effects were stronger in a retail and e-commerce context where contextual matching and relevance can be readily operationalized. Service industries and advertising in the public sector, in contrast, demonstrated weaker or less consistent results since it was more difficult to define and provide relevant content. This comparison shows that context is critical in assessing the effectiveness of the content relevance strategies further supported by Yin et al (2025), according to whom the personalized advertisements based on the browsing history of consumers were found to substantially increase the click-through rate and purchase intentions in the fashion retail industry. In addition, studies in new markets also provide insight into cultural variations in consumer interpretation of relevance. In Sub-Saharan Africa, a study by Nimako et al (2025) established that perceived personalization had a positive effect on purchase intentions, but it was mediated by

perceived relevance and perceived intrusiveness. This indicates that consumers might appreciate relevance and still be skeptical of data-driven advertising strategies, particularly in markets where digital privacy literacy is still in its infancy. Conversely, the research conducted in technologically developed areas, including East Asia, is more likely to document more positive impacts, probably because of more acceptance of the digital advertising practices (Ghosh et al, 2024). Different methodologies are also one of the reasons why there are conflicting results. For example, experimental studies tend to prove the existence of strong causal relationships between content relevance and purchase intentions due to the control of extraneous variables (Aksoy & Schnellbacher, 2025; Fagerström & Sigurdsson, 2016). Nevertheless, survey-based or field research, including that on social media platforms, tends to record weaker and more variable findings, especially when quantifying long-term consequences such as actual purchases and not immediate intentions (Liu et al, 2023; Poturak & Softić, 2019). Therefore, the theoretical advantages of content relevance are supported by controlled settings, but the effects of content relevance are usually moderated by real-world complexities.

Overall, the literature exhibits a subtle comprehension of content relevance in personalized display advertising. Relevance, on the one hand, increases consumer interest and intentions to buy, especially when it comes to retail and e-commerce where the alignment of products and context is evident. Conversely, over-personalization may raise privacy issues, intrusion and lack of trust especially with social media and sensitive sectors. The implication to practitioners, the studies proposed, is that they should strike a balance between personalization and transparency and consumer control as well as advertisers are advised to test strategies on a sector-by-sector basis, to make relevancy not only demographic but also product and situation-specific, and to take into account personality and cultural moderators to make the most out of the strategies and the least backlash.

### ***1.2.2 Impact of Perceived Personalization in Display Advertising Influences User Purchase Intentions***

In the context of display advertising, a perceived personalization has been found to be a primary determinant of user purchase intentions in multiple studies contending that the attitudes towards the advertisement and brand are usually improved when consumers believe that the advertisements are designed to suit their needs according to Nash (2018) especially when customers found the

information more helpful and fascinating. Likewise, in a study of Sub-Saharan African online shoppers, Odoom (2022) discovered that perceived personalization had a positive effect on purchase intentions, and relevance served as a mediator indicating that the perception of personalization as useful by consumers generates a feeling of value and propels them towards the purchase decisions. The relationship is not always straight though as Arora et al (2025) emphasized the personalization paradox of online retailing asserting that high-level personalization enhanced persuasion in the short-term, but also raised privacy concerns, which decreased long-term purchase intentions. Similarly, Sesar et al (2022) discovered that Facebook advertisements that were perceived to be personalized resulted in greater engagement at the outset, but also caused intrusion and manipulation feelings that undermined trust in the brand. Noting down the positive outcomes, these studies also indicate the dangers of over personalization, especially in social media settings where the use of data is very evident.

Also, Mukerjee (2013), who were interested in the service-oriented industries, demonstrated that personalization was more efficient in cases when it was contextually correct and matched the consumer patterns of interaction moderated by personality traits, i.e. all consumers did not react equally to personalization cues. This is in contrast to the results of Yeo et al (2025), who carried out a meta-analysis of advertising industries and established that the overall impact of perceived personalization on persuasion outcomes was positive but significantly different based on the industry, the level of personalization, and the outcome measures were short-term intentions or actual purchases. In that way, although personalization tends to enhance consumer reactions, its effectiveness and longevity is not consistent. The duality of personalization is also depicted by sectoral differences. Personalization in e-commerce has always been found to increase the purchase intention since product recommendations and customized ads decrease the cost of search and increase consumer decision-making (Zhao et al, 2025). Similarly, contextual personalization has been associated with increased advertisement attitudes and intentions in mobile commerce (Wang et al, 2022b). Conversely, personalization tends to decrease effectiveness in sensitive areas like healthcare since Liu et al (2022) observed that consumers view advertisements as overly intrusive showing that the perceived personalization depends on the type of product and the expectations of the consumer on privacy. These studies suggest that the perceived personalization may have a significant impact on purchase intentions, but the contextual, cultural, and psychological factors moderate the effect. The most positive results are observed when

personalization is applicable, open, and consumer-oriented, as in the case of retail and e-commerce industries. Nevertheless, over- or under-elucidated personalization can provoke privacy issues and lower effectiveness in the long run, especially on social media. To practitioners, this highlights the need to balance personalization with transparency and consumer control in order to develop sustainable purchase intentions.

### ***1.2.3 Impact of Perceived Intrusiveness on User Purchase Intention***

Perceived intrusiveness is a key psychological element to digital advertisement research which describes the degree to which the consumer perceives that an ad interferes with their cognition, invades their privacy, or imposes an unwanted influence on their web experience (Ali et al. 2025). Perceived intrusiveness has become a critical aspect that determines user attitudes and behavioural reaction in the context of personalized content display advertising (Vashishth et al. 2024). Although personalization is expected to increase relevance and engagement, it can also result into negative affective response in cases where consumers perceive targeting as intrusive, manipulative and overbearing (Zhao et al. 2025). Consequently, perceived intrusiveness has a twofold and moderating effect when it comes to the purchase intention of the users.

The initial route in which perceived intrusiveness influences purchase intention lies in the psychological reactance theory (Yin et al. 2024). To this school of thought, resistance arises when the consumers feel that their freedom of choice is being infringed by overly customized or aggressive adverts (Yin et al. 2025). The use of personalized ads, which disclose excessive information about the user, e.g. the history of browsing, their location, or previous purchases, may cause the user to feel that the ad is creepy (Yeo et al. 2025). The perception provokes psychological reactance, which leads to ad avoidance, distrust, and less purchasing intentions. A number of empirical researches prove that intrusive advertising corrosive to persuasion, establishing irritation and scepticism (Mosa, 2021; Odoom, 2022). In this regard therefore, at a point which defines intrusiveness, the same approach that was meant to drive the strategy towards higher relevance turns out to be counterproductive as the consumer purchase intention reduces substantially.

Privacy concern activation is another process by which perceived intrusiveness has an impact on purchase intention (Reena and Uditia, 2020). Applying the privacy calculus theory, consumers decide to make a trade-off between the convenience and relevance in the personalized advertising benefits and the perceived risks of using the data (Sesar et al. 2022). The privacy concerns created by the consumers create mistrust in the brand and decrease purchasing intentions in case the

perceived risks exceed the perceived benefits. In emerging markets, such as Pakistan, where digital trust is yet to emerge, consumers can also be very sensitive to unauthorized or unexplained data practices (Olsen and Pracejus, 2020). When perceived intrusiveness goes up due to the feeling among users that they are being collected or used without their permission, then the persuasive effect of personalized display advertising is undermined and purchase intention decreases.

Purchase intention is also influenced by perceived intrusiveness which causes negative emotional reactions (Odoom, 2022). The advertisements that are intrusive can be associated with feelings of annoyance, frustration, or threat. Such feelings diminish cognitive openness, which means that consumers become peripheral and not central processors (Nimako et al. 2025). As per the Elaboration Likelihood Model (ELM), when a person receives a message in negative emotional conditions, he or she becomes less inclined to process information in detail and more inclined to disregard any attempts to persuade (Nash, 2018). Personalized advertisements which over-target individuals hence cannot be beneficial in the development of positive appraisals and can hamper the cognitive processes that lead to a good buy intention.

Another major mediating factor in the intrusion-purchase intention relationship is trust. Customized advertisements make a user believe that the advertisers have the ethical treatment of their information (Mukerjee, 2013). In the case of intrusiveness that is low, personalization increases trust through the signalling of relevance and user-centric communication. But when intrusiveness is too high it kills trust, causing people to doubt what the brand is up to and the data culture (Mosa, 2021). The breach of trust is especially influential when it comes to purchase settings since trust is a precondition to consumer risk-taking and digital transaction behaviour (Migkos et al. 2025). Therefore, the perceived intrusiveness has an indirect negative impact on the purchase intention because of the loss of trust and the negation of the brand-consumer relationship. Moreover, the perceived intrusiveness can undermine the beneficial impact of content relevance and perceived personalization (Mehta and Udit, 2020). Users might disregard even the most relevant content, in case the messenger comes across as being too invasive. This moderating influence is referred to as the personalization paradox wherein personalization affects social value as well as the perceived risk in an upward manner (Madhuri et al. 2024). Researchers note that, although consumers can enjoy relevance, when they believe that the mechanisms behind personalization are intrusive, they will react adverse to it (Wei et al. 2025, Reena and Udit 2020).

This is because the effect of personalization is nullified by perceived intrusiveness, which leads to a decrease in purchase intention in the case.

Perceived intrusiveness is even more applicable in the situation of the manufacturing industry in Pakistan, where the digital literacy and awareness of information privacy and trust in online advertisement among the consumers differs considerably (Ghish et al. 2024). To a lot of consumers who have moved to the digital realm after existing in the traditional setting, the personalization that cannot be explained might seem suspicious (Guo and Jiang, 20205). Hence, companies need to strike a balance between personalization and transparency, which is communicating to the users the reason they are viewing certain ads and giving them the choice.

To sum up, intrusion perceived adversely affects the purchase intention due to privacy, negative emotions, negatively, reduced trust, and relevance-based persuasion weakening. Although personalization may boost the purchase intention, it will rely on whether it is not accompanied by irritating methods of intrusion that will drive away users.

#### ***1.2.4 Impact of Trust in Personalized Display Advertising and User Purchase Intention***

The importance of trust in influencing consumer behaviour on digital settings cannot be undermined and in the context of personalised display advertising, the importance of trust cannot be exaggerated (Ghosh et al. 2024). Since personalized advertising is based on user data, tracking technologies and algorithmic profiling, consumers have to be satisfied that the brand is operating ethically and in their best interest (Dwivedi et al. 2021). Trust then comes to play as the interconnection between the application of personalization methods and development of user purchase intentions (Deng, 2025). Even the very pertinent or impressive personalized ads cannot produce the positive behavioural response without the trust.

Primarily, the trust in personalized display advertisement is how the consumer perceives that the advertiser is honest, reliable, transparent, and respectful of personal data (Davis, 1989). Trust decreases perceived risk and it is psychologically safe in the digital ecosystem where privacy concerns and data misuse have become a global concern and issue (Behe et al. 2013). This feeling of security is crucial as online buying involves such risks as money, privacy, and lack of knowledge about the effectiveness of the products (Chandra et al. 2022). Consumers have more confidence in the source of the personalized advertisement, so they become more ready to respond to the message, pay attention to the product, and ultimately develop a purchase intention (Bakar, 2019).

The trust and purchase intention correlation is in line with the Technology Acceptance Model (TAM) and Privacy Calculus Theory. According to TAM, trust positively influences perceived usefulness and ease of use, with indirect positive effect on the intention to adopt digital interaction, such as in relation to responding to personalized ads (Aksoy and Schnellbacher, 2025). Under the Privacy Calculus method, consumers trade off perceived gains (relevance, convenience, personalisation) with perceived losses (intrusiveness, data misuse) (Ahmed et al. 2019). Trust leads to a decrease in the perceived risk and an increase in the perceived benefits, enhancing the purchase intention (Akyaleh, 2021). Trust is an influencing factor whenever the users feel that the advert is targeted towards them to really solve their problems, and not to exploit the situation.

Also, customized ads such as showing why viewers are being shown specific products, having an open privacy setting, or having a security transaction label build trust and provide credibility (An and Ngo, 2025). Such signals reassure the users that their information is being processed in a responsible manner and therefore the users are more likely to be persuaded (Castiblanco Jimenez et al. 2022). Studies have shown that consumers develop a more favorable purchase intent in the presence of what is considered as credible and safe by the advertisement which is greatly contributed by trust-building mechanisms (Jayapal, 2025; Yin et al., 2024). By so doing, trust leads to an increase in message acceptance, less resistance, and increased cognitive processing of individualized information.

The perceived intrusiveness also has negative effects which are mitigated by trust. In personalized advertising, intrusiveness occurs when the advertisement appears to be too specific or when it makes use of excessively specific personal data (Behe et al. 2013). Nevertheless, when consumers are loyal to the brand, they become more lenient to personalization and less willing to see targeted advertisements as an intrusion (Joyee De and Chattopadhyay, 2025). In this respect, the personalization paradox is moderated by trust, which allows consumers to enjoy the element of relevance without eliciting privacy anxiety (Feng, 2025). Therefore, purchase intentions can be preserved or even increased even when the degree of personalization is high as trust can be established by presenting the ad as a truly useful one.

In the light of the Elaboration Likelihood Model (ELM), trust is a peripheral signal that enhances the credibility of the message. Consumers are more likely to use the central route when they trust the brand and the message is relevant to the consumer and customized. This greater processing inspires more powerful attitudes, which ultimately forecast the purchase intentions. Trust also adds

to the persuasive qualities of customised content, and it is more likely to translate attention to behavioural intentions.

The trust is even more important in the context of the manufacturing sphere in Pakistan. There is limited regulation enforcement, inconsistent digital literacy, and historical cases of online frauds which make many consumers in the emerging markets have cautious behaviour towards online transaction (Jalivland et al. 2025). Hence, the personalized display advertising should focus on developing a trusting relationship, which is established by being authentic, transparent, and guaranteeing privacy as these markets would develop purchase intention (Varnali, 2021). The successful brands in the area of building digital trust can be more likely to utilize the tool of personalized advertising to influence consumers choices.

In general, the influencing relationships between trust in personalized display advertisement and user purchase intention are direct and strong (De Battista et al. 2021). Trust leads to perceived risk reduction, message credibility, positive attitude promotion and negative affective responses to personalization reduction (Varnali, 2021). In the case when the user trusts the brand, he or she will see personalized advertisements as meaningful and suitable, and these ads will be much more likely to be purchased (Hollebeek et al. 2024). Therefore, trust acts as a facilitator and a magnifier of the success of personalized advertising campaigns.

### **1.3 Theoretical Framework of Study**

To provide a theoretical background of this study, the researcher focused on two complementary theories namely the Elaboration Likelihood Model and the Technology Acceptance Model which together offer a holistic explanation of the role of content relevance and perceived personalization in display advertising in the purchase intentions of users in the manufacturing sector in Pakistan. These theories have been widely used in the existing literature such as An & Ngo (2025) applied Technology Acceptance Model while Behe et al (2013) applied Elaboration Likelihood Model to ascertain the role of personalized content display advertising in shaping user purchase intentions.

#### ***1.3.1 Elaboration Likelihood Model***

The Elaboration Likelihood Model (ELM) is a model that was formulated by Petty and Cacioppo in 1980 (Petty & Briñol, 2012) to describe the manner in which people process persuasive messages using two cognitive pathways: the central route and the peripheral route. The central route is where one is keen on what they are saying, whereas the peripheral route is based on surface features like images, credibility of the source or feelings. Relevance of content in the case of

personalized display advertisement is a decisive factor in the path consumers take as pointed out by Deng (2025) and Pan (2024). The more the advertising material is perceived to be relevant to the personal needs and interests, the more people will be inclined to interact through the central route, resulting in the development of more significant, long-lasting intentions to purchase (Thangarajan, 2025; Tuan et al, 2025). On the other hand, in the case of irrelevant content, consumers can process information at a shallow level leading to weaker or shorter purchase intentions. This theoretical lens is particularly important in the Pakistan manufacturing industry, in which consumers are becoming more and more exposed to digital advertisements, yet are still picky about the messages they actually respond to. Relevant and customized advertising messages have the potential to induce more elaboration of the cognitive process, enhancing trust and raising the chances of purchase as pointed out by Nimako et al (2025). ELM thus aids in understanding the reason why content relevance is an important factor that drives purchase intentions which is in line with the first aim of this research.

ELM describes the mental mechanisms by which people assess persuasive messages and it provides two possible directions of information processing: the central route and peripheral route (Vadiya and Karnawat, 2023). These channels depend upon the motivation, capacity and interest of the individual receiving the message. Kamoopuri and Sengar (2024) stated that ELM is at the heart of the discussion in the context of personalized display advertising on the reasons as to why some forms of personalized content result in greater purchase intent compared to generic advertising.

Central route entails profound and thoughtful attention on message content where the consumers make keen consideration of the relevance, credibility, and usefulness of information contained in the message (Ahmed, 2024). Personalized content display advertising fits perfectly well into this path since its essence is to provide users with messages, which resonate with their interests and preferences and their browsing behaviour (Chen et al. 2024). When the consumers feel that the advertisement is personally relevant, the more motivated they would be to engage in a cognitive processing of the message (Hsiao et al. 2022). ELM implies that high relevance messages cause greater levels of elaboration resulting in stronger and more lasting attitudes (Makudza et al. 2024). The content relevance and perceived personalization are important constructs in this research that invoke the central-route processing in creating a stronger user purchase intention.

On the other hand, the peripheral route entails little mental processing, in which people can use superficial reactions like appeal of visual images, emotional context or brand recognition. Personalized display advertising is also in effect within this route through customized images, culturally appealing indications, and eye catching design (Erliana, 2025). These cues have an effect on the attitude of consumers even when they are indirectly on the message. So, in case of non-user analysis of the content, the purchase intention may still be influenced by the personalized ads by means of peripheral persuasion (Percy-Campbell et al. 2024). This two channel flexibility ensures that personalized display advertisement would especially be effective in a wide spectrum of digital settings, such as in the manufacturing sector in Pakistan, where consumer participation could range extensively.

Moreover, ELM assists in clarification of negative moderating effects of perceived intrusiveness. In the case of excessive personalization or invasion upon their privacy, the consumers might experience uneasiness hence the less desire to process the message through the central route (Kumar et al. 2025). Negative affect like irritation and privacy distract elaboration by sweeping users off cogent examination in favor of rejection or avoidance (Iyelolu et al. 2024). In this way, ELM is a theory that explains that the personalised advertising should be well-balanced: the higher the relevance the more elaboration, the higher the intrusiveness the less elaboration (Boerman and Smit, 2023). This justifies the fact that perceived intrusiveness is added as a variable to the study to affect the relationship between personalized content and purchase intention (Agarwal et al. 2023). ELM is also a supplement to the part of trust in the present study. Trust serves as a central route facilitator and peripheral cue. Consumers are ready to follow the personalized messages more in case they trust the brand, elaboration is greater, and purchase intention is stronger (Huang et al. 2023). Meanwhile, trust as a peripheral cue may contribute to the boost of acceptance when the messages are not processed thoroughly by consumers (Jalivland et al. 2025). Such a two-fold role makes trust an indispensable mediator that enhances the influence of relevance and personalization on the purchase intention.

On the whole, ELM facilitates the present research by justifying how individualized content display advertisement stimulates persuasion with elaboration based on relevance and peripheral cues. It offers a robust theoretical justification to the objectives of incorporating variables of content relevance, perceived personalization, trust, and perceived intrusiveness hence assisting in

explaining the processes by which personalized advertising affects purchase intention in the manufacturing industry of Pakistan.

### ***1.3.2 Technology Acceptance Model***

A complementary viewpoint is the Technology Acceptance Model (TAM) developed by Davis (1989), which is based on the adoption of technology-driven systems. TAM suggests that the two important constructs are perceived usefulness (PU) and perceived ease of use (PEOU) in determining the user acceptance of technology. Perceived personalization in advertising can be considered a technological innovation, which improves the consumer experience through the provision of targeted content (Chandra et al, 2022). This argument is further reinforced by An & Ngo (2025), who affirmed that the more consumers find personalized display advertising useful, i.e. helping them find the relevant products in an effective manner, the more likely they will develop positive attitudes towards the ads and, consequently, the higher the purchase intentions. Moreover, in case the personalized system is seen as easy to interact with, the chances of acceptance are even higher. This is especially so in the case of the Pakistan manufacturing industry, where consumers are moving towards digital marketing technologies at a different pace. Personalization that is effective and not too easy or too useful can build more trust and interaction with advertising content. Nevertheless, inadequate personalization or excessive complexity can create doubt or opposition, which will undermine the intentions to purchase as pointed out Wang et al (2022b) and Liu et al (2022). TAM, therefore, provides a theoretical foundation to the second aim of this research, which examines how the perceived personalization affects the user purchase intentions.

TAM has two main constructs which explain behavioural intention which include Perceived Usefulness (PU) and Perceived Ease of Use (PEOU). These constructs will affect the attitude of user, and hence influence their intention to use or adopt a technological innovation. Within the frameworks of the present research, in which the problem of personalized display advertising depends largely on digital tracking, algorithmic profiling, and personalized message delivery, TAM provides a powerful conceptual framework against which the interpretation of personalized advertisements and its associated outcomes in terms of purchase intention are considered.

To begin with, TAM contributes to the research by describing the effect of perceived personalization on perceived usefulness. To the user, when the specific display advertisements are shown depending on their needs, likes and dislikes or recent browsing, then they take this as less

helpful and relevant compared to the general messages. This perceived utility lowers the mental effort, makes the decision process easier and perceived efficiency of the advertisement is enhanced. In a very competitive digital market, particularly in the manufacturing industry in Pakistan, personalized advertisement that offers relevant product recommendations, informative information or convenient links directly fulfills the needs of the consumers as per their utilitarianism demands. As such, personalization is a technological aspect that supplements PU, which raises the chances of users reacting positively and developing purchase intentions.

Second, TAM underscores the value of Perceived Ease of Use in responding to personalized advertising by consumers. Digital types of advertisements, including display advertising, a clickable product recommendation, or embedded call to action buttons, minimise the number of actions that a consumer needs to undertake to learn about a product or make the purchase. This functional ease can especially be appreciated in markets where the level of digital literacy differs. At the point of making personalized ads that are easy to comprehend, navigate or give straight forward purchase opportunities, they enhance PEOU, and this helps in positively influencing consumer attitudes towards the ad. An increase in ease of use decreases the level of friction in the decision making process and parts the users to a greater extent of making purchase intentions.

Also, TAM can be used to moderate the effect of another variable in the study which is trust. In online trading, trust increases the perceived usefulness by diminishing the doubt regarding the privacy of data, authenticity of advertisement, and the quality of products. When the consumers have a positive attitude towards the brand that ensures the delivery of the personalized advertisement, the chances that the personalized content will be considered as something useful instead of being viewed as a manipulation of their feelings are increased. Trust is also a facilitator to the perceived ease of use because consumers prefer dealing with ads by trusted brands. This confidence-based improvement of PU and PEOU eventually reinforces the intention to purchase, which points to the fact that the theme of TAM is conceptually consistent with the consideration of trust as a factor in the research model.

TAM also helps the study to include the perceived intrusiveness as a countering force. In the case of excessive personalization, consumers will feel that their information is being over-utilized or abused, lowering their perceived utility as well as ease of use. Intrusive adverts are known to raise the thought processes, interfere with the decision-making, and cause psychological incongruence thus reducing the constructs of TAM and undermining the intention to purchase. This study, in

addition to the perceived usefulness, incorporates the concept of perceived intrusiveness into the model to introduce the concept of the boundary conditions that are used to define where technology-based personalization is useful or counterproductive.

Lastly, TAM offers a theoretical view of the importance of customized content display advertising to its role in influencing purchase intention in the new market such as Pakistan. The more consumers are exposed to digital advertising technologies, the more usefulness and usability will become the major predictors of purchase behaviour. One-to-one advertising in cases where it is credible, pertinent, and not complicated is in line with the key constructs of TAM and hence its effectiveness as a persuasive asset. In short, TAM can be applicable to the present study because it explains the effect of perceived usefulness, ease of use, trust and intrusiveness on consumer acceptance of personalized display advertising and consequently on the user purchase intention.

Combining ELM and TAM, this research study will embrace the psychological processing of the advertised content and the technological acceptance of personalization. ELM emphasizes the relevance of the message in inducing the deep engagement, whereas TAM emphasizes the significance of the perceived usefulness and ease of use in motivating the consumers to accept personalized advertising. Collectively, the theories offer a balanced approach to examine the influence of personalized display advertising on purchase intentions, which also offers both behavioral and technological information in the context of the Pakistan manufacturing sector.

## 2 Methodology of the Empirical Research on the Influence of Display Ads on User Purchase Intention.

### 2.1 Purpose of the Research and Research Model

The current research seeks to examine the impact of personalized display advertisement on purchase intentions of the users based on four important determinants, i.e. content relevance, perceived personalization, perceived intrusiveness, and perceived trust. These variables constitute key aspects of contemporary digital advertisements and directly determine how the online marketing messaging is reacted to by the consumers. As display advertising has more and more evolved into a data-driven business, organizations are trying to customize messages in a never-ending fashion, depending on user browsing history, interests, demographics, and online behavior. But again, these characteristics have some degree of difference in the response of consumers to such targeted communications depending on their perception of these characteristics.

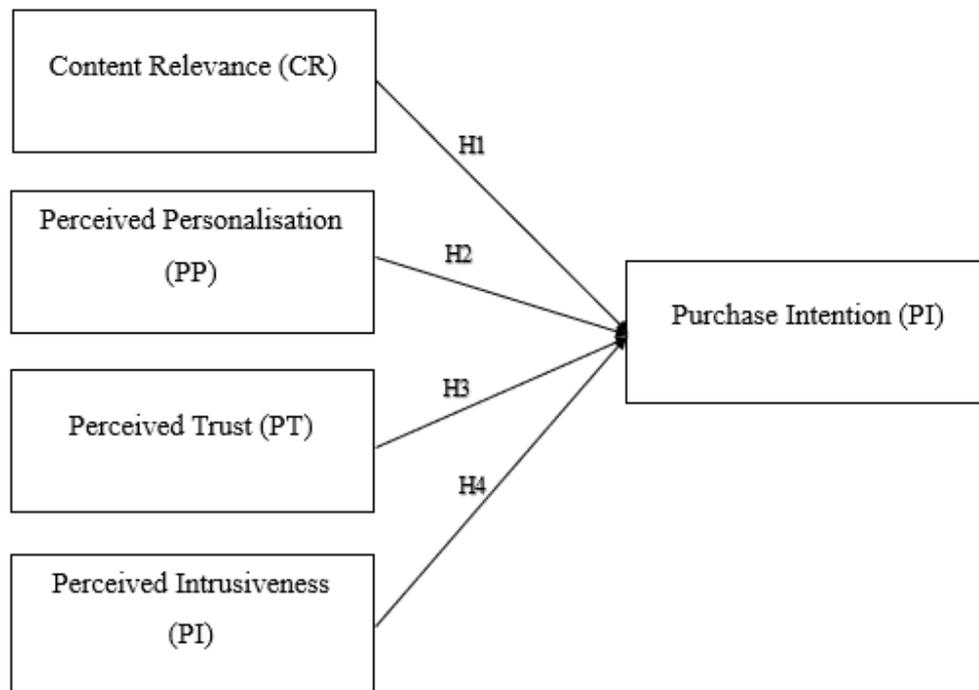


Figure 1 Research Model, Developed by Author

Past research findings have demonstrated that content relevance and personalization improve user interaction and behavioral intentions through the ability to match personal needs and preferences (Meena, 2025; Fan et al., 2024). Meanwhile, the issue of privacy intrusion and advertising hyperloads indicate the presence of perceived intrusiveness as the essential factor that drives

consumer resistance (Mican and Sitar-Taut, 2024). Also, a significant role of trust in online advertisements has become a critical contributor to perceived risk reduction and higher consumer intentions to buy online (Jily et al., 2025; Gomes et al., 2022). This research model, thus involves the following four stimulus factors which are incorporated to examine the overall influence of these factors on the user purchase intention.

The suggested model makes use of the theory of the Stimulus-Organism-Response (SOR) that explicates the extent to which external marketing stimuli can change the internal psychological states and eventually predetermine the behavioral results. In this research, Stimulus will mean personalized advertising features such as the relevance of the content, the perceived personalization, the perceived intrusiveness, and the perceived trust (Li and Peng, 2021). Organism component entails the cognitive and emotional judgment of these advertisements by the user and finally a purchase intention is developed (Alwan and Alshurideh, 2022). Lastly, the Response is the desire of the user to buy and this is the ultimate behavioral response that the consumer has towards the shown advertisement.

As the concept of personalized advertising has become common in numerous areas of the digital space, the current research is aimed at active online users that tend to be exposed to display advertisements in the course of their internet navigation (Yang and Ha, 2021). The proposed model can be tested in the proposed research to find out more information about the elements of personalized display advertising that play a significant part in improving purchase intention and what elements could cause the negative consumer perceptions (Yones and Muthaiyah, 2023). The results will be added to the current literature, and offer practical implications to the marketers in need of developing more effective, believable and less forceful advertising campaigns.

***H1: Content Relevance has positive and significant impact on user purchase intention***

The relevance of content is the relational content to consumer needs and interests and the contextual requirements. Once advertisement conveys information that is meaningful and motivated by need, the consumers will think of it as helpful and useful in making decisions, which will have more positive behavioral intentions including purchase (Pillai et al., 2022). Previous empirical research suggests that relevance increases message persuasiveness by generating the existing preference and minimizing the cognitive load in decision-making (Guo and Jiang, 2025; Segjin and Van Ooijen, 2022). Also, the content is relevant, which causes irritation to be minimized and perceived informativeness of display advertisements to be more significant, which

subsequently boosts engagement and purchase intentions (De Keyzer et al., 2022). Individual advertising studies have demonstrated that relevance leads to the development of a good consumer-brand relationship because of higher resonance with personal interests (Shumanov et al., 2022). Research in the e-commerce domain indicates that customers who are shown the appropriate advertisements tend to click, investigate products on offer, and transform into buyers (De Groot, 2022). Thus, content relevance is a major process that changes attention into a purposive action. All in all, earlier literature is solid in that consumer purchase intention is highly enhanced by the increased relevance of the content in personalized display advertising because it enhances the perceived usefulness, satisfaction and action intentions.

***H2: Perceived Personalisation has positive and significant impact on user purchase intention.***

Perceived personalization refers to the ability of consumers to acknowledge that the advertisements are personalized with regards to their personal traits, preferences, or behaviours (Meena, 2025). Current empirical evidence revealed that personalization improves the quality of ads by causing a sense of recognition and self-relevance, which intensifies persuasion (Fan et al., 2024). Personalization has also been found to create a sense of perceived value and lessens information overload that contributes to better cognitive assessment and consumer purchasing behavior (Mican and Sitar-Taut, 2024). Research studies on the internet retail setting depict that customers are more willing to respond to customized advertisements because they believe that the customized advertisements are more suited to their needs and lifestyles (Gomes et al., 2022). Moreover, the role of personalization in positive attitudes toward brands is also associated with the strengthening of emotional attachment and perceived convenience in the process of shopping (Li and Peng, 2021). Other recent findings also emphasize the fact that personalization contributes to increased sense of power and enhanced comfort in decision making, which eventually drives purchasing behaviours (Alwan and Alshurideh, 2022). Hence, earlier empirical studies affirm that perceived personalization is an essential element in broadening the purchase intention because it produces more relevance, emotional attachment, and the perceived consumer value in display advertising.

***H3: Perceived trust in display advertisement positively and significantly affects purchase intentions of users.***

Perceived trust in advertising involves the influence of the consumer in believing that the advertisement is truthful, dependable, and not manipulative (Harrigan et al., 2021). On the web,

consumer skepticism is difficult to overcome without trust in relation to the use of data and personalized message (Fatimah and Adinugraha, 2023). Empirical studies reveal that trust increases the readiness of consumers to take a positive decision in relation to a brand, as it guarantees the credibility and lessening the perceived risk (Wu and Huang, 2023). Users put their trust into digital advertising and feel confident in making a claim of the product and more inclined to make a purchasing decision (Shang et al., 2023). Trust is the basis of consumer acceptance of information-based recommendations in personalized advertising (Li and Peng, 2021). Research indicates also that trust plays an important role in e-commerce environment and decreases uncertainty and information asymmetry which affects conversion behavior (Hanaysha, 2022). Overall, the existing literature proves that increased trust in display advertising can contribute greatly to purchase intentions by increasing credibility, confidence, and perceived authenticity.

***H4: Display advertising perceived intrusiveness has a significant and positive effect on user purchase intentions.***

Perceived intrusiveness is experienced when the consumers believe that the advertising interferes with their objectives or invades their privacy (Anisah and Miswanto, 2021). According to most studies, intrusiveness enhances irritation and avoidance behavior that diminishes the purchase intention (Vijayakumar et al., 2024). Nevertheless, other researchers have suggested that there are still some intrusive strategies that may generate attention and curiosity leading to the purchase behavior, including retargeted advertising and pop-ups that appeal to the concept of scarcity (Thavorn et al., 2022). Intrusive consumer behavior can be tolerated by the highly involved employees when the product category is either important or urgent (Alhelay et al., 2025). Performance-based marketing studies also indicate that aggressive communications can arouse impulsive behavior when a user is already in the purchase funnel (Alwreikat and Rjoub, 2021). In this way, although intrusiveness is more negative in its effects, it can (under proper psychological conditions) arouse more intense reactions and stimulate more purchase intention. This is why, the relationship is only positive when the product involvement of the consumers is high or when the perceived value of the advertising is big.

## **2.2 Research Design, Instrument and Scales, Sampling Method.**

This study aims at investigating how (personalized) display advertising (content relevance, perceived personalization, perceived intrusiveness, and trust) affects user purchase intentions. Past

research on purchase intentions of consumers in online advertising settings has focused mostly on the quantitative research approach, in which researchers can test the hypotheses concerning relations among variables and obtain generalized conclusions (Bleier and Eisenbeiss, 2015; Kim and Han, 2020; Zahedi and Heaton, 2020). Thus, the quantitative research design was chosen in relation to the current study to test the hypotheses proposed and guarantee the reliability of findings.

The main data of this study will be gathered using a structured questionnaire survey questionnaire using online platform and based on instruments borrowed out of previous validated scales. All constructs will be measured using a five-point Likert scale that will go through 1 = Strongly Disagree to 5 = Strongly Agree. The specified method of an electronic survey can be deemed as appropriate because of its affordability, increased coverage, and the possibility to target more respondents within a rather limited period (Bryman and Bell, 2021).

The online questionnaire is to be distributed via social media channels, Facebook, Whatsapp, and Instagram, which are expected to reach the active internet users who are often exposed to display advertisements, which are personal. The convenience sampling strategy will be adopted because it is popular in the consumer behavior field where the population is vast and geographically stretched (Etikan et al., 2016). This research will have a minimum of 150 respondents as the target sample size because this is believed to be enough to carry out correlation and regression-based analysis using IBM SPSS. In this way, the most suitable and feasible options of the study are the online survey distribution strategy and convenience sampling technique.

#### Research Instrument and Scales.

The primary goal of this research is to investigate the impact of the features of the personalized display advertisement on the user purchase intentions. Given the fact that the users are different because of the way they consider and react to online advertisements depending on their individual needs, preferences, and the level of online engagements, a systematized and standardized tool was necessitated to elicit the correct and similar answers among the varied group of participants. Thus, a quantitative method, a survey form, has been selected to conduct the study, which is suggested by the past research in consumer behavior and online advertising (Aguirre et al., 2015; Kim and Han, 2020).

The questionnaire will have two sections. The respondents were first presented with screening questions in the first section and only those who fit the criteria of the survey namely regular internet

users who have seen personalized display advertisements were allowed to complete the survey. This was to make sure that the participants were adequately acquainted with the online advertisements to give the items appropriate responses.

The second part of the survey contained 25 confined questions that were planned to assess the fundamental constructs of the research model: Content Relevance, Perceived Personalization, Perceived Intrusiveness, Perceived Trust and User Purchase Intentions. These measures were based on already accepted measurement scales that are extensively used in the digital marketing literature. Each construct contained five statements as there are several dimensions of user perception of personalized display advertising.

A five-point Likert scale was used to gather uniform attitudinal responses in each of the variables to gauge a 1 = Strongly Disagree to 5 = Strongly Agree. Such a method enables participants to choose the most suitable option of response to represent their views and provides the reliability that the factor-level statistical analysis should have. The survey questions were grouped logically to enhance clarity and comprehension and assist the respondents to derive the flow of the research and assess the various statements related to advertising separately. This well-organized tool provides uniform data gathering, which allows testing hypotheses successfully and makes valid conclusions on the impact of personalized advertising features on user purchases intentions.

Variability	Description	Measurement	References
Content Relevance	<ol style="list-style-type: none"> <li>1. The display ads I see online usually match my personal interests.</li> <li>2. The content of display ads is relevant to my current needs.</li> <li>3. Display advertising provides useful information about products I like.</li> <li>4. Display ads often reflect my search or browsing activities accurately.</li> <li>5. The products shown in display ads are usually attractive to me.</li> </ol>	5 Point Likert Type Scale	Fan et al., (2024)

Perceived Personalisation	<ol style="list-style-type: none"> <li>1. Display ads seem to be tailored to my preferences.</li> <li>2. I feel that display ads recognize my shopping behavior.</li> <li>3. Personalized ads make me feel like brands understand my interests.</li> <li>4. The ads I see are personalized based on my online activity.</li> <li>5. Personalized advertising makes product recommendations that suit me.</li> </ol>	5 Point Likert Type Scale	Shumanov et al., (2022)
Perceived Intrusiveness	<ol style="list-style-type: none"> <li>1. Display ads interrupt my online activities.</li> <li>2. I find display ads annoying when browsing content.</li> <li>3. Display ads often appear at the wrong time.</li> <li>4. I feel my privacy is intruded upon through personalized ads.</li> <li>5. Display ads disrupt my concentration while using websites or apps.</li> </ol>	5 Point Likert Type Scale	Alwreikat and Rjoub (2021)
Perceived Trust	<ol style="list-style-type: none"> <li>1. I find display advertisements trustworthy.</li> <li>2. I believe the information in display ads is reliable.</li> <li>3. I trust the brands that advertise through personalized display ads.</li> <li>4. I feel that personalized ads are not misleading.</li> </ol>	5 Point Likert Type Scale	Harrigan et al., (2021)

	5. Display ads make honest claims about products or services		
Purchase Intention	<ol style="list-style-type: none"> <li>1. Personalized display ads encourage me to consider purchasing the products shown.</li> <li>2. I am likely to buy a product if it is advertised in a relevant and personalized way.</li> <li>3. Display ads motivate me to explore more about the advertised product.</li> <li>4. I often end up purchasing products after engaging with display ads.</li> <li>5. I would buy a product because its advertisement appeals to my needs</li> </ol>	5 Point Likert Type Scale	Thavorn et al., (2022)

*Table 1 Measurement Constructs*

### **Sampling Method**

The research used non-probability convenience sampling method to achieve the target group of participants that are active users of online platforms and consistently view customized display advertising. The convenience sampling technique is applicable in consumer behavior and digital marketing research studies because it is practical and has the ability to reach a large population of participants when the target population is large and challenging to comprehensively list (Etikan et al., 2016). Given that the aim of this study is to examine user perceptions as far as online advertisements are concerned, internet shoppers, online information seekers, and online socialists are the most appropriate population.

The sampling frame will comprise of users that have encountered display advertisements on websites or social media. Since the study is voluntary, the respondents were enlisted via the online platform in Facebook communities, WhatsApp connections, LinkedIn networks, and Instagram

groups. Convenience sampling was the best approach to use in conducting this study because of the availability and low cost of online outreach.

It was held that a minimum of 150 respondents would be good enough to provide sufficient statistical power to regression analysis and hypothesis test in IBM SPSS. This sample is in accordance with the sample used in past researches in the digital advertising field, which suggested that a sample of at least 150 was sufficient to conduct a quantitative validation (Hair et al., 2019). Thus, convenience sampling allowed the effective collection of data and at the same time allowed the research to gather information on a useful and sufficient number of respondents.

### 3 Result of the Research

#### 3.1 Sample Description

To carry out the analysis, the respondents were initially provided with demographic questions on age and gender to make sure that the sample traits were competent to carry out this research. One hundred and fifty valid answers were received among people who are active online users and have knowledge about display advertisement. All the responses provided were verified thoroughly and there were no cases where the responses lacked required data or were invalid and that is why the final analysis was made of the 150 participants.

Basing on the distribution of the respondents in terms of gender, Table 3 depicts that 36 males and 114 females took part in the survey. This translates to 24.0 percent males who responded and 76.0 percent females who responded which represents a large number of females in the sample. The cumulative percentage prove that there were no responses missing in the final dataset.

What is your gender?	Frequency	Percent	Valid Percent	Cumulative Percent
Male	36	24.0	24.0	24.0
Female	114	76.0	76.0	100.0
Total	150	100.0	100.0	

*Table 2 Respondents by Gender, compiled by Author*

The second demographic factor that was investigated in the study was the age of the respondents. Respondents were to choose the age bracket based on the predetermined sets that concerned the standard average consumer demographics. As the given study involves adult participants, who actively pursue online browsing and advertising exposure, all of the respondents were aged 18 and higher.

The greatest age group of the respondents as illustrated in Table 3 is the 18-25 years that constitute 57.3 percent of the sample. This means that over 50 per cent of the participants fall in a younger demographic bracket that is generally very active on digital platforms and are also often subjected to customized online advertisements. The second largest group is the number of 26-34 years, and it is 32.0. In the meantime, the population of respondents aged 35-44 years amounts to 6.7 percent, and the share of the population over 44 years is as low as 4.0 percent. The cumulative percentage validates the fact that all 150 responses were legit and subject to analysis.

Which age group do you fall into?	Frequency	Percent	Valid Percent	Cumulative Percent
18-25	86	57.3	57.3	57.3
26-34	48	32.0	32.0	89.3
35-44	10	6.7	6.7	96.0
Above 44	6	4.0	4.0	100.0
Total	150	100.0	100.0	

*Table 3 Respondents by Age Group, compiled by author*

Since this study focuses on the consumer perceptions towards personalized display advertising, it was important to consider that the respondents had to be regular users of the social media sites, where this kind of advertising is often observed. Thus, the respondents were requested to answer the question about whether they actively use social media in their everyday activities. This question was used to establish that the target sample is suitable in assessing the effectiveness of online advertising. Table 4 below shows that all 150 respondents (100 percent) said that they are active users of social media. This proves that the whole group of participants is incredibly applicable to this study situation and there were no responses that were left out of analysis due to the same criterion. The outcome underlines that the social media still remains a central digital space with regard to communication, information seeking, and exposure to the digital advertisements.

Do you use social media actively?	Frequency	Percent	Valid Percent	Cumulative Percent
Yes	150	100.0	100.0	100.0

*Table 4 Respondents by Social Media Usage, Compiled by Author*

### **Reliability test of scales**

A reliability test was done before proceeding to do any other statistical analysis to make sure that the measurement scales in the questionnaire displayed an acceptable degree of internal consistency. Cronbach alpha ( $\alpha$ ) was chosen as the indicator of reliability, and the data were collected were processed with the help of the IBM SPSS statistics software. As Nunnally (1978) says, values of Cronbach alpha more than 0.70 are acceptable and this means that there is a satisfactory amount of reliability in the use of behavioral research.

Four out of five constructs Content Relevance ( $\alpha = 0.889$ ), Perceived Personalisation ( $\alpha = 0.874$ ), Perceived Trust ( $\alpha = 0.845$ ), and Purchase Intention ( $\alpha = 0.874$ ) had Cronbach alpha values that were well above the recommended value, as shown in Table 6. This implies that these measurement scales have a high internal consistency and can be used in testing hypotheses.

Nevertheless, the construct Perceived Intrusiveness ( $\alpha = 0.319$ ) had a much lower level of reliability. Any Cronbach alpha value less than 0.50 implies low internal consistency, i.e. this scale was not doing a good job in measuring what it was designed to measure. In spite of the fact that the items were initially modified after the existing literature, they could have had an effect on the inconsistent judgments of the respondents due to the variations in the sample features, the interpretation of intrusive content or the wording of the items. This drawback will be recognised in subsequent parts of this study.

In general, the findings indicate that most of the scales employed in this research study are valid and can be utilized with no doubt to conduct further analyses.

Scales	Cronbach's Alpha
Content Relevance (CR)	0.889
Perceived Personalisation (PP)	0.874
Perceived Trust (PT)	0.845
Perceived Intrusiveness (PI)	0.319
Purchase Intention (PRI)	0.874

*Table 5 Cronbach's alpha for research scales, compiled by author*

### 3.2 Research of the Impact of Display Advertisement on Purchase Intention

**H1: Content Relevance has positive and significant impact on user purchase intention.**

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.789 <sup>a</sup>	.622	.619	.48145
a. Predictors: (Constant), CR				

*Table 6 Model Summary for H1, Compiled by Author*

ANOVA <sup>a</sup>						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	56.441	1	56.441	243.496	.000 <sup>b</sup>
	Residual	34.306	148	.232		
	Total	90.747	149			
a. Dependent Variable: PRI						
b. Predictors: (Constant), CR						

*Table 7 ANOVA for H1, Compiled by Authors*

Coefficients <sup>a</sup>						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.031	.170		6.069	.000
	CR	.732	.047	.789	15.604	.000
a. Dependent Variable: PRI						

*Table 8 Coefficient for H1, Compiled by Authors*

The correlation between Content Relevance and Purchase Intention is strongly positive with the value of the correlation coefficient indicating this, ( $R = 0.789$ ). The model predicts about 62.2 percent of the variation in the purchasing intention of consumers ( $R^2 = 0.622$ ) meaning that content relevance is a very significant predictor of purchase intention in captivated display advertising.

The statistical significance of the model is also supported by the results of the ANOVA where the F-value ( $F = 243.496$ ) was high with a significance value of  $p = 0.001$ , which demonstrates that the regression model is indeed fit and the predictor does play a significant role on the dependent variable. In addition, in the table of coefficients, it is shown that Content Relevance is of great importance to Purchase Intention ( $b = 0.789$ ,  $t = 15.604$ ,  $p < 0.001$ ). The coefficient ( $B = 0.732$ ) remains unstandardized implying that consumer purchase intention will rise by 0.732 units with every unit rise in perceived content relevance. On the whole, these findings prove the correctness of the model and the hypothesis. Thus, the results suggest that H1 can be accepted, proving that

the relevance of content in personalized display advertisements has an important role in intending to purchase it.

**H2: Perceived Personalisation has positive and significant impact on user purchase intention.**

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.656 <sup>a</sup>	.430	.426	.59121
a. Predictors: (Constant), PP				

*Table 9 Model Summary for H2, Compiled by Author*

ANOVA <sup>a</sup>						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	39.017	1	39.017	111.627	.000 <sup>b</sup>
	Residual	51.730	148	.350		
	Total	90.747	149			
a. Dependent Variable: PRI						
b. Predictors: (Constant), PP						

*Table 10 ANOVA table for H2, Compiled by Author*

Coefficients <sup>a</sup>						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.675	.189		8.842	.000
	PP	.581	.055	.656	10.565	.000
a. Dependent Variable: PRI						

*Table 11 Coefficient table for H2, Compiled by Author*

The regression analysis indicates that there is a relatively strong positive relationship between Perceived Personalisation and Purchase Intention ( $R = 0.656$ ). This implies that consumers who feel that the advertisements are more personalized have more chances of making a purchase. The

model also has a high predictive value of perceived personalisation on consumer behavioral intention, with 43.0% of the variance in purchase intention explained by the model ( $R^2 = 0.430$ ). The ANOVA output shows that the regression equation is statistically relevant, which is manifested by the high F-value ( $F = 111.627$ ) and the level of significance of  $p = 0.001$ . This validates that perceived personalisation plays a major role in the elucidation of consumer intentions to purchase. According to the coefficients table, Perceived Personalisation has a positive significant effect on Purchase Intention with the support of standardized beta value ( $b = 0.656$ ), and a significant t-value ( $t = 10.565$ ,  $p < 0.001$ ). This unstandardized coefficient ( $B = 0.581$ ) suggests that an increase in the level of perceived personalisation by a unit causes a consumer to have an increase in the purchase intention by 0.581 units. According to these findings, the results support the regression model and prove that H2 is upheld. This implies that the more consumers feel that online display advertisements are personalized basing on their needs and preferences, the higher the possibilities of the consumers purchasing advertised products.

**H3: Perceived Trust has positive and significant impact on user purchase intention**

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.753 <sup>a</sup>	.568	.565	.51488
a. Predictors: (Constant), PT				

*Table 12 Model Summary for H3, Compiled by Author*

ANOVA <sup>a</sup>						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	51.511	1	51.511	194.304	.000 <sup>b</sup>
	Residual	39.236	148	.265		
	Total	90.747	149			
a. Dependent Variable: PRI						
b. Predictors: (Constant), PT						

*Table 13 ANOVA table for H3, Compiled by Author*

Coefficients <sup>a</sup>						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.646	.217		2.982	.003
	PT	.795	.057	.753	13.939	.000

a. Dependent Variable: PRI

*Table 14 Coefficient table for H3, Compiled by Author*

The regression findings reveal that there is a high positive relationship between Perceived Trust and Purchase Intention ( $R = 0.753$ ). This indicates that the more consumers trust personalized display advertising, the more they get the intention of buying the advertised products. The model accounts 56.8 percent of the purchase intention ( $R^2 = 0.568$ ), which proves that perceived trust is a predictive factor that has an impact on consumer buying behavior in online advertisement situations. The ANOVA test proves that the model is statistically significant, where the value of  $F = 194.304$  exceeds the value of 0.001, and the p-value is lower. This finding confirms that the perceived trust has a significant role in explaining the difference in consumer purchasing intentions.

This correlation is further supported by the coefficients table which indicates that Perceived Trust has a significant positive influence on the Purchase Intention with the standardized beta coefficient ( $b = 0.753$ ) and high t-value ( $t = 13.939$ ,  $p < 0.001$ ). The coefficient of perceived trust ( $B = 0.795$ ) suggests that an increase in the level of perceived trust by one unit causes an increase in purchase intention by 0.795 units, which is a significant effect size. These statistical results are clear evidence of the perceived hypothesis according to the regression analysis. Thus, H3 is confirmed, and it is proved that the consumers who have more trust in individual display advertising are much more likely to make a purchase decision.

**H4: Perceived Intrusiveness has positive and significant impact on user purchase intention**

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.029 <sup>a</sup>	.001	-.006	.78272
a. Predictors: (Constant), PI				

*Table 15 Model Summary for H4, Compiled by Author*

ANOVA <sup>a</sup>						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	.075	1	.075	.122	.728 <sup>b</sup>
	Residual	90.672	148	.613		
	Total	90.747	149			
a. Dependent Variable: PRI						
b. Predictors: (Constant), PI						

*Table 16 ANOVA table for H4, Compiled by Author*

Coefficients <sup>a</sup>						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	3.743	.389		9.614	.000
	PI	-.040	.114	-.029	-.349	.728
a. Dependent Variable: PRI						

*Table 17 Coefficient Table for H4, Compiled by Author*

The regression outcomes reveal that Perceived Intrusiveness and Purchase Intention have a very weak correlation ( $R = 0.029$ ). The coefficient of determination ( $R^2 = 0.001$ ) indicates that perceived intrusiveness explains only 0.1 percent of the variance of purchase intention and this effect size is very small and not statistically significant. This implies that the intrusiveness as perceived is not significant to predicting purchase intentions of consumers in this sample.

The insignificance of the model is also confirmed by the ANOVA table where the F-value ( $F = 0.122$ ) and significant level ( $p = 0.728$ ). This confirms the fact that regression model does not give a statistically significant explanation of the dependent variable.

Also, the coefficients table shows that Perceived Intrusiveness is negatively, but insignificantly correlated with Purchase Intention ( $b = -0.029$ ,  $t = -0.349$ ,  $p = 0.728$ ). The unstandardized coefficient ( $B = -0.040$ ) indicates that the higher the perceived intrusiveness the smaller purchase intention although this effect is not significant enough and statistically insignificant to make any meaningful conclusions.

In accordance with the results, the formulated hypothesis (H4) of perceived intrusiveness as a significant factor affecting purchase intention cannot be approved. This does not mean, however, that in the context of this study, users might ignore, or accept intrusive advertising features without letting them affect their buying behavior - particularly when ads are still useful or relevant.

<b>Hypothesis</b>	<b>Description</b>	<b>Status</b>	<b>p-value</b>
H1	<i>Content Relevance has positive and significant impact on user purchase intention</i>	Accepted	< .001
H2	<i>Perceived Personalisation has positive and significant impact on user purchase intention.</i>	Accepted	< .001
H3	<i>Perceived Trust has positive and significant impact on user purchase intention</i>	Accepted	< .001
H4	<i>Perceived Intrusiveness has positive and significant impact on user purchase intention</i>	Rejected	>.001

*Table 18 Summary of hypotheses testing, compiled by author*

### **3.3 Explanation of Research Results**

#### **H1: Content Relevance and Purchase Intention (Supported).**

The results of the first hypothesis prove that the relevance of content is the strong and significant positive factor on user purchase intentions. The regression findings indicate very significant impact ( $b = 0.789$ ,  $p < 0.001$ ) and a significant value of correlation ( $R = 0.789$ ). This is an indication that when consumers feel that display advertisements are relevant and very much related to their needs, browsing interests or their needs at their time of purchase, then they are likely to positively respond and venture into the purchase of the product being advertised (Meena, 2025). Meanings that match

the expectations of the users also ease the cognitive load and improve message acceptance and therefore raises behavior intention.

This finding is in line with earlier research, which has underscored relevance as an important predictor of online advertising effectiveness (Li and Peng, 2021; Fan et al., 2024). Relevance enhances user interaction, attention and perceptions of usefulness of advertisement thus resulting in desirable decision-making process (Alwan and Alshurideh, 2022). Moreover, congruent content elicits a sense of emotional customization despite the absence of targeting indicators, developing a positive disposition towards the message and the brand.

Theoretically, these results endorse the Stimulus-Organism-Response (SOR) model where content relevance is a stimulus, which leads to the cognitive evaluation process in the user and leads to positive behavioral response (Yones and Muthaiyah, 2023). When it comes to digital marketing, it means that spending on superior targeting tools, contextual placement, and content strategies based on data is highly likely to increase the likelihood of consumer conversion (Pillai et al., 2022). Therefore, H1 is accepted proving the significance of the provision of the relevance of advertisements in the personal display advertising as the motivator of the purchase intention.

## **H2: Perceived Personalisation and Purchase Intention (Supported)**

The H2 results show that the perceived personalisation has a moderately high and statistically significant positive effect on purchase intention ( $R = 0.656$ ;  $b = 0.656$ ,  $p < 0.001$ ). It shows that the higher the consumers perceive online advertising as personalized and tailored based on their own preferences, previous decision making activities, or demographics, the more likely they will make a purchase-related decision (Guo and Jiang, 2025). One-on-one advertisements enhance customer satisfaction, decrease inappropriate exposure, and maximize product discovery, and this leads to purchasing behaviour.

These findings are consistent with the general body of literature that shows that personalization has a positive impact on the attitudes of consumers and online shopping (Segijn and Van Ooijen, 2022). Personalisation is an indicator of value and personal appreciation particularly when the users are offered products that best fit their lifestyle, their budget, or their urgent needs (De Keyzer et al., 2022). It enhances a sense of familiarity and relevance that are psychologically stimulating and which are favorable conversion variables in online space.

Also, according to the SOR point of view, perceived personalization can be regarded as a stimulus enhancing user experience and creating a more intense reaction on the organism level (affective

and cognitive evaluation). Consumers get a feeling that they are being understood which results in trust and less search effort thus, behavioral intention (Guitierrez et al., 2023). This shows that marketers ought to strategically apply personalization cues without overdoing so as to create privacy issues. Based on the empirical validation and theoretical evidences H2 is effectively supported.

### **H3: Perceived Trust and Purchase Intention (Supported).**

The result of analyzing H3 indicates that perceived trust significantly and strongly affects purchase intention ( $R = 0.753$ ;  $b = 0.753$ ,  $p < 0.001$ ). The element of trust is among the most essential aspects in online trading as it helps to overcome the perceived risk in terms of data utilization, product authenticity, and monetary exchange (Harrigan et al., 2021). The more consumers believe in the source of a display advertisement as well as the message, the more they will believe in product claims leading to purchases.

This result is in line with the previous findings, which emphasize trust as the key factor that defines consumer behavior in online advertising contexts (Fatimah and Adinugraha, 2023). Trust increases the ad credibility and decreases the skepticism especially where people are repeatedly exposed to false or exaggerated ad content (Wu and Huang, 2023). Trust is seen as an insurance mechanism that enhances the value and honesty perceptions as consumers grow more sensitive to data privacy. In the SOR model, trust is a stimulus that affects a positive organism-level assessment leading to more purchase probability (Li and Peng, 2021). Practically, the advertiser must express a sense of transparency, safety, and authenticity using brand signals, endorsements by authorities, and direct messages to strengthen dependability. Thus, H3 is accepted, and it can be stated that trust-building strategies play an important part in enhancing conversion efficiency in display advertisement.

### **H4: Perceived Intrusiveness and Purchase Intention (Not Supported)**

The H4 results indicate that the perceived intrusiveness has a non-significant relationship with the purchase intention, which is negative ( $R = 0.029$ ;  $b = -0.029$ ,  $p = 0.728$ ). This implies that the intrusive advertising features, including disruptions, interrupts, undesirable pop-ups, or over tracking are not as significant to the purchase intention in this research (Anisah and Miswanto, 2021). Although intrusive advertisements can be a nuisance to the respondents, it does not seem to reach a point of irritation where the respondents would not be willing to buy anything (Thavorn et al., 2022). This result also indicates the extremely low reliability level of construct, which suggests the variability in the way intrusiveness was perceived by the respondents.

This finding is rather contrary to various previously conducted researches, which claim that intrusive advertising causes irritation and avoidance of purchase (Rana and Arora, 2022). Nevertheless, recent online marketing texts indicate that the consumer has become tolerant of intrusiveness, as a result of the repeated exposure, habituation, and conditioning to expect targeted advertising (Choi et al., 2021). In addition, consumers can ignore intrusive aspects in case the content presented on the site is attractive or valuable.

The observation also portrays changing digital behavior in which convenience and relevance prevail over privacy uneasiness (Nasir et al., 2021). Users can overlook perceived intrusions, particularly when they are already browsing with the view to either making purchase or finding some products. According to the regression result, H4 is rejected, which means that in that case, intrusiveness does not reduce purchase intentions.

Overall, this research proves that content relevance, personalization, and trust are effective predictors of purchase intent when using personalized display advertising. Intrusiveness, on the other hand, does not have a significant impact, implying that value rather than irritation is valued by the consumers. This justifies the usefulness of properly implemented customized advertisement plans that are in line with user requirements.

## **Conclusions, Suggestions, and Practical Implications of the Study Based on the Analysis of Research Factors**

The results of the present research illustrate that individual display advertising features have a strong influence on the user purchase intention on the Internet. Perceived personalisation, content relevance and perceived trust were all significantly found to have a positive impact on consumer purchase intention. This is an implication that the users have a higher likelihood of considering purchasing the advertised products when they feel that the advertisements are in line with their needs, when they are personalized to suit the user preferences and when the advertisements are convincing and believable. Content relevance proved to be the most powerful dimension, and it means that users are attentive to advertising that is relevant to their interests and current interests and assists them in saving effort on information-search. In the same way, personalisation will enhance user engagement since they feel appreciated and valued, which also increases motivation to act. Perceived trust also became a crucial element and showed that trust in the integrity and

dependability of the advertisements leads to less uncertainty and higher degrees of intention to buy.

Remarkably, perceived intrusiveness did not produce statistically significant influence on purchase intention. This finding diverges with the classical advertisement research studies that focus on the irritation and avoidance reactions. Nonetheless, the result is in line with the emerging views that online users might find intrusiveness as a routine of online advertisement. In case the content of the ads is still relevant and useful, the users can overlook the intrusive components and still show positive behavioral reactions. This observation points to significant change of digital consumer tolerance with value-based contents taking precedence over the irritation brought about by advertisements. Based on this, three hypotheses (H1, H2, H3) were accepted and one hypothesis (H4) was rejected. These findings assure the relevance of Stimulus-Organism-Response (SOR) model in the context of how external advertising stimuli activate internal judgment and consequently result in behavioral intentions in digital settings.

The research has some significant practical implications to marketers who wish to maximize the effectiveness of digital advertising. The advertisers must first invest into sophisticated targeting methods to make sure that the content that is given to the users is very relevant to the current browsing behavior, purchase requirements as well as contextual interest (Li and Peng, 2021). Individualized recommendation, personalized ad content and data-based segmentation can also enhance consumer engagement (Gomes et al. 2022). Moreover, trust needs to be planned and developed by communicating product information clearly, having credible recommendations, recognisable branding, and using consumer data in a responsible manner (Pillai et al., 2022). Even though intrusiveness in this study did not have any significant impact on purchase intention, marketers are nevertheless advised to ensure that they do not use overly intrusive advertising format that could negatively impact on the perception of the brand in the long term (Yones and Muthaiyah, 2023). All the findings focus on the idea that the approach to digital advertising must be customer-oriented, value-based and based on personalization without the need to resort to unethical and doubtful actions.

### **Limitations and Future Research**

Irrespective of the contributions, this study has various limitations that should be realized. The findings were obtained within a particular area of geography and it might restrict the ability to generalize the results to other cultural or demographic settings. Measurement of all variables was

based on self-report response, and this weakens the results by bringing in the possibility of bias and relying on the understanding of the advertising experiences. Moreover, the reliability measure of perceived intrusiveness was relatively low that was anticipated, which suggests that the items might not have measured the construct in a similar or that participants differ significantly in defining intrusiveness. Additionally, the study is cross-sectional and, therefore, does not allow one to understand how consumer responses vary over time because they are exposed to personalized advertising repeatedly.

It is on these constraints that researchers in the future are urged to add value and diversify this study by including a wide variety of populations and the expansive use of online marketplace, mobile applications, and streaming services. Longitudinal or experimental research might offer restorative information on the hypothesis of how repeated exposure influences long-term behavioral patterns. To allow intrusiveness measurement scales to be able to address the varying levels of concern, annoyance, and disruption regarding privacy, revision and stronger measurement scales should be created. Further psychological elements like the perceived control, user satisfaction, the risk of privacy, or digital literacy can also be incorporated in future models as a means to more closely comprehend the circumstances of personalized advertising success or failure.

Finally, this research has confirmed that display advertising that is personally conducted on a case-by-case basis can play a significant role in the decision-making process of consumers where properly implemented. Relevance in content, personal recognition, and credible messages are some of the factors that bring positive experiences to the consumers, which translate into increased purchase intentions. Even though intrusiveness did not make purchase decisions any harder, it is vital to make sure that the advertisements are as valuable to the user as possible and at the right time. The marketers are able to maximize the impacts of digital advertisement and be able to engage more significantly under the current competitive online world by deploying strategies that balance personalization, relevance, and trust.

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## Appendix: SPSS Outcomes

### Demographic Characteristics

#### Gender

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Male	36	24.0	24.0	24.0
	Female	114	76.0	76.0	100.0
	Total	150	100.0	100.0	

#### Age

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	18-25	86	57.3	57.3	57.3
	26-34	48	32.0	32.0	89.3
	35-44	10	6.7	6.7	96.0
	44 or above	6	4.0	4.0	100.0
	Total	150	100.0	100.0	

#### Social\_Media\_Usage

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	150	100.0	100.0	100.0

## Relationship Between Content Relevance and User Purchase Intention

### Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.789 <sup>a</sup>	.622	.619	.48145

a. Predictors: (Constant), CR

### ANOVA<sup>a</sup>

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	56.441	1	56.441	243.496	.000 <sup>b</sup>
	Residual	34.306	148	.232		
	Total	90.747	149			

a. Dependent Variable: PRI

b. Predictors: (Constant), CR

### Coefficients<sup>a</sup>

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.031	.170		6.069	.000
	CR	.732	.047	.789	15.604	.000

a. Dependent Variable: PRI

## Perceived Personalisation and User Purchase Intention

### Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.656 <sup>a</sup>	.430	.426	.59121

a. Predictors: (Constant), PP

### ANOVA<sup>a</sup>

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	39.017	1	39.017	111.627	.000 <sup>b</sup>
	Residual	51.730	148	.350		
	Total	90.747	149			

a. Dependent Variable: PRI

b. Predictors: (Constant), PP

### Coefficients<sup>a</sup>

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.675	.189		8.842	.000
	PP	.581	.055	.656	10.565	.000

a. Dependent Variable: PRI

## Perceived Trust and User Purchase Intention

### Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.753 <sup>a</sup>	.568	.565	.51488

a. Predictors: (Constant), PT

### ANOVA<sup>a</sup>

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	51.511	1	51.511	194.304	.000 <sup>b</sup>
	Residual	39.236	148	.265		
	Total	90.747	149			

a. Dependent Variable: PRI

b. Predictors: (Constant), PT

### Coefficients<sup>a</sup>

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.646	.217		2.982	.003
	PT	.795	.057	.753	13.939	.000

a. Dependent Variable: PRI

## Perceived Intrusiveness and User Purchase Intention

### Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.029 <sup>a</sup>	.001	-.006	.78272

a. Predictors: (Constant), PI

### ANOVA<sup>a</sup>

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	.075	1	.075	.122	.728 <sup>b</sup>
	Residual	90.672	148	.613		
	Total	90.747	149			

a. Dependent Variable: PRI

b. Predictors: (Constant), PI

### Coefficients<sup>a</sup>

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	3.743	.389		9.614	.000
	PI	-.040	.114	-.029	-.349	.728

a. Dependent Variable: PRI

## Questionnaire

Variability	Description
Content Relevance	<ol style="list-style-type: none"> <li>1. The display ads I see online usually match my personal interests.</li> <li>2. The content of display ads is relevant to my current needs.</li> <li>3. Display advertising provides useful information about products I like.</li> <li>4. Display ads often reflect my search or browsing activities accurately.</li> <li>5. The products shown in display ads are usually attractive to me.</li> </ol>
Perceived Personalisation	<ol style="list-style-type: none"> <li>6. Display ads seem to be tailored to my preferences.</li> <li>7. I feel that display ads recognize my shopping behavior.</li> <li>8. Personalized ads make me feel like brands understand my interests.</li> <li>9. The ads I see are personalized based on my online activity.</li> <li>10. Personalized advertising makes product recommendations that suit me.</li> </ol>
Perceived Intrusiveness	<ol style="list-style-type: none"> <li>11. Display ads interrupt my online activities.</li> <li>12. I find display ads annoying when browsing content.</li> <li>13. Display ads often appear at the wrong time.</li> <li>14. I feel my privacy is intruded upon through personalized ads.</li> <li>15. Display ads disrupt my concentration while using websites or apps.</li> </ol>
Perceived Trust	<ol style="list-style-type: none"> <li>16. I find display advertisements trustworthy.</li> <li>17. I believe the information in display ads is reliable.</li> <li>18. I trust the brands that advertise through personalized display ads.</li> <li>19. I feel that personalized ads are not misleading.</li> <li>20. Display ads make honest claims about products or services</li> </ol>
Purchase Intention	<ol style="list-style-type: none"> <li>21. Personalized display ads encourage me to consider purchasing the products shown.</li> </ol>

	<p>22. I am likely to buy a product if it is advertised in a relevant and personalized way.</p> <p>23. Display ads motivate me to explore more about the advertised product.</p> <p>24. I often end up purchasing products after engaging with display ads.</p> <p>25. I would buy a product because its advertisement appeals to my needs</p>
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