

**EXPLORING THE IMPACT OF PERSONALIZED SOCIAL
MEDIA ADVERTISING ON ONLINE IMPULSE BUYING
BEHAVIOR UNDER THE MODERATION OF PRIVACY
CONCERN AND MEDIATION OF PERCEIVED RELVANCE,
PERCIEVE NOVALITY, AND ONLINE PAYMENT FACILITY**



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DECLARATION

This is to certify the research work for the thesis titled **“EXPLORING THE IMPACT OF PERSONALIZED SOCIAL MEDIA ADVERTISING ON ONLINE IMPULSE BUYING BEHAVIOR UNDER THE MODERATION OF PRIVACY CONCERN AND MEDIATION OF PERCEIVED RELVANCE, PERCIEVE NOVALITY, AND ONLINE PAYMENT FACILITY”**

Has not been submitted before and shall not in future be submitted for obtaining a similar degree from any other university. No part of the work has been plagiarized from any source and relevant references have been cited wherever necessary. To the best of my knowledge, I do not contain any material previously written or published by anyone else, except where appropriate references are cited in the text.

Huzaifa Aslam

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DEDICATION

I dedicate this humble effort to my beloved father

Muhammad Aslam and

my beloved mother

Jameela Khatoon

Their love, kindness, encouragement, appreciation and prayers have
brought me to a place, where I stand today.

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ABSTRACT

Online impulse buying is a precarious feature that is tremendously beneficial for e-retailer and online advertisers. Personalization is used for the purpose of marketing at social media by marketers and advertisers. So there is great need to explore this phenomenon of personalization and online impulse buying behavior. This study explores the impact of personalized advertisement and its impact on online impulse buying behavior, this study is really important for the online retailers and marketers. In this study we developed a conceptual model and then test it while using different factors in order to know the power and impact of personalized advertisement on online impulse buying on social media. We see perceived novelty and perceived relevance and payment facility as mediators between personalized advertisement and online impulse buying behavior and privacy concerns as a moderator between payment facility and online impulse buying behavior. Develop a survey and filled it by participants, then perform analysis of correlation and regression, ten of the hypotheses of this study are supported by the finding of results. And at the last chapter discuss the results and practical implications and conclusion of the study.

Keywords: Personalized Advertisement, Online Impulse Buying, Perceived Relevance and Novelty, Payment Facility, and Privacy Concerns, Social Media.

CHAPTER I: INTRODUCTION

Online Impulse buying is unplanned and immediate buying behavior that takes place either on Online stores or on Social Media or on the website to fulfill the specific needs of a buyer or a consumer (Beatty & Ferrell, 1998; Li, Kim, & Lee, 2009) . Today media and the internet play a valuable role in online impulse buying behavior people see products online or on TV and they instantly buy those products or services. This impulse buying factor seems more in the young generation from 19 to 39 years old, the tendency of impulse buying is more in this age category they see and buy immediately without any pre-shopping plans (Wood, 1998). After 39 years this thing starts decreasing because these people are not trend or fashion-conscious and they have more control over their behavior as compared to young ones. Young ones are more interested in new things and they mostly follow fashion and trends that factor makes them more interested in online impulse buying behavior. (Robertson & Hirschman, 1978) (Rawlings, Boldero, Wiseman, & differences, 1995)

Industry research and impulse buying literature indicated that buying impulse consists of 60% of all purchases (Amos, Holmes, Keneson, & Services, 2014) that fact indicates the importance of buying impulse in today 's business world. As another study indicate that impulse buying account for 40% of all online expenditure (Verhagen, van Dolen, & Management, 2011). The research by Industry, in the US shows that 90% of US adults are engaged in online buying impulse behavior and their average spending \$82 per person, and that is a total of 17.78 billion spends (McDermott, 2017). (Jeffrey & Hodge, 2007) makes an assessment that 1 % boost in online sales would leads to increase 690 million more adds in retail revenue. These facts and figures indicate the importance of online buying behavior of customers and online retailers must pay attention and must consider them to increase sales and generate more revenue. The

dominion of online buying impulse (Dawson, Kim, & Journal, 2010a) (Corts, Wells, Signorelli, Hunter, & Snyder, 2011) can be character of several factors such as the easily access to products and the services, the quality of the website and layout and cues related to virtual and online payment facility (Floh, Madlberger, & Applications, 2013) (Jeffrey & Hodge, 2007) (Wells, Parboteeah, & Valacich, 2011)

Nowadays internet servers and websites are new shopping channels and can be considered as another choice for customers to perform impulse buying (Phau, Lo, & Journal, 2004). In a study conducted by (Shop.org) 2005, Convenient is one of the most important reasons for shopping online. As compared to traditional shopping through shops or malls online shopping has more convenient for customers like you can buy anything online through the website and pay online and such convince may also encourage impulse buying behavior. The online shopping and internet servers are the connivance for customers to buying online products or services with the comfort of their own at any time 24/7. For more than a decade, online shopping has been the fastest-growing channel for shopping and its sales growth rate is 25% per year. Online sales reached 136.2 \$ in 2006 and it's a 26% increase from 2005(Dawson, Kim, & Journal, 2010b). Online retail sales have a very bright future. It is predicted that online sales will account for 15 to 20 percent of all retail sales in the US, by 2010 (Economist, 2000).

Buying impulse is imperium in the online setting (Dawson, 2010; Wells, 2011). The common use of e-commerce provides the facility of ease of making purchases, due to its benefits like broader flexibility, larger product lines, faster and smooth transactions and personalization (Srinivasan, Anderson, & Ponnayolu, 2002). In more of, the huge accessibility of different products and services by the e-commerce often come at discounted prices (Grandon & Pearson, 2000). All those aspects attract the public to adopt online buying. Buying Impulse connotes

immediacy in purchase behavior and e-commerce facilitates the public to spend less time and minutes and buy the products through online websites and through e-commerce.

In American consumers impulse buying has a distinctive aspect, according to previous studies. The factors like consumer mood, emotion, national culture and demographic factors that type of factors influence impulse buying behavior according to the research conducted in the United States and in Great Britain. Now this phenomenon of impulse buying also gained its space in Asian markets like China, India, Singapore, Hong Kong, Thailand, and Pakistan. The use of credit cards, debit cards, 24/7 retailing, and online shopping is marketing innovations and they are contributing tremendously in impulse buying. There is a new finding through research that Indian and South Asian customers has changed their shopping behavior and impulse buying emerging among them due to the entry of foreign products in their market, and increasing disposable income, favorable demographic segmentation and changing culture and lifestyle (Muruganatham & Bhakat, 2013).

Online retailers desired to convert offline buyers into online buyers and consumers and increase their revenue, online buying impulse is captious to e-retailers. On the one side, it may be the cause of increasing the sales, attract new customers and to give new opportunities for maintaining brand-customer relationships. On the other hand, buying impulse may sometimes be injurious and harmful to online retailers and companies. Like if an online buyer is dissatisfied with the product or services that he or she buys or used then the dissatisfied consumer or buyer gave a comment or post or recommendation on the website of a retailer or on social media. That creates negative word of mouth and in the future that creates a verse situation for the online company or retailer. Therefore, it is consequential to extrapolate the psychological and environmental anterior of online buying impulse and to decide the specific, appropriate strategies

for understanding and handling this behavior. To handle this absence, this research digs down to the function of marketing game plan to leverage the worthy and kindred concept of online buying impulse behavior.

One of the much famous and common game plans for encouraging buying impulse is personalization. Personalized communication is used by e- retailers and companies to spark customers 'buying impulse behavior (Brohan, 1999) (Dawson et al., 2010). (Brohan, 1999) notes that retailers that do online business and incorporate the online personalized strategies they sell more goods and services and gain more revenues (Dawson et al., 2010). Social media gave a different and individual setting for the marketing strategy of personalization. Social media is full of personal information so it's easy to generate rich and tremendous personalized communication messages, social media consider as a private platform by the public, and the privacy concerns of the general public increased because they thought that there is huge amount of personal data that are available at social media. Therefore, personalized communication and advertising on social media deserves a major research deliberation. And one thing more, the advertising communication message that is posted on social media, can freely and easily take customers to other webs for the purpose of online purchases and buying. So the buying impulse is probable to be main cause in an online shopping setting and personalization tends to drive that behavior (Dawson et al., 2010), so it is feasible that social media personalization will play a vital role in buying impulse behavior.

In today's business world there are tremendous growth opportunities in the field of online retailing and online shopping so there is a great need for further research on online impulse buying behavior. Personalized social media advertisement play an important role in buying impulse behavior, and we see online payment facility (like payment through Debit/Credit card or

Jazz cash or Easy Paisa) as mediator between personalized social media advertisement and online buying impulse behavior, and we see piracy concerns as a moderator between payment facility and the online impulse buying behavior. Because when customers payed online like through Debit card or credit or mobile accounts they have concerns about their piracy like privacy of their Credit or debit cards numbers or passwords etc. So our study takes payment facility as a mediator in the previous model as other factor that can influence customer's online impulse buying behavior, and to fills this gap in the current literature and produce further implications for the marketers, practitioners and for the sellers of online goods and services. The concept of perceived novelty and perceived relevance are introduced as a potential facilitator between perceived personified advertisement and online buying impulse behavior. Theoretically, in this research we onrush the distance in literature by exploring the unexplored section between personalized social media advertisement and online buying impulse behavior.

There is plenty of research done in the context of impulse buying behavior in shopping malls and stores, but there is very limited research that is done on online impulse buying behavior. Because of the Previous literature on personalization, e-commerce and advertising in this study we presented a model based on conceptual framework, and that model explain the impact of personalization, and how it influences the consumer and customer to buy impulse online.

Background of the Study

In 1994, First time online advertisement ran through websites. There are different kind of commercial content that we run through electronic advertisement, there are same as in old type of advertisement and promotions. And there is some advancement in traditional advertisement

like Advertisement through Business Websites, promotional advertising, Advertisements through blogs and Social media (Ducoffe, 1996) With the passage of time in 2004 Facebook was founded then in 2006 Twitter was came in the market, and companies and online retailers started to collect the data related to their customer's and as the collected data become bigger and bigger companies started thinking to secure that data. It was the time when cloud emerges as value able option to save and secure the big data of business. The business started securing their data at clouds and then they access analytical tools to analyze that data. After that companies and business started personalization of advertisement. 2007 was the year, when the personalization was started. Business collects the data of online consumers and used that data to target the customer's with personalized ads on social media (Boxever.com, 2011).

Beatty and Ferrell (1998) defined impulsiveness in two ways first one is to experience instinctive and sudden desire to make on the spot purchase and the 2nd one is to play on these felt desires with small mindful deliberations or to rate the products or services that a man buy impulsively. Following this viewpoint, a large number of old studies see impulsiveness as a relatively stable trait of the personality (Verplanken & Herabadi, 2001; Corts et al., 2011; Mohan & Change, 2013). Consumers who have high level of impulsiveness they are more likely to engage in online impulse behavior(Beatty & Ferrell, 1998).Consumer with low level of impulsiveness they are not engaged in impulsive buying as compared to those who have high impulsiveness because they have lack of self-control (Zhang et al., 2009). (Corts et al., 2011) Said that website quality, personalized advertisement and other factors are a great cause of urge to customer's to buy impulsively, past studies mostly consider impulsiveness as an important part of to urge to buy impulsively.

Purpose of the Study

In today's business world as the humans adopted technological advancement, new horizons are opening with the passage of time, now the concept of traditional shopping moves towards e-shopping. Companies and retailers are opening their websites and moving to words e-retailing. New techniques and concepts are used by advertisers and marketing to attract the online customers. A costumer online impulse buying behavior is really important nowadays. There are many causes of online impulse buying; one of them is personalized advertisement. So in this study we try to examine the impact of personalized social media advertisement on online impulse buying behavior.

Gap Analysis

A research paper of international journal of marketing and advertisement that is published in 2019 by Naa Amponsah Dodoo* is the base of this study. That research paper explored the impact of Perceived personalization advertisement on online impulse buying behavior, and in the future research that paper gave us a direction towards the future research. That future direction would examine the other factors that could influence or have impact on online impulse buying behavior like product category, sales and discounts and online payment facility etc. So we include online payment facility in the model of this study as a mediator between Perceived personalized advertisement and online impulse buying behavior, and privacy concerns as a moderator between the privacy concerns and online impulse buying behavior.

Research Questions

- i. What is the impact of personalized social media advertising on online impulse buying behavior?
- ii. What is the impact of payment facility on online impulse buying behavior?
- iii. What is the impact of perceived relevance on the online impulse buying behavior of customers?
- iv. What's the impact that perceived novelty of the ads on social media has on the online impulse buying behavior of customers?

Objectives of the study

- i. To access the importance of online impulse buying behavior in today's business world, and
- ii. To study the relation between personalized advertisement and online impulse buying behavior
- iii. To check the importance of Online Payment facility in the process of online impulse buying behavior.
- iv. To inquire the importance of perceived relevance and novelty in the process of impulse buying behavior.

Significance of the study

This study will help online retailers and companies to know the behavior of online customers towards online personalized advertisement. They will come to know that how personalized advertisement will increase the probability of online selling and online impulse buying behavior. Advertisers can make advertisements 'according to the age group, interest and habits of online customers. This study helps marketers to make their advertisement more relevant and novel for the online buyers of products and services. And we see in this study that how payment facility affects the chance of impulse buying behavior for customers. Companies and online retailers understand how privacy concerns of customers about providing their personal

information of credit/Debit are important to them and how they become trustworthy to the customers. At the last Personalized advertisement and online impulse buying behavior is a relatively new idea for our regain so there is great need in order to enhance knowledge in this area. So we are conducting this research in Pakistan.

Theoretical Background

In (1927) Ivan Pavlov represented the theory of Stimulus and Response, Basically SR is a concept of Psychology. According to this concept behavior is made up due to the interplay between stimulus and response. In simple words SR theory said that behavior cannot exist without stimulus of some sort. In behavior psychology a stimulus constitutes the basis for behavior, Pavlov was a Russian research, and he represented SR theory after the experiments of the dog salivate (Response) when the dinner bell (Stimulus) rings. This theory has two stages first one is environmental stimuli and at the 2nd stage behavior creates two types of responses that are approach or avoidance (Proctor, 2006). So we applied SR theory at the Model of this study. Personalized social media advertisement is stimuli and online impulse buying behavior is response according to the SR theory.

CHAPTER II: LITERATURE REVIEW

Perceived Personalized Advertisement

The definition of personalization is —It is processes that adopt marketing mix to an individual customer base, and the use of market information that is available about the customer and produce the individualized advertisements (A. L. Montgomery & Smith, 2009). Specifically, in the setting of the web and internet, it relates to the —Company collected individual information and customer web experiences through cookies (Allen, Yaeckel, & Kania, 1998). The existence and the history of the personalization were much older than the internet. The old studies and discussions revolve around the targeting and the segmentation (Petrison, Blattberg, & Wang, 1997) of the customers and the first simple example of personalization is the call the customers by their names while dealing with them and in the mailing and the surveys (Cox III, Anderson Jr, & Fulcher, 1974). Then with the invention of the internet, the advanced personalization came into being, that advanced personalization made easier for the companies and e retailers to collect data about the customers and to know their interest, and then communicate and made offering for the customers (Thorbjørnsen, Supphellen, Nysveen, & Egil, 2002). With the growth of social media applications, the scope of personalization grows also. For example, recommendation of products and services on social media and on websites of e-commerce and news (Arora et al., 2008). Nowadays each and every company taps into the communication of personalization for their advertisement and promotional campaigns. E-retailers and e-commerce companies create their pages on social media; they collect the information regarding the people that are interested in their products and services (Koch & Benlian, 2015; Ries, 2011). At the next step companies and the e-retailers send the link and recommendations of the products through ads. Some e-retailer creates such type of campaigns like share the link with the 10 friends and gets the free

products or sample of the product. E-retailers and companies firstly know the interests and the habits of the people through their personal information. Then create the personalized advertisement to create better communication and to attract the customers towards their products.

Previous research on personalization has focused on three main aspects of the personalization. The 1st aspect is related to the implementation methodology, which deals with how information is collected and how to learn about the customers. (Like, how to collect the information, active or passive strategy is used to collect data). And how to tailor that collected information in communication and in the offerings (Dahan, Hauser, & ASSOCIATION, 2002; Mobasher, Cooley, & Srivastava, 2000; A. Montgomery & Srinivasan, 2002; Rossi, McCulloch, & Allenby, 1996). The 2nd aspect of the research is related to the personalization value to the companies and the customers. Like the value of the personalization to the customers is higher customer satisfaction, and to the companies is to increase the revenue, through increase in the sales (Arora et al., 2008; Ricotta & Costabile, 2007; Vesanen, 2007). The last and the 3rd aspect of the research have dealt with the personalization boundary conditions. That suggests that the outcome of the personalization must be exceeding to its costs, so that it will achieve appositve results for the firm and for the customer (Ansari & Mela, 2003; A. L. Montgomery & Smith, 2009; Simonson, 2005; White, Zahay, Thorbjørnsen, & Shavitt, 2008).

Incorporation of one or more acknowledgeable characteristics of individual in effective text is called personalization (Dijkstra & compass, 2008). These characters are common to the segment of the people (Like Gender, age, favorite sports team, believes, ideology, etc.) or purely individual behavior, persons his or her own behavior, (like past web behavior and research history and terms, Website visits) or Identifying information related to the personality (like Name, First name, photo). Personalized advertisements are increasing the probability of

customer attention and (Hawkins, Kreuter, Resnicow, Fishbein, & Dijkstra, 2008) catalyze greater evolve to the message. People process their name and faces quickly as compared to the other names and faces (Petty, Barden, & Wheeler, 2009; K. Y. Tam & S. Y. J. I. s. r. Ho, 2005). (Tacikowski & Nowicka, 2010) stated in people attention capturing properties, that people attract more, when we call them with their names. And people process and prioritize their name and face over to other face and names.

In the context of advertisement, the studies of increased attention measured personalization through (Bragge, Sunikka, Kallio, & Application, 2013; Maslowska, Smit, & van den Putte, 2016) the analysis of the behavior (K. Y. Tam & S. Y. J. I. s. r. Ho, 2005) or by using the eye tracking metrics (Bang & Wojdyski, 2016; Malheiros, Jennett, Patel, Brostoff, & Sasse, 2012). (Malheiros et al., 2012) said that people notice more the advertisements that use their first name and photos. And people gave twice glance to the ads that use their photo as compared to their first names. (Bang & Wojdyski, 2016) Also, stated that participants of the advertisement campaigns pay more attention to the advertisement that that use their first name and location. As compared to the simple non personalized advertisement.

Personalization used by the organization and firms on their social media pages and mails for effective communication, advertisement and for relationship management (Konstantoulaki, Rizomyliotis, & Papangelopoulou, 2019). Relationship with the customer is cultivated with the passage of time; strong relationship is customer loyalty and the attachment with the brand. Ultimately that attachment and the loyalty results into customer re-purchase behavior (Hollebeek, Glynn, & Brodie, 2014). Personalization is really important for the firms especially in the online environment; the important of personalization is increasing day by day. Because the firms collected large amount of data of customers shopping, website browsing, buying habits,

preferences and the tastes that is used by the firms to create similar customers profiles (Ansari & Mela, 2003; Lavie, Sela, Oppenheim, Inbar, & Meyer, 2010; Li, 2016; Wedel & Kannan, 2016) . That data allows the firms and e-retailers to customize the interactions with the buyer and user to recommend a specific product or brand that is likely to fulfill all the user needs.

Personalization on website is a process in which the firms create web content that is individualized. That web content includes pricing, content related to the product and promotional communication, but personalization is not limited to only these factors. Website personalization is created and driven through the firms, and WP done not require the user 's input or control to generate personalized content (Bodoff & Ho, 2015). Through the technological auto matched process, that technological recess firstly identifies the user, and then collect the data related to the navigation patterns of the user, then analyze and know preferences of similar users, then at the last step estimate the user specific preferences to provide web content to each user (Lavie et al., 2010). Type of web content that a firm is depending, there are large WP applications (Kaptein & Parvinen, 2015). For example, there is recommender system that shows specific set of the products on the page that match with the user 's preferences (Choi, Lee, & Kim, 2011). Other WP applications concentrate on the individualized offering based on individual search results, browsing history and price level. That system made the individualized advertisement and promotions based of above mention factors (Hauser, Urban, Liberali, & Braun, 2009; McFarland, Challagalla, & Shervani, 2006). The basic purpose of providing individualized web content according to his or her need, is to influence the individual decision making process (Zanker, Ricci, Jannach, & Terveen, 2010). Marketing on Social media is a farm of internet marketing, which uses media platforms as marketing tools. The main goal of social media marketing is to produces the content that, that viewers will share with their pool of social

network. That increases the companies brand exposure and broad the customer search (Kaplan & Haenlein, 2010). Social media success of any company is perceived as positive sign for the company products and services (De Vries, Gensler, & Leeflang, 2012). Company success on social media is measured by the followers of the company on different social media sites, and the number of like and comment by the public on companies post. And the company sales performance is measured by the monetary value that is earned by selling goods online by the e-retailer.

Web Personalization in the online setting makes the company's website more appealing for the viewer. Firstly, individualized data is collected on webs and then through data mining the personalized advertisement and promotions were created (Pierrakos, Paliouras, Papatheodorou, & Spyropoulos, 2003). (Adomavicius & Tuzhilin, 2005a) stated that personalization is, firstly understanding the customer, then delivering the product to the customer, at the third phase measuring whole the Cycle. This concept is describing by the (Murthi & Sarkar, 2003) he said that there are three steps in this concept the 1st one is to learn what the customer need, in 2nd step is matching what is your offerings and what the customer need is, that last and 3rd step is to evaluate the previous two steps. Personalization is to see as an integrated marketing communication derivate from the two ways process of communication, 1st one is communication that is based upon personalized advertisement and the 2nd way is database application (Peltier, Schibrowsky, & Schultz, 2003). Personalization is beneficial for both marketer and the customer. Through personalized advertisement the customer gets the ads that are according to his interest, or the product that they want to buy (Bleier & Eisenbeiss, 2015). So the customers don't waste time on product search, as they do in normal setting (Srinivasan, Anderson, & Ponnayolu, 2002). As compared to traditional marketing campaigns, the

personalized advertisement on social media saves the cost of the companies and retailers, and produce large amount of the revenue for the companies (J. W. Kim, Lee, Shaw, Chang, & Nelson, 2001).

Personalized advertisements on social media, is the advertisement message that appears on social media and that message has some aspects of individual customer (De Keyzer, Dens, & De Pelsmacker, 2015; Tran, 2017). The built in nature of social media is expressive, so public express themselves at social media, that self-discloser helps the companies to know more about the people than the creation of personalization advertisement. Self-discloser on social media makes that media more important than other Media; the occurrence of personalization on social media is much more effective than other Media (Walrave, Poels, Antheunis, Van den Broeck, & van Noort, 2018). Simply, the summary of personalized advertisement uniqueness on social media is, 1st there is a rich and large amount of personal information that is available on social media and that information belongs to the large number of social media users (L. Kelly, G. Kerr, & J. J. Drennan, 2010b). That personal information includes personal interests, group of friends, social and cultural values, demographics, real time location, online activities, and emotions so on, 2nd companies and e-retailers on the other hand analyze the comments, likes, posts, and shares of the social media users and deeply understand their customers through this and then target them with personalized advertisements (Willems, Brengman, & Van De Sanden, 2017). The other side of the picture is that as the companies and e-retailers are aggressively engaging in the personal data collection activities, and developing personalized advertisements. The privacy concerns of the social media users are increasing day by day, they are well aware that their each and every activity on social media is under consideration. One thing more social media applications and websites may also get personal information from other partner websites and

applications (Willems et al., 2017). Just think that when last time your search for some product on Amazon or on Ali Baba and then you start receiving ads related to same product on social media news feed. That is advanced personalized advertisement on social media, which provide highly relevant and accurate suggestion, according to customer 's interest. 3rd point is that social media is not primary used for commercial purposes (Steinfeld, Ellison, & Lampe, 2008).

Previous studies discover that top tree motives of using social media are 1st one is to maintain relationship, 2nd one is to use social media for entertainment, and 3rd one is to use social media for time pass (Ku, Chu, & Tseng, 2013). So the general advertisement on social media is not able to get attracted the customer or social media users, making personalization advertisements are necessary for social media users. The 4th point is that the environment of social media designed in a way in which there is lot of personal control and space for, what (type of information) you want to know, see or consume (De Keyzer et al., 2015; Naa Amponsah Doodoo, 2018; Kelly et al., 2010b). The users have the control over social media that they simply block any undesired information or message. Personalized message may increase the chance that customer may divert his or her attention towards the advertisement.

Past studies are somewhat dubious about the effectiveness of personalized advertisement on social media. Some researchers said that personalization has a positive impact on customers. For example, (De Keyzer et al., 2015) said that perceived personalization of advertisement on Facebook positively influence to customer click intention and brand evaluation. (Tran, 2017) discover that personalization in advertisement on social media improve customer ads attitude and perceive credibility of customers. Some industry reports on personalization also said that customers perceive personalization advertisements are more memorable, timesaving and engaging them more than the general advertisements (Charts, 2014).

Now we discuss the recommender system that is based on personalization, several past literatures and empirical based studies identify that, there are several success factors of the recommender system on social media (Jugovac & Jannach, 2017; Knijnenburg, Willemsen, Gantner, Soncu, & Newell, 2012; Schafer, Konstan, & Riedl, 2001; Xiao & Benbasat, 2007). Based on the past studies, the success factor of the recommender system can be divided in to four categories like the system related aspects of the product recommendation, these aspects easily modify and control by the companies. The product recommendation act as a specific tool that uses personalization as tool and that is based on different sources of recommendation, which is ranging from user generated content to the reviews of the customer to the automatic recommender system (Lin, 2014; S. Senecal & J. Nantel, 2004). The firms initiated practice is the personalization, the focus of the firms exclusively on the recommender system as a tool, for the recommendation sources.

The word (recommender system) refers to the specific system that presents the personalization portion of the interesting objects from a huge number of options that is provided to user (Burke, 2002). Recommendation system reduce the great hustle that is done by the customers for the product search, evaluation etc. In commerce the recommender system improves the decision making quality of the customers (Xiao & Benbasat, 2007). The main and primary purpose of the recommender system from the point of view of the firms is that, to increase in product sales and conversion rates (Schreiner, Rese, & Baier, 2019). Based on the several underside data sources such as the ratings of the product that is given by the other customers, and purchase history of the specific customer. There are different distinguished recommendations techniques (Burke, 2002).

Collaborative filtering is the most common and the widely used technique of the recommendation, many famous websites like amazon use CF technique (Linden, Smith, & York, 2003) presents the famous and the influential example of CF in in commerce. CF recommendation based on other user purchase that has similar profiles, or on the ranking of the product, based on the items, item base approach of CF like Websites creates its recommendation on the basis of similar items. Like items that are often buy together on different websites, there are recommendation on the name of (you may like that items) etc. (Linden et al., 2003). The next technique is content base filtering technique, which is based on specific features of the product like color and form of the product, that are included in preferred items previously. The 3rd one is recommendation based on the demographics characteristics of the customers that is called demographics system of recommendations. The next 4th one is knowledge based filtering recommendation that recommendation is based on domain specific knowledge about how a specific item fulfills a specific need. The next 5th one is community base recommendation system that is based on the preferences of the user 's community or the friends. The last one is the hybrid technique of recommendation that is blend of the two or more previously discussed techniques, where the use of single technique is somewhat harmful the firm so firms use the hybrid technique in order to compensate the disadvantage of use of single technique (Adomavicius & Tuzhilin, 2005b; Burke, 2002; Ricci, Rokach, & Shapira, 2015). Hybrid recommendation system is state of the art system nowadays; many famous websites are using that system like Netflix use hybrid system of recommendation to generate the recommendations of the videos. Their recommendation system based on the personalized recommendation as well as on the most popular videos on the website. By using the hybrid recommendation system Netflix increase their 80% of hours streaming at Netflix by the customers (Gomez-Uribe & Hunt, 2016).

Some researchers discuss the negative impact of the personalization advertisement on social media, for example (Aguirre, Mahr, Grewal, de Ruyter, & Wetzels, 2015) said that the rate of clicks are dropped as the people notice that companies use their personal data and that is unauthorized in customer's point of view. Similarly, (Willems et al., 2017) said that personalization can do both, that can increase customer engagement or that can decrease customer engagement due to the privacy concerns of the customers on social media. The personalization impact greatly depends on how the personal customer data is collected and how companies disclose the process of data collection (Willems et al., 2017). That bland of the findings actually tells us the so called _personalization paradox 'of advertising on social media (Aguirre et al., 2015) stated that phenomena of personalization need more research and consideration in future.

Final word is that personalization plays an important role in the effectiveness of the advertisement (T. H. Baek & Morimoto, 2012; K. Y. Tam & S. Y. J. I. s. r. Ho, 2005; Tran, 2017). Previous researches indicate that there is not an automatic match between, perception of personalization and actual personalization (Kramer, Spolter-Weisfeld, & Thakkar, 2007; Simonson, 2005). It may be possible that the personalized message perceived as general message by the customer (Kramer et al., 2007). That way, perceived personalization is more important than, the actual personalization in the setting of social media advertisement (De Keyzer et al., 2015; Tran, 2017). So our study will focus to check the personalized advertisement of social media and its impact on online impulse buying behavior.

Online Impulse Buying Behavior

Buying impulse is a unique and common feature among consumers. Companies and retailers now judged the importance of that phenomena that is called impulse buying behavior,

Now retailers and companies are focusing on them in store promotion, packaging of their products, and the layout of their stores. And they are trying to get attract more consumers and customers towards their products and to buy more impulsively. (Dholakia & Marketing, 2000) With the passage of time, new innovations are made like internet and computers and those innovations made easier the process of impulse buying. Telemarketing and 24/7 retailing through internet and websites are the future of companies and the retailers. (D. W. J. J. o. c. r. Rook, 1987)

Nowadays, shopping through the internet and websites is a very easy, convenient and comfortable way of shopping (Szymanski & Hise, 2000). As compared to the traditional market shopping experience, in online shopping there is not the hustle and bustle of customers and there is not a closing time or brake times. E-retailers and web stores are open 24/7, 365 days of the whole year (Lee, Chen, & Fan, 2006). Hence, the consumers can browse the product at any time its day or night. And the different e-retailers are available on the internet, it's a matter of few minutes to locate the retailers, fine the product, make comparison of the product through evaluation of their price or others feature. And to finally select and buy the product in the ease of sitting at the homes (Madhavaram & Laverie, 2004). These types of features of E-shopping consistently increasing the convenience and ease of doing business and shopping both. For example, website like Amazon.com provides a wide range of products. They offer almost each and every type of products on website, but they also have one click ordering system on the website, you place your order through only one click that made the purchase very easy and convenient. (Ozdemir, Akcay, & Journal, 2019) Found that there is positive relationship between impulse buying and the ease of buying or shopping. (Beatty & Ferrell, 1998) Found that there is a positive relationship between impulse buying and browsing, impulse buying increased through

browsing. That is the main reason behind the more impulse buying done through online than traditional stores or malls. There are many features that encourage buyers to buy impulsively or that features have impact on impulse buying like display of discounts or price with the product on the website, reviews of the previous buyers and user 's, wish list, add to cart, and the collection of past purchase or searches through the web cookies (R. J. J. o. C.-M. C. LaRose, 2001). (R. J. J. o. C.-M. C. LaRose, 2001)

Impulse buying behavior is state of mind where an individual make a sudden and immediate buying decision to buy a product (Weun, Jones, & Beatty, 1998) . Impulse purchase is to make a sudden decision to buy a specific product to fulfill a specific need or want, without preplanning or pre shopping intention (Beatty & Ferrell, 1998) . In other state, Impulse buying is a concept that urge a person to feel a sudden desire to buy a specific product (de Kervenoael, Aykac, Palmer, & services, 2009) . (Lim, Yazdanifard, & Research, 2015) Found that there are many features that can state the idea of impulse buying. 1st feature is impulse buying is normally unplanned. 2nd feature is there is an external stimulus that is the cause of impulse buying behavior. 3rd the nature of impulse buying is immediate and little attention is given to the search of information and to the alternative evaluation. Impulse buying was initially defined by the studies of DuPont (194-1965) he described that impulse buying is unplanned purchase behavior that is opposite to the shopping list that is make by the buyer. Like for example if a buyer writes down the products that he will buy, when he visited the retail store and buy some more products that are not include in the shopping list earlier, that unplanned or sudden shopping is called impulse purchase. According to the (Stern, 1962) there are four type of impulse buying behavior the 1st one is pure impulse buying, 2nd one is reminder impulse buying behavior, 3rd one is suggestive impulse buying behavior, and the last one is planned impulse buying behavior. Even

nowadays most of the studies on impulse buying are using that four type classification, and these classifications are tremendously important in the studies of impulse buying (Beatty & Ferrell, 1998; D. W. J. J. o. c. r. Rook, 1987). Now we see the online impulse buying behavior, according to the Stern's four classification of impulse buying behavior. The first scenario is, a person is randomly seeing ads of shoes on social media, then decide to buy that shoes, that would be see as a pure impulse buying behavior. The second scenario is, a lady is seeing a picture of lipstick on the ad on social media and suddenly she thinks that she is running out of that product and she immediately purchase it that called reminder impulse buying behavior. 3rd example, a person is seeing the recommendation ad of a new detergent with the fragrance of flowers, on social media. So the person buys that detergent that is called suggestive impulsive buying behavior. The last type of impulse buying occurs when a man is doing shopping online and have a list of things that he will buys online, but at the website he sees the picture of product that product is available at great discount so the man buy that discounted product, against the products that is written on the list. That is called planned impulse buying behavior.

Pictures of the products are shared on social media and on the websites to urge the impulse buying. Customer's sense of vision is used to stimulate them to buy impulsively attractive colors are used to attract the customers. And many innovative features are produced by the companies and retailers for the use of customers like online chat with the retailers and the reviews of the other users about the products and many other features, all these features stimulate the online impulse buying behavior among customers (Parboteeah, Valacich, & Wells, 2009).

Impulse buying behavior is considered as an individual trait of a person, that personality trait regularly responds to the stimuli, that is happened in the surrounding and that is external or

internal stimuli (J. Park & Lennon, 2006) . The setting of Social media causes more impulse buying, impulse buying behavior as a trait enhanced more through social media. The interest and the experiences of the individuals are gathered and then targeted them through personalized advertisements, so in today 's business world personalization has a great importance, and strongly bounded to the impulse buying behavior (Dholakia & Marketing, 2000; J. Park & Lennon, 2006; D. W. Rook & Fisher, 1995)

Articles related to Personalization conforms that mostly this field trade with the affective and cognitive responses of customers. In this study we try to explore the personalized advertisement on social media and its impact on customer 's online impulse buying behavior through social media. However, this study is conducted to more explore the importance of online impulse buying behavior there is lot of work done on impulse buying, but on online impulse buying there is limited research and it's relatively a new phenomenon as compared to the impulse buying in traditional setting. There is suggestion through imperial evidences that online impulse buying influence through personalization (Dawson, Kim, & Journal, 2010; de Kervenoael et al., 2009; Koufaris, Kambil, & LaBarbera, 2001) .

Online environment is a great source to stimulate online impulse buying. (R. J. J. o. C.- M. C. LaRose, 2001) Stated that nowadays e-commerce website and online retailers, understand the buying patterns of the customers and they are continuously try to engage them with attractive products, attract full colors, and with chat rooms to pull them to buy impulse. Past studies have identified that, product image, low prices, banner advertisement, and special offers are the main features of online impulse buying behavior (de Kervenoael et al., 2009). Online impulse buying is a personality trait and state of mind other studies examined and confirm that fact (Wells, Parboteeah, & Valacich, 2011) . Zhang, Prybutok, & Koh, (2006) Stated the role of an individual

impulsiveness to engage in online impulse buying, the environmental cues like website themes, quality, and user friendliness that factors increase the probability of engaging a customer in online impulse (Parboteeah et al., 2009; Wells et al., 2011). However, there is limited and short research on personalization and its impact on online impulse buying behavior especially through social media.

As discussed earlier, personalization mean is to link the parts of message with oneself that is targeted, so targeted person thinks that this advertisement message is for me (S. Kalyanaraman & Sundar, 2006). The self and impulse buying is greatly integrated, and personalized online advertisement is a great cause of online impulse buying behavior (Dittmar & Drury, 2000; Kacen & Lee, 2002; Phau, Lo, & Journal, 2004). These are the part of self that may targeted and satisfied to create online impulse buying, these parts are self-concept and identity, values and customs, and culture and so on (Dittmar & Drury, 2000; Kacen & Lee, 2002; Phau et al., 2004). The pool of the data set, that contains all that information that mention above, enables the online retailers and the companies to generate the personalized advertisement that may result in the much and more impulse buying behavior. And through this process more and more online impulse is generated by the e-retailers. The e- retailers pays special attention that their social media advertisement is personalized, relevant and unique from others (Ganguly, 2015). Social media enhance the opportunity of self-expression, and e-retailers better understand the needs and wants of the customers. In this study we examined the impact of personalized social media advertisement on online impulse buying behavior, and what factors associated with personalization influence customers.

Perceived Novelty

Now online retailers and the seller adopt the novel strategies to come out from traditional ad clutter, costumers encounter daily to that traditional ad clutter. So the new techniques and strategies are used by the e- retailers to break that old ad clutter and came out with new and unique ads. Now retailers use location base, personalized and mobile social media advertising to reach out to customers in an innovative and advance way (Ketelaar et al., 2017; Unni & Harmon, 2007; Wu, 2016; Xu, Oh, & Teo, 2009). Novelty perception and relevance in the process of ads personalization considered as an important aspect in the paradigm of the ads communication (S. Kalyanaraman & S. S. J. Sundar, 2006). In simple words we can say that, when people encounters to the personalized messages on media, they respond positively because of the innovativeness and novelty of the message, even they are already familiar with the content of the message (Carpenter, Glazer, & Nakamoto, 1994; S. Kalyanaraman & S. S. J. Sundar, 2006). As compared to the generic ads, personalized advertisement need large investment of funds and the time and personalized advertisement are not as common as the general advertisement on digital media. So we can say that personalized advertisement as per the specific needs and wants of the person may still seem as novel to the customers. Nowadays advanced and innovative kind of personalized advertisement appears day by day on social and digital media. Like new kind of personalized ads is geo fencing offers through this technique through this marketer get even better opportunity to target customers (Ruffin, 2016). These new techniques and innovative advertisements give a break to the customers from the current running, old and general ads on digital media platforms. So we predict through this study that the personalized advertisement on social media will influence positively by the novelty of the ads.

A purchase that is true impulsive purchase, that purchase is effective greatly by the level of novelty in the advertisement (R. J. LaRose, 2001). This thought is strongly sported by the empirically evidences such as,(Yu & Bastin, 2010) stated that The factors that effects the consumers in impulse buying behavior, Novelty in advertisement is one of the most important and critical factor among them. (Sharma, Sivakumaran, & Marshall, 2010) also said that novelty in the personalized advertisements is one of the tremendous factor that recognize the consumer need in advance and encourage them to buy impulsively. (Hausman, 2000) stated in the study that, there is positive relationship found in between the novelty as an indicator of hedonic desire and buying impulse. In the context of advertisement at social media, our study indicates the similar relationship between impulse buying behavior and the novelty.

By presenting innovative, advanced features and content we can attract the customer towards our advertisements. Usually novelty in the advertisement is measured by the level of advancement and innovativeness in the ads. Personalized advertisement on social media consider as innovative, because different new and advanced techniques are used today, in order to make ads personalized and there is tailored content on personalized ads. The ads on social media that use novel techniques may attain more attention from the customers, more value customers get through these ads and lastly there are more chances of customer engaging and impulse purchasing in the ads that has novelty. Perceived novelty has increased the chances of impulse buying online by the customers, and social media pages and the websites introduces new features that increase the easiness of impulse buying through novelty. For example, the shop now 'button that is introduced by the different websites and social media pages like on Facebook and on Instagram. That button directly takes you to the online store and facilitates the impulse online purchase behavior. Social media ability to adopts the novelty through the new updates and

facilitates the process of online impulse buying indicate that there is a positive relationship between perceived novelty and online impulse purchase behavior (Naa Amponsah Doodoo, 2019).

Perceived Relevance

Firstly, to learn about the profile of the customers, their interests, needs, browsing history and the online activities then create advertisement for them according to their profiles that is called relevance of the personalized advertisement on social media. Because of the personalized advertisement and relevance, customers feel, that advertisement is for them, their self-relevant increased towards the advertisement. Personalized advertisement matches large or some aspects of themselves (Kreuter & Wray, 2003; Petty et al., 2009). Previous and the existing research said that, personalization plays a vital role in the underlying process of the perceived relevance (S. Kalyanaraman & S. S. Sundar, 2006; N. Y. Kim & Sundar, 2008; Sundar & Marathe, 2010). Lack of relevance, is the one of the main reason behind the ignorance of ads on social media by the customers, according to the prior studies (L. Kelly, G. Kerr, & J. Drennan, 2010a). So this study predicts that, advertising personalization positively influence by the advertising perceived relevance on social media.

Further importantly, the chances of impulse buying increased due to the perceived relevance. Self-referencing contributes to the customer 's decision making process, when the customers don 't waste much time and cognitive efforts in the process of the information, according to the previous research (Tam & Ho, 2006). The act of careful thinking has not the outcome of the impulse buying. In other sense, (the probability of the occurrence of the impulse buying in the setting) in which the buyer made the decision, that is based on peripheral cues. That cues may influence the impulse buying behavior of the buyer on social media. Old studies

confirm that perceived relevance and personalization may give rise to the behavioral changes (Rimer & Kreuter, 2006).

The personal relevance is a cognitive process that is stimulated by the external sources in which public judged how much the source is valuable for them, and how it fulfills their needs and wants (Celsi & Olson, 1988; L. Xia & N. N. J. Bechwati, 2008). Celsi & Olson (1988) Stated that there are two types of sources the 1st one is situational source and the 2nd one is intrinsic source. That sources responsible for the people feeling of the personal relevance. The 1st one situational source is come from the sociological and physical setting of the environment. And the 2nd one intrinsic sources are based upon the personal know how, knowledge and on the personal experience. People perceive relevance when the any of both sources address to their need wants and provide value. So the crucks is perceived relevance of the ads, is to advertise the products or the setting and the situation like the location of the product and the product or the situation is related to the personal need, wants and values. Generally, the perceived relevance of the advertising communication plays a major role in collecting good and useful impact on the effectiveness of advertisement in the areas of behavioral, affective and cognitive perspective. More attention is attracted by the higher relevance (Celsi & Olson, 1988; Pechmann & Stewart, 1990). Public shows more interest towards the advertisement messages that include their interest and the personally related products, as liken to the less relevant product and the products that are not according to their interests (Trampe, Stapel, Siero, Mulder, & Marketing, 2010). Intention to buy the advertised product is also increase by the perceived ad relevance (Pavlou & Stewart, 2000; L. Xia & N. N. J. J. o. i. A. Bechwati, 2008).

The impact of the perceived relevance on customer response towards the advertising message has examined in the context of mobile and online advertisement. Almost same patterns

of outcomes have found. In online discourse, favorable attitude generated by the personal relevance towards the online repetitive ads, the website and the product the ad is implemented in- (Campbell & Wright, 2008). By the online retailer, personalized product recommendations are more effective than the recommendation by the other users and the friends (S. Senecal & J. J. Nantel, 2004). In the mobile context similarly, when people receive mobile advertisement with relevance they show positive attitude towards the advertisement, they react by visiting the website, accept message and text back (S. Kalyanaraman & S. S. Sundar, 2006; Merisavo et al., 2007; K. Y. Tam & S. Y. Ho, 2005). Ads response rate, message elaboration and ad service adoption are the more various aspects of the effectiveness of the advertisement that all are caused by the relevance of the message (Ramnath K Chellappa & Raymond G % Sin, 2005). Ads avoidance and skepticism in e-mail, telemarketing, and text message marketing is decreased by the use of relevance in the advertising message (T. H. Baek, & Morimoto, M. , 2012).

Online Payment Facility

Nowadays people don't keep thousands of rupees with them, they put that amount in their bank accounts and only keep credit or debit card with them for the simple or online payments. The people who have credit or debit card when go for shopping of anything, if they have found payment facility through cards they feel happy and it made their shopping experience much easier. So payment facility contributes in the comfortable shopping. There is positive relationship exists between credit card use and the impulse buying behavior, online impulse buying effected positivity by the use of credit card. Products preferred cost decreases by the use of credit card. The use of credit card makes easy to get the credit from the lender of the credit card (Ampuero & Vila, 2006). Through the use of the credit/debit card public easily pays the payment, it increases the ease in the paying payment and develops the ease and encourage the

people to perform the online impulse buying. Ease and facility of the financial card services accelerate the overspending and impulse behavior of the consumers. The limit of the credit card is predefined but user can get the credit money from the bank.

Consumers feel more safe and convenience in using debit or credit card as compared to carrying cash with them. Previous research indicates that the people who are heavy card users, they buy more impulsively, they are not price conscious and they buy more high price products. The use and possession is positively related to its use further. The effects of the financial card usage found in the individual attitude as well as their demographics like their marital status, education, profession, age and income level (E. J. Park & Forney, 2004). Usage and the possession of the financial card increased the speed of spending, magnitude and profitability (Feinberg, 1986) and lastly increase the probability of the impulse buying behavior (Roberts & Jones, 2001). The spending time on online shopping is reduced by the use of financial card services as well as the spending increased by the use of cards. Individuals pay beyond their paying ability by the use of financial cards. Easy payment method and to avoid the hassle of keeping the money are the main benefits of the financial cards. People buy more than their need because of credit cards. Large amounts easily payed and delivered due to financial cards. The use of financial cards increased day by day globally, and it decreased the need of amount in hand day by day (Baig, 2015).

Privacy Concerns

There are a lot of benefits of personalization, privacy concerns of the customers are the major generally problem in the process of personalization and especially in the payment facility. We defined privacy as -it's the ability and the right of the individual person to control the term

and conditions which is used to get personal information and then the different use of that personal information (Westin & Personnel Records, 1967). The uses of online payment facility like for example to provide the credit/debit card number over the website to e-retailer, for the completion of procedures of your online purchase. Online buyers sometimes trade off to their privacy concerns. While, performing the online impulse buying and using the online payment facility, their personal and confidential information like financial card numbers, ID cards numbers, passwords are required at that step by the e-retailer company (Sheng, Nah, & Siau, 2008). A study survey by the (Antón, Earp, Young, & Privacy, 2010) mention that when customers provide their confidential and secrete information over the internet while doing some online buying or other, their privacy concerns are increased. As the use of online buying increased day by day on social media, the privacy concerns over personal information increased day by day (Toch, Wang, & Cranor, 2012).

One of the biggest challenges for online buyers on social media is how to protect their personal information and their privacy concerns (Ramnath K Chellappa & Raymond G Sin, 2005). Customer 's agreeability to disclose personal information depends upon, how much benefits or marginal utility he gets if he disclosed that information (Galanxhi & Nah, 2006). Concerns related to privacy are not constant, if customer feel to lose over personal information it may rises or may be decreased if the shared information is much important (Dinev & Hart, 2005).

We are not entirely neglecting the privacy concerns that are nowadays faced by the online buyers or by the social media users. Every average personal who are social media users or online buyer has concerns about how information is collected and how it will be used by the retailers and companies (Awad & Krishnan, 2006). Privacy concerns can influence the thinking,

perception and the behavior of the customers (Haghirian, 2005), Customers have concerns while providing their passwords and financial cards numbers especially when the e-retailer are not well known company.

Hypothesis Development

H1: Customer Perceived Advertisement Personalization has a positive impact on their online impulse buying Behavior.

H2: Customer perceived Advertisement personalization on social media will positively associate to their perceived advertisement novelty.

H3: Customers Perceived Novelty of advertisement will positively associate to their online impulse buying behavior.

H4: Customer Perceived Advertisement Personalization has a positive impact on their online impulse buying Behavior and perceived novelty significantly mediate the relationship.

H5: Customer perceived advertisement personalization on social media will positively associate to their perceived advertisement relevance.

H6: Customer perceived Relevance regarding social media advertisement will positively associate to their online impulse buying behavior.

H7: Customer perceived advertisement personalization will positively associate to their online impulse buying behavior, when we see perceived relevance as a mediator.

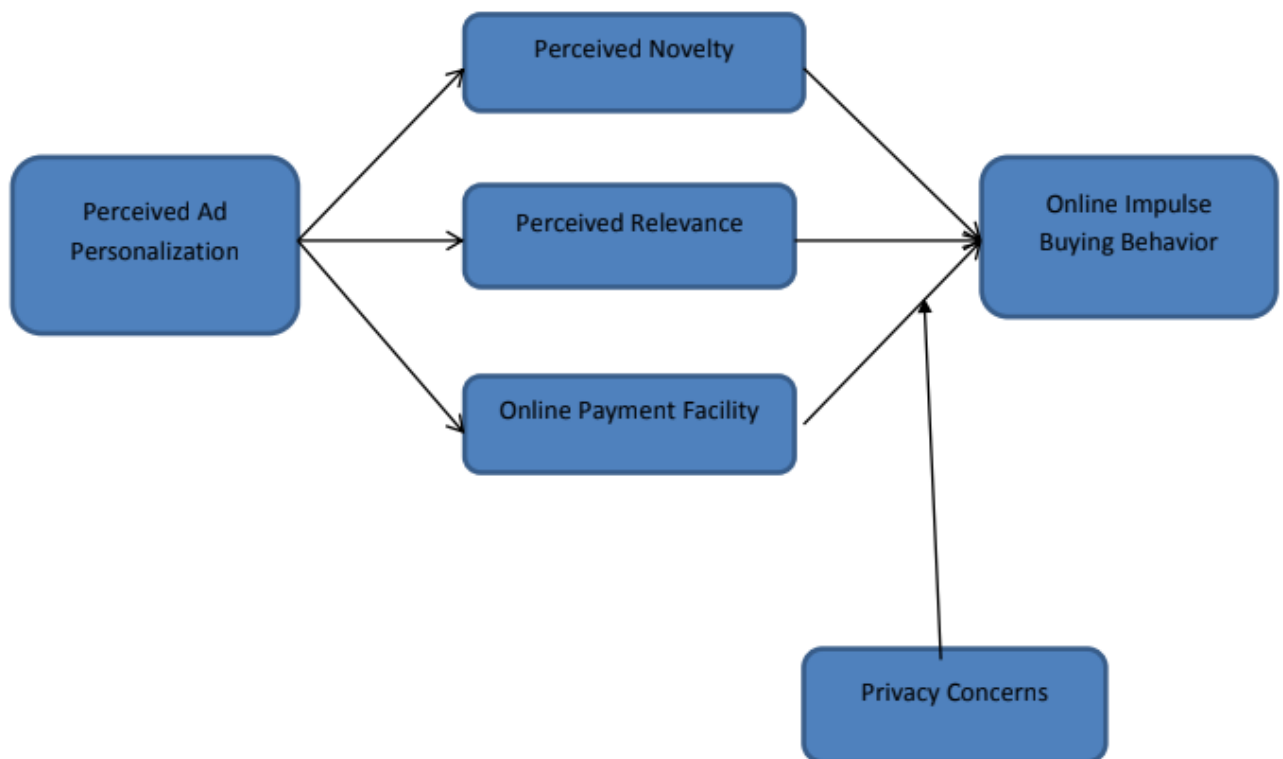
H8: Customer perceived advertisement personalization on social media will positively associate to their online payment facility.

H9: Online Payment Facility has positive relationship with the customer's online impulse buying behavior.

H10: Customers perceived advertising personalization, positively influence to their online impulse buying behavior, when we see payment facility as a mediator between Perceived advertisement personalization and the online impulse buying behavior.

H11: Customer Privacy concerns regarding online payment facility will negatively influence to their online impulse buying behavior.

Research Model



CHAPTER III: RESEARCH METHODOLOGY

Saunders (2007) stated that research is something that people performs in a systematic way, in order to find out new facts and figures to increase their knowledge. That –something| is really important for the researcher, to find out the unknown facts and realities. And the –something| is the logic behind to carry out the new study. Many Scalars defines methodology as a fancy synonym for the methods.(Reich, 1995) Said, methodology is a compatible collection of goals, assumption and underlying methods, and the final outcomes of carrying the methods out, being explained and finally the evaluation of results.

In this chapter we shall focus on the methodology that is being used in this study, and to explain the methods that we chose in this study. We have discussions of research philosophy, research approach, Research strategy, Population simple size, the sampling technique and how we collect data. This study follow the process that mention below,

- i. Topic Identification
- ii. Review of literature
- iii. Methodology/Data Collection
- iv. Data analysis/Interpretation
- v. Final Results

Our research is exploratory in nature, and our primary purpose is to collect data and then analyze it. By doing that, we shall analyze the impact of personalized advertisement on online buying behavior of consumer in Pakistan. We used perceived novelty and the perceived relevance and payment facility as mediator variables, between the independent variable of perceived advertisement personalization and the dependent variable of online impulse buying

behavior. And lastly we see privacy concerns as moderator variable between the payment facility and the online impulse buying behavior.

Philosophy of the Research

We must be understood that, in which approach or way our study will be carried out, when we are starting a study. Already established philosophies of the research will help us in elaborating and explaining the approach, when we are collecting the data, analyzing the data and lastly in the interpretation of the data. There are three types of the research approaches that dictate the process of the research. The 1st one is Positivism, 2nd one is interpretivism and the 3rd one is realism (El Kadhi, 2009).

The structure of positivism is to judge and consider the human behaviors and the action in the environment. And then explain and describe these facts and figures under the umbrella of different theories (El Kadhi, 2009). The realism is somewhat in between of positivism and interpretivism like it's a blend of both theories (Grix, 2004). The roots of interpretivism are based on anti-foundation, like it gave that usually not exist before in the theories and in the facts and figures (Grix, 2004). Our research is based on positivist approach; we collect data to measure the online impulse buying behavior and then apply past theories on the collected data and conclude results.

Approach of the research

Now we discuss the research approach, there are 2 types of research approaches that used commonly around the globe. The 1st one is inductive approach, and the 2nd one is deductive approach. In the 1st one the inductive approach the main focus of the study was to create a new theory with the help of the data. In the 2nd one deductive approach the main aim of the study is to

apply the theory on gathered or generated data. The theory would follow the data in inductive approach and the in the deductive the vice versa (Saunders, 2003). In this study the deductive approach will be applied. We will find out the impact of personalized advertisement on online impulse buying behavior then we applied a theory on gathered data.

Research Strategy

We use quantitative surveys to collect data for this study. We develop a questioner on google doc and distributed it online through social media sites, through e-mails and collect the data for this study. We collect primary data through online questioner. We are going to measure the impact of online personalized advertisement on online impulse buying, so we develop the online questioner and we filled it from the young population of Pakistan, who are involved in online Buying behavior.

Population

The population of our study is the people who are engaged in online buying behavior. Most the youth of our country is using the internet and social media and they are involved in online buying behavior. We target them to get to know the impact of personalization advertisement on their online impulse buying behavior.

Sample

The sample size of our study is almost 250 participants. We shall fill out our online Google Doc survey from two hundred and fifty participants. The sample that we include in our study will be the youth of Pakistan. Because according to the industry reports, the students of colleges and universities were most active on social media, they have groups for mutual discussion, and they are more involved in online selling and buying (Dodoo & Wu, 2019). So we

develop the online survey, The Students from across Different Universities across Pakistan mostly from Rawalpindi, Faisalabad and Islamabad will be participating in the survey.

Sampling Technique

Convenience is sampling technique, which is the part of non-probability sampling. In convenient subjects were selected because of their convenient, accessibility, and proximity (RESOURCES, 2012). Convenience is type of non-probability method of sampling; in this technique the sample is taken from the group or the people that is easy to access or contact or in the reach out. Like for example standing at front of mall and asked people to fill out the survey form would be a non-probability and convenience sampling. Convenience sampling is also called grab sampling or the availability sampling. So we will use non-probability, convenience sampling technique in this study for the collection of data.

Data collection and Analysis

There are two ways to collect data, when the step of data collection is come in the research, approach to the purpose of the research through this you will know, what type of data you will need for your research. If you collect the data that is published already in any form of journal, Book, or Data of any institute or Government that is called secondary data. Secondary data existed already, and was gathered and collected for the other purpose then the current one (Churchill, 2009). Primary data is the data that is collected through, questioner, interview, observation, experiments for the research that is currently in hand, the research that we are doing currently. In our study we collect primary data through quantitative online survey questioner. We are going to measure the impact of online personalized advertisement on online impulse buying, so we develop the online questioner and we filled it from the young population

of Pakistan, who are involved in online Buying behavior. We use SPSS for the analysis and for finding and results of this study.

CHAPTER IV: ANALYSIS AND DISCUSSION

Reliability Analysis

Cronbach's Alpha is a technique that is used to check the internal consistency between the measures. Cronbach's Alpha is poor if its value is less than 0.5; it's considered poor or unaccepted reliability.

And if the value of Cronbach's Alpha is more than 0.6 so we consider it a moderate reliability and if the value of Cronbach alpha is more than 0.7 then its consider as a good value of reliability (Sekaran and Bougie, 2003).

Table No 4.1: Reliability Analysis

SERIAL NO	Variables	No of Items	Reliability
1	PPA	5	0.816
2	OIBB	7	0.866
3	PR	2	0.702
4	PN	2	0.702
5	PF	5	0.766
6	PC	4	0.786

PPA=Perceived Personalized Advertisement, OIBB=Online Impulse buying behavior, PR=Perceived Relevance, PN=Perceived Novelty, PF= Payment Facility, PC=Privacy Concerns.

Table 4.1 tells us about the hole variables of the study, first variable PPA has a five no of items and its reliability is 0.816 next variable OIBB has seven items and its reliability is 0.866, next two variables PN and PR both have two items and their reliability value is 0.702, Next variable PF has 5 items and 0.766 reliability. Last variable PC has four items and 0.786 value of reliability.

Demographic Statistics

Table 4.2 consist of demographics of our study, the demographics of the study are gender, age, qualification and previous online buying experience.

Table No 4.2

Demographics						
Gender	Male (75.1%)			Female (24.9%)		
Age	18-25 (59%)	26-32 (34.7%)	33-39 (4.4%)	40-46 (1.2%)	47-53 (0.8%)	54-60 (0%)
Qualification	Matric (2%)	Intermediate (5.2%)	Undergraduates (13.9)		Graduates (32.9%)	Masters (46%)
Past Online Buying Experience	1-2 (36%)	3-5 (23.3)	6-8 (11.5)	9-10+ (30%)		

75% participants of this study were male and 24.9% were female. Age wise young people who are 18 to 25-year-old, their participation was 59%, 26 to 32-year-old participation was 35%. So Most of youth were participated in this study and industry research said that college aged students were mostly and regularly used social media and they are more involved in online

buying, so we target college and university students as the participants of this study. Qualification wise mostly participants were master and graduates. Then past online buying 36% of people have experience only one to two-time experience of online buying, 30% people have 9 to more than 10 times of past experience related to online buying.

Descriptive Statistics

This table describes the mean and standard deviation of our variables, mean is average value of the data that one value represents the whole data set, and standard deviation is how much the data is deviation from the standard like the difference between average of the data, low standard deviation mean that the values are close to mean and high standard deviation means that values are scattered out over a large range. PPA has mean of 3.7488 and Standard deviation of .88246, OIBB has Standard deviation of 1.35787 and mean value of 3.9291. Next variable PR has mean of 4.4500 and Standard Deviation of 1.44876, PN has mean of 4.6740 and Standard Deviation of 1.30827, PF has mean of 4.6336 and Standard Deviation of 1.27886, Last one PC has a mean of 5.4528 and Standard Deviation of 1.121141.

Table No 4.3

	Mean	Standard Deviation
PPA	3.7488	.88246
OIBB	3.9291	1.35787
PR	4.4500	1.44876
PN	4.6740	1.30827
PF	4.6336	1.27886
PC	5.4528	1.12114

PPA=Perceived Personalized Advertisement, OIBB=Online Impulse buying behavior, PR=Perceived Relevance, PN=Perceived Novelty, PF= Payment Facility, PC=Privacy Concerns.

Normality of Data

Variable's	Skewness	Kurtosis
PPA	-0.678	0.415
OIBB	-0.030	-0.840
PR	-0.488	-0.455
PN	-0.154	-0.468
PF	-0.271	-0.574
PC	-0.704	0.076

PPA=Perceived Personalized Advertisement, OIBB=Online Impulse buying behavior, PR=Perceived Relevance, PN=Perceived Novelty, PF= Payment Facility, PC=Privacy Concerns.

Above table 4.4 shows the values of skewness and Kurtosis, skewness is a statistical test that tells us about imbalance from the mean of a data distribution and kurtosis can be defined as to measure the thickness of the data along with its tail. That test shows us the normality of data, collected data for this study is normal or not. Standard value of Kurtosis is between +3 to -3 and Skewness value is between +2 to -2. In this table first variable PPA skewness value is -0.678 and kurtosis value is 0.415. The dependent variable OIBB shows the -0.030 and -0.840 values. Next the PR, PN and PF are mention in the table above and all the values are up to standard and normal.

One Way ANOVA

Table NO 4.5,

Demographics	Online Impulse Buying Behavior
Gender	0.97
Age	0.353
Qualification	0.221

In this test we see the relationship of our demographics with the DV, in this study our DV is Online Impulse buying behavior, if the P-value of demographic is <0.05 then we need to control it, it should disturb our DV, and we control it in regression analysis. . All the demographics values are greater than 0.05 so all are fine and they are not disturbing to the DV online impulse buying behavior.

Correlation Analysis

Table No 4.6,

Correlation	PPA	OIBB	PR	PN	PF	PC
Perceived Personalized Advertisement	1					
Online Impulse Buying Behavior	.416**	1				
Perceived Relevance	.404**	.681**	1			
Perceived Novelty	.361**	.515**	.597**	1		
Payment Facility	.265**	.432**	.379**	.360**	1	
Privacy Concerns	.090	.127*	.174**	.176**	.328**	1

**Correlation is significant at the 0.01 level (2-Tailed)

*Correlation is significant at the 0.05 level (2-tailed)

This table shows us the correlation among the variables. Correlation shows us the relation between variables. The value of correlation is significant at the value ($P < 0.01$) then the relation shows (**), and if the correlation value is significant at value ($P < 0.05$) then the relation shows (*). OIBB and PPA have a positive significant relationship ($P < 0.01$, $B = 0.416^{**}$) with OIBB that supported that H1, our 2nd Hypothesis is accepted because ($P < 0.01$, $B = 0.361^{**}$) So PPA has

significant positive relation with PN. PN has a significant positive relation ($P < 0.01$, $B = 0.515^{**}$) with OIBB so that supported H3. PR has a positive significant ($P < 0.01$, $B = 0.404^{**}$) relation with PPA, so the H5 is accepted. PR has a positive significant ($P < 0.01$, $B = 0.681^{**}$) relation with OIBB, so H6 is accepted. PPA has a positive significant ($P < 0.01$, $B = 0.265^{**}$) relation with PF, that supports H8 of the study. PF has positive significant ($P < 0.01$, $B = 0.432^{**}$) impact with OIBB, so 9th hypothesis accepted. PC has a positive significant ($P < 0.05$, $B = 0.127^*$) relation with OIBB, so 11th hypothesis is rejected of the study.

Regression Analysis

This study explores the impact of personalized social media advertisement on online impulse buying behavior, and we see perceived relevance, novelty and online payment facility as a mediator. So now we see the relationship between our IV and DV and mediators as well. And we see direct and indirect relationship between the different variables and after that we are able to see that hypothesis of this study, are supported by regression analysis or not.

Then we perform regression analysis to check the impact of IV to DV of this study. We used process method approach by (Hayes and Preacher, 2008) to run the mediation and moderation analysis on this study. Hayes and Preacher developed seventy-four models; all the models are different in nature and that models are easily fulfill the requirements of all models of the research approximately. I used version 3.4 of the process, and I used model 4 for mediation, and model 1 for moderation.

Mediation of Perceived Novelty, Perceived Relevance and Payment Facility

Firstly, we see the direct relationship between IV to DV, IV to mediators and mediators to DV

Table No 4.7 (a) Direct Relationship,

Variables	B	LLCI	ULCI	P	S.E	T
Direct Effect, IV to DV PPA to OIBB (H1)	0.26	0.11	0.41	0.00	0.08	3.39
IV to Mediators PPA to PN (H2)	0.53	0.36	0.71	0.00	0.09	6.09
PPA to PR (H5)	0.66	0.48	0.85	0.00	0.10	6.96
PPA to PF (H8)	0.38	0.21	0.56	0.00	0.09	4.32
Mediators To DV PN to OIBB (H3)	0.44	0.32	0.55	0.00	0.05	7.50
PR to OIBB (H6)	0.57	0.48	0.67	0.00	0.06	12.30
PF to OIBB (H9)	0.37	0.25	0.48	0.00	0.06	6.20

PPA=Perceived Personalized Advertisement, OIBB=Online Impulse buying behavior, PR=Perceived Relevance, PN=Perceived Novelty, PF= Payment Facility, PC=Privacy Concerns.

In Table 4.5 (a) Firstly we see the direct relation of IV (PPA) to DV (OIBB) that is a positive relation so first hypothesis of the study accepted. Then we see IV to Mediators relationship their beta values are 0.53, 0.66 and 0.38 respectively so hypothesis no 2, 5 and 8

were supported according to the value that we see above in the table. Now we see the relationship between mediators to DV, the values are 0.44, 0.57 and 0.37 respectively, so hypothesis no H3, H6 and H9 were supported by these values. Significance values of all the outcomes were (0.00).

Now we see the indirect relationship between IV (PPA) DV (OIBB) through mediations of PN, PR and PF.

Table No 4.7, (B) Mediation

Bootstrap for indirect effect of Perceived Personalized Advertisement to Online Impulse Buying behavior through mediators of Perceived Novelty, Perceived Relevance and Payment Facility.

Indirect effect of IV to DV Through Mediation	B	Boot S.E	LLCI	ULCI
PPA—PN—OIBB (H4)	0.23	0.04	0.15	0.32
PPA—PR—OIBB (H7)	0.38	0.06	0.27	0.51
PPA—PF—OIBB (H10)	0.14	0.04	0.06	0.23

PPA=Perceived Personalized Advertisement, OIBB=Online Impulse buying behavior, PR=Perceived Relevance, PN=Perceived Novelty, PF= Payment Facility, PC=Privacy Concerns.

In this table the indirect effect of PPA to OIBB through mediator PN is 0.23 that supports hypothesis no 4 of the study. Beta value is the measure of how strongly one variable influence to the other variable and beta value measured in standard deviation, like in hypothesis no 4 the beta value is 0.23 it indicates that if the change of standard deviation of 0.23 in the IV (PPA) will be

result in change of value 0.23 in DV (OIBB) also. Then we see PR as mediator between PPA and OIBB the beta value is 0.38 that support hypothesis no 7 and lastly, we see PF as mediator and that beta value is 0.14 that also supports hypothesis no 10. Level of confidence for all confidence intervals in output is 95.00; Number of boot strap sample for percentile bootstrap confidence intervals is 1000. Upper level confidence interval and lower level confidence values also mention in table.

Moderation Analysis

Now table shows us the moderation analysis, we only have one moderator in this study; let 's discusses the table results that we mention below. We have Privacy concerns as a moderator between Payment facility and online impulse Buying behavior, and we develop the hypothesis no 11 on the basis of privacy concerns that Privacy concerns has a negative impact between the relation of Payment facility and the online impulse buying behavior. Privacy concerns shows us

–the beta value of 0.55 as a moderator between Payment facility and the online impulse buying behavior, and it has significance value of 0.07 that is greater than ($P > 0.05$), So our hypothesis no 11 is not supported according to this table values and rejected.

Table No 4.8

Model Summary					
R	R2	F	Df1	Df2	P
0.44	0.20	20.20	3.00	246.00	0.00

Path Confidence

	B	S.E	T	P	LLCI	ULCI
Constant	4.48	1.65	2.72	0.01	1.24	7.72
PPA	-0.34	0.44	-0.76	0.45	-1.21	0.54
PC	-0.55	0.30	-1.80	0.07	-1.14	0.05
PPA*PC	0.18	0.08	2.23	0.03	0.02	0.34

Interaction PPA*PC

	ΔR2	F	df 1	df 2	P
PPA*PC	0.00	1.76	1.0	346	0.19

Proposed Hypothesis Results,

Serial NO	Hypothesis	Results
H1:	Customer Perceived Advertisement Personalization has a positive impact on their online impulse buying Behavior.	Supported
H2:	Customer perceived Advertisement personalization on social media will positively associate to their perceived advertisement novelty.	Supported
H3:	Customers Perceived Novelty of advertisement will positively associate to their online impulse buying behavior.	Supported
H4:	Customer Perceived Advertisement Personalization has a positive impact on their online impulse buying Behavior and perceived novelty significantly mediate the relationship.	Supported
H5:	Customer perceived advertisement personalization on social media will positively associate to their perceived advertisement relevance.	Supported

<p>H6: Customer perceived Relevance regarding social media advertisement will positively associate to their online impulse buying behavior.</p>	<p>Supported</p>
<p>H7: Customer perceived advertisement personalization will positively associate to their online impulse buying behavior, when we see perceived relevance as a mediator.</p>	<p>Supported</p>
<p>H8: Customer perceived advertisement personalization on social media will positively associate to their online payment facility.</p>	<p>Supported</p>
<p>H9: Online Payment Facility has positive relationship with the customer's online impulse buying behavior.</p>	<p>Supported</p>
<p>H10: Customers perceived advertising personalization, positively influence to their online impulse buying behavior, when we see payment facility as a mediator between Perceived advertisement personalization and the online impulse buying behavior.</p>	<p>Supported</p>
<p>H11: Customer Privacy concerns regarding online payment facility will negatively influence to their online impulse buying behavior.</p>	<p>Unsupported</p>

CHAPTER V: FINDINGS, CONCLUSION AND RECOMMENDATIONS

FINDINGS

The purpose of the study was to check the causes of online impulse buying behavior, In today 's business world with the passage of time online buying and selling become popular around the globe. E-retailers and companies are trying to increase their sales through online impulse buying, and online impulse buying increasing day by day. So the sole purpose of the study is to find out that there is any influence of personalized advertisement on social media on online impulse buying behavior. So there is positive impact of perceived personalization advertisement on consumer online impulse buying behavior. And we add Payment facility in the model as a mediator and Privacy concerns as a moderator between Payment facility and online impulse buying behavior. We collect data from 250 participants mainly from youth and college and university students, because according to previous research young and college going were more engaged in online impulse buying behavior. We collected data from participants of mainly from Islamabad Rawalpindi and Faisalabad.

So hypostasis no one supported by the results so perceived personalization advertisement has a significant impact on online impulse buying behavior, previous research also indicate that personalized social media advertisement has positive impact on online impulse buying (de Kervenoael et al., 2009). Perceived relevance has a positive significant impact with perceived personalization of advertisement, so hypothesis no 5 was accepted, when the (stimuli) advertisements are related to the self of the man (like the ads are related to the person who is watching these ad), then the chances of action (buying impulse) increases much (Phal and Lo, 2004). Perceived relevance has positively associated with online impulse buying behavior that

supports the hypothesis no 6, if the advertising message is related to and matches with the customer's self then there are more chances that the online impulse buying will occur (Kalyanarama and Sundar, 2006). And if we see the indirect relationship of Perceived personalized advertisement with online impulse buying behavior through perceived relevance that shows the beta value of 0.38 and that supports hypothesis no 7 of the study, Beta value is the measure of how strongly one variable influence to the other variable and beta value measured in standard deviation. Perceived novelty of advertisement has a much valuable for online impulse buyers and for Personalized advertisement, our results of the data show that hypothesis no 5 and 6 were accepted, Novelty of the advertisement like mobile social media and location based advertisement, geo fencing that modern technologies has risen the modern ways of advertisement for the markers and advertisers (Unni and Harmon, 2007). Payment facility and online impulse buying behavior and personalized advertisement have positively associated that supports hypothesis no 8 and 9. In hypothesis no 4 we see the indirect relationship of PPA to OIBB through the mediator of perceived novelty and that was supported by the data value. And lastly we see the indirect effect of PPA to OIBB through payment facility and the results supports our hypothesis no 10, according to previous studies online payment facility increase the chances of online impulse buying behavior (Robert s Jones, 2001).

We see privacy concerns as a moderator between payment facility and the online impulse buying behavior, and we hypothesis that privacy concern has a negative impact on online impulse buying behavior, results shows that our Hypothesis no 11 was rejected because it has significance value 0.07 that is more then 0.05, so our hypothesis no 11 was rejected. Pakistan is non documented economies and almost 60% of the transactions are on cash basis. And use of credit or debit card or other financial services is much lesser then the documented and

progressive economies. Previous studies said that up to 60% of the economy is informal the tax net is very limited in Pakistan, more than 90% of payments are through cash on delivery of the products that are bought online, only 24% population have bank accounts (Export.Gov).

Another justification is that according Asian development bank report year 2018, that report said that while online shopping 95% of Pakistanis use cash on delivery option to pay their payments (tehuice.pk) so when most of the country's public use cash on delivery to pay their payments of online bought product, so the privacy concerns regarding online payment facility are not applicable here at Pakistan, lack of trust on online sellers is one of the main reason that why people don't use online payment and don't pay their payments instantly

Conclusion

The final conclusion of the study is that there is significant positive relationship between perceived personalized advertisement and online impulse buying behavior, and perceive relevance and novelty of the advertisement have a good importance in today 's online business world. Online customers attract the advertisement that is related to them, and e-retailers can break the general advertisement clutter to gain more attention of the customers so advertisement novelty is important to get the attention of the public. With the use of innovative technologies and techniques, novelty can be achieved; and advertisement can be made more effective and nominal. Online payment facility has a bright future in the setting of online selling and e-retailing.

Practical Implications

The practical implication of the study is, this study is really helpful for the companies (who are doing online selling) and for e-retails, online marketers, policy makers and advertisers that personalized targeting and advertisement is tremendously important for them. Social media marketers and sellers should adopt and start doing personalized advertisement rather than general

advertisements, it really helpful for them and boom their sales volume (Tran, 2017). Perceived relevance of the advertisements is greatly important, and advertisers need to send the advertising message that is relevant to the want and need of the customers. Advertising novelty is important to break the current clutter of the advertisement, modern and new advertising strategies and technologies and can break the advertising clutter and gain much more attention by the viewers of the advertisement (Swan, 2017).

Recommendations

- 1: Online retailers and marketer adopt personalized advertising to attract more customers.
- 2: Relevance and Novelty of the advertisements positively associated with personalization advertisement so markets and policy makers must adopt advance and innovative technologies, techniques to break the general advertisement clutter.

Limitations

First limitation of this study is we collect data from Islamabad, Rawalpindi and Faisalabad, and we have access to the limited online buyer. And 2nd limitation is the time; there is limited time for this study in order to collect data. 3rd limitation is that an experiment design will be used to measure the actual behavior of the personalized advertisement. So limited time, and access and to measure the actual behavior of the customers are the limitation of the study.

Future Directions

In this study we see Perceived relevance, Novelty and Payment facility as mediators between the Perceived Personalized Advertisement and online impulse buying behavior. Future Research could see the other factors that may influence online impulse buying behavior like product category, selling website quality, sales and promotions etc.

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