

**Analysing the Effect of Personalised Social Media Advertising on
Online Impulse Purchases: The Moderating Influence of Privacy
Concerns and the Mediating Functions of Perceived Novelty,
Relevance, and Ease of Payment**



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ABSTRACT

Impulsive online shopping is an essential element that provides significant advantages to online advertisers and retailers. Individualisation ought to be the guiding principle behind all social media advertising and marketing campaigns. As a result, we must investigate the connection between personalisation and impulsive purchases made online. Online merchants and marketers can learn a lot from this study, which looks at how personalised ads affect people's propensity to make impulsive purchases. We developed and tested a multi-factor conceptual model to determine the impact of targeted advertising on social media users' propensity to make impulse buys. We find that privacy concerns moderate the relationship between payment facilities and online impulse buying behaviour, and that perceived novelty, perceived relevance, and payment facility mediate the relationship between personalised adverts and online impulse buying activity. Gather data through a survey, analyse it using regression and correlation, and then report your findings. Ten of the study's hypotheses are supported by the findings. In the last chapter, talk about the study's results, their implications for practice, and its conclusion.

Keywords: Personalised advertisement, social media, online impulsive purchases, perceived novelty, relevance, payment options, privacy issues.

DECLARATION

With the title "Analysing the Effect of Personalised Social Media Advertising on Online Impulse Purchases: The Moderating Influence of Privacy Concerns and the Mediating Functions of Perceived Novelty, Relevance, and Ease of Payment," this certifies the research effort for the thesis has never been submitted and won't be submitted in the future to receive a degree of a comparable kind from another university. Every section of the work has been independently verified, and all pertinent references have been mentioned as needed. To the best of my knowledge, unless references are noted appropriately within the text, I have not included any previously written or published material by anybody else.

Signature

AYESHA TUFAIL

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CHAPTER I:

1.1 INTRODUCTION

The phrase "online impulse buying" refers to impulsive, spontaneous purchases made on websites, social media platforms, or online retailers to meet specific client needs (Beatty & Ferrell, 1998; Li, Kim, & Lee, 2009). These days, media and the internet have a big impact on people's impulse buying habits when they shop online. They buy products immediately after seeing them on TV or the internet. The younger generation, which spans the ages of 19 to 39, seems to be more prone to impulsive purchases; they are more likely to see something and snap it up without thinking it through (Wood, 1998). Because older people tend to have more behavioural control and are less trend- or fashion-conscious than younger people, this tendency begins to wane after 39 years. Younger people are more inclined to follow fashion and trends, be open to trying new things, and be more prone to make impulsive online purchases (Robertson & Hirschman, 1978) (Rawlings, Boldero, Wiseman, & differences, 1995)

Sixty percent of purchases are made on the fly, according to research and literature on the topic (Amos, Holmes, Keneson, & Services, 2014). That statistic emphasises the importance of impulsive purchases in the modern business world. Verhagen, van Dolen, & Management (2011) found that 40% of online purchases are conducted on impulse. Research out of the United States found that 90% of consumers sometimes buy online on the spur of the moment, with total expenditure amounting to \$17.78 billion (McDermott, 2017). An extra \$690 million in retail revenue would be generated by a one percent rise in internet sales (Jeffrey & Hodge, 2007). Online retailers need to pay attention to these trends if they want to expand their business and increase sales, since these statistics show how essential consumer online shopping behaviour is. A number of factors, such as the website's design and quality, the availability of goods and services, and indications about virtual payment options, contribute to the dominance of impulsive online shopping (Dawson, Kim, & Journal, 2010a) (Corts, Wells, Signorelli, Hunter, & Snyder, 2011). According to Floh, Madlberger, and Applications (2013) (Hudson and Jeffrey, 2007) In 2011, Wells, Parboteeah, and Valacich Websites and internet servers are often viewed as new ways for customers to buy things on the spur of the moment (Phau, Lo, & Journal, 2004). In 2005, Shop.org conducted a survey that found that the main reason people buy online is because it is convenient. The ability to buy anything, pay for it online, and maybe even give in to impulsive

purchases makes internet shopping more convenient for consumers than going to physical stores or malls. Online shopping and internet servers allow customers to buy goods and services 24/7 from the convenience of their own homes. Online sales have been increasing at a rate of 25% per year for over a decade, making it the fastest-growing channel for purchases. According to Dawson, Kim, and Journal (2010b), online sales jumped 26% from 2005 to 2006, reaching \$136.2-\$. It appears like internet retail sales have a bright future. Online purchases will account for fifteen to twenty percent of all US retail sales by the year 2010, according to estimates (Economist, 2000). According to Dawson (2010) and Wells (2011), online purchases are highly influenced by impulses. According to Srinivasan, Anderson, and Ponnaolu (2002), there are several advantages to shopping online. One of these is the ability to customise your shopping experience. Another advantage is the bigger assortment of products. Finally, the transactions are faster and less painful. On top of that, you can find various items and services on sale at discount rates when you shop online (Grandon & Pearson, 2000).

Online buying has been on the rise due to all of these factors. There has been a rise in impulsive purchases since the rise of e-commerce made it possible to buy products online in minutes rather than hours. Previous research has shown that Americans are unique among consumers when it comes to making impulsive purchases. According to research conducted in the United States and the United Kingdom, impulsive buying tendencies are influenced by customers' emotional states, national cultures, and demographic characteristics. Pakistan, India, Singapore, Hong Kong, and China are just a few of the Asian economies where buying things on the spur of the moment has become more common. Credit and debit cards, 24-hour retailers, and online shopping are some of the marketing innovations that have a significant impact on impulsive purchases. Recent studies have shown that Indian and South Asian consumers' shopping habits have evolved, with impulsive purchases being more prevalent, due to variables such as the entry of foreign products into their market, increased disposable income, favourable demographic segmentation, and changes in culture and lifestyle (Muruganatham & Bhakat, 2013). The "buy now, pay later" mentality is catered to by e-commerce sites, and online companies' main goal is to convert in-store shoppers into online purchasers and customers. A positive outcome could be an increase in revenue, a growth in the client base, and new avenues for strengthening the connection between businesses and their customers. On the other hand, when customers buy on impulse, it may hurt online merchants and businesses. As an example, consider buying something online.

Reviewing, posting, or recommending a business on social media or the retailer's website is one way for unhappy customers to voice their opinions about the service or product they bought. The online company's reputation takes a hit, and issues arise in the future, as a result of unhappy customers spreading the word. Therefore, it is critical to identify the environmental and psychological factors that contribute to online shopping impulses and find new, appropriate ways to understand and control them. In response to this information gap, the current study investigates potential marketing strategies that capitalise on the practical and relevant idea of impulsive purchase when consumers shop online.

Personalisation is one of the most common and well-known ways to encourage one-time purchases. Companies and online stores employ personalised messages to encourage customers to make impulsive purchases, as shown in studies by Brohan (1999) and Dawson et al. (2010). According to Dawson et al. (2010) and Brohan (1999), online stores that offer personalised sales strategies tend to have more profitable operations. As a one-of-a-kind and personal platform, social media was ideal for the customised marketing strategy. It is possible to craft highly personalised communication messages thanks to the abundance of personally identifiable information that is accessible on social media. As a private platform with a lot of personal information accessible, many people are worried about their privacy on social media. Hence, research into social media advertising and personalised messaging is essential. In addition, people can readily be directed to other websites that allow online buying through ad messages broadcast on social media networks. Online impulse buys are driven in large part by the ability to personalise the shopping experience, as stated by Dawson et al. (2010). As a result, it's reasonable to assume that social media customisation will greatly influence impulse buys. The tremendous development potential in e-commerce and online buying in today's business sector presents an urgent need for additional research on online impulse purchases. We find that piracy worries moderate the relationship between online payment facilities and online impulse buying behaviour, and that online payment facilities mediate the relationship between personalised social media ads and online buying behaviour. Personalised social media advertisements are a major contributor to this trend. Whether they use a debit, credit, or mobile account to pay online, users worry about piracy and how to keep their passwords and credit card information hidden. By include payment facilities as a mediator in the prior model, our study adds another aspect that can influence customers' online impulse buying behaviour. This fills a vacuum in the existing literature and provides further

implications for online marketers, practitioners, and sellers. Perceived novelty and perceived relevance may mediate the relationship between personalised ad perception and impulse online purchases. Based on theoretical considerations, this study addresses a gap in the literature by exploring the unknown relationship between targeted social media advertisements and impulse buys made online.

Online impulse purchases have received less attention than in-store ones, despite the abundance of literature on the topic. In light of the existing literature on personalisation, e-commerce, and advertising, we constructed a conceptual framework-based model to explain the effects of personalisation on consumers' propensity to make impulsive online purchases in this study.

1.2 Background of the Study

It was in 1994 that websites debuted their first online commercial. Printed ads and radio spots are only two examples of the more traditional media that we use to air our many commercials. Websites, promotional materials, blogs, and social media ads—all examples of more traditional types of advertising—have also achieved significant gains (Ducoffe, 1996). As the years went by, two social media platforms emerged: Facebook in 2004 and Twitter in 2006. Data security has emerged as a major issue due to the exponential growth of customer data acquired by companies and e-commerce platforms. Subsequently, the cloud emerged as a practical substitute for archiving and protecting vital business information. In order to better utilise analytics, the company began storing data in the cloud. After that, businesses and companies began to personalise their advertisements. The introduction of personalisation occurred in 2007. According to Boxever.com (2011), businesses now use customer data collected online to tailor social media adverts to each user. Beatty and Ferrell (1998) state that impulsiveness can be described in two ways: first, as the propensity to buy things on the spur of the moment without giving them much thought; and second, as the behaviour of giving in to these impulses without giving the goods or services much thought or evaluation before buying them. Congruent with this notion, a handful of prior research (Verplanken & Herabadi, 2001; Corts et al., 2011; Mohan & Change, 2013) views impulsiveness as a rather stable aspect of personality. According to Beatty and Ferrell (1998), impulsive buyers are more likely to shop online. Consumers with lower impulsivity scores are less prone to making hasty purchases because they have more control over their impulses (Zhang et al., 2009). Much earlier research has focused on impulsiveness as a critical component of this activity (Corts et al.,

2011), however other factors, such website quality and targeted advertising, do contribute to customers' impulsive buying behaviour.

1.3 Purpose of the Study

There has been a paradigm change from brick-and-mortar stores to online marketplaces in today's business world, thanks to people's insatiable appetite for technology advancement. Online stores and businesses are increasingly embracing the term "e-retail." In order to attract customers on the internet, advertisers and marketers use innovative tactics and ideas. These days, impulsive purchases made by people online are huge. Personalised advertising is one of the factors that contribute to online impulse buys. Accordingly, we hope to learn more about how targeted social media ads influence people's propensity to make impulsive purchases when shopping online in this study.

1.4 Gap Analysis

This research is based on a 2019 study by Naa Amponsah Dodoo* that was published in the top marketing and advertising publication in the globe. Subsequent studies would build on that research report to investigate the impact of what are perceived as customised advertisements on online impulse purchases. Future developments in product category, promotions and discounts, online payment options, etc., may influence or effect impulsive purchases made online. To moderate the relationship between online impulse purchases and perceived personalised marketing, the study's model incorporates an online payment option. therefore accounting for this. We also take privacy concerns into consideration in order to mitigate the correlation between privacy worries and impulsive purchases made online.

1.5 Research Questions

- i. How are online impulse purchases influenced by customised social media ads?
- ii. How does the ability to pay influence the impulsive buying that happens when shopping online?
- iii. In the context of online impulse purchases, how does perceived relevance influence consumers' actions?
- iv. What effect does social media marketing's perceived novelty have on consumers' propensity to make impulsive purchases when shopping online?

1.6 Objectives of the study

- i. Realising the impact of impulse purchases made online on corporate strategies.
- ii. Looking into how targeted ads affect people's propensity to make impulsive purchases when shopping online.
- iii. Evaluating how the convenience of online payment affects the tendency to make impulsive purchases.
- iv. Analyse how novelty and perceived relevance influenced impulsive purchases.

1.7 Significance of the study

Businesses and online merchants can benefit from this study by learning how consumers react to targeted internet ads. They will get knowledge on how targeted advertisements might increase the possibility of making online purchases and impulsive purchases. Marketers can target specific demographics of internet users by analysing their age, interests, and behaviour. Advertisers can use this study to make their ads more personalised and relevant to online shoppers.

We look at how the ability to pay affects consumers' propensity to make impulsive purchases. Organisations and online stores are cognisant of the importance of customers' confidence and the gravity of their concerns about the security of their credit card and debit card information. Lastly, we have a great need to increase our knowledge in the field of customised advertising and online impulse buying behaviour since these are still novel ideas for us. This study is therefore being place in Pakistan.

1.8 Theoretical Background

Ivan Pavlov put out his fundamentally psychological Stimulus and Response theory in 1927. An individual's actions are a product of their reactions to environmental cues, as stated in this principle. To put it simply, SR theory stated that stimulus is necessary for behaviour to occur. The basis for behaviour in behaviour psychology is a stimulus. Pavlov, a Russian scientist, established SR theory through experiments in which dogs' salivation served as a reaction to the sound of the dinner bell, which served as a stimulus. According to Proctor (2006), there are two parts to this theory: first, environmental cues; and second, behaviour, which can be categorised as either approach or avoidance. Therefore, we incorporated SR theory into the study's model. Online impulse purchases are considered a reaction to tailored social media ads, which are considered stimuli in the SR hypothesis.

CHAPTER II:

2.1 LITERATURE REVIEW

2.2 Perceived Personalized Advertisement

According to A. L. Montgomery and Smith (2009), marketing communications are personalised when they are targeted to specific clients utilising accessible market data. Companies use "cookies" to learn customers' identities and enhance their online experiences, according to Allen, Yaeckel, and Kania (1998). Prior to the advent of the internet, customisation has a long and storied past. Previous studies and discussions have concentrated on customer segmentation and targeting (Petrisson, Blattberg, & Wang, 1997; Cox III, Anderson Jr., & Fulcher, 1974), but the first fundamental example of personalisation is using customers' names in transactions, email, and surveys. According to Thorbjørnsen et al. (2002), the ability of the internet for advanced customisation allowed businesses and online stores to collect customer data, understand their tastes, and create personalised goods and services. Opportunities for personalisation are growing in tandem with the number of social media initiatives. Advertising for goods and services can be found on news websites, e-commerce platforms, and social media (Arora et al., 2008). Every single company's advertising and promotional tactics now incorporate personalised communication. According to research by Koch and Benlian (2015) and Ries (2011), companies and online shops utilise social media to locate and learn more about their clients. The following phase will involve advertisements from businesses and e-commerce sites that suggest items and provide links to those products. In exchange for referring ten friends, some internet companies offer freebies or samples to clients. Data collecting allows businesses and online merchants to understand customers' habits and preferences. Next, create a personalised ad to increase engagement and sales. The majority of the prior literature on customising centred on just three key areas.

Methods for collecting data and educating clients make up the implementation approach, which is discussed in the first part. (Case in point: data collection, which can be either active or passive). Research suggests tailoring communication and offerings based on the information obtained (Dahan, Hauser, & ASSOCIATION, 2002; Mobasher, Cooley, & Srivastava, 2000; A. Montgomery & Srinivasan, 2002; Rossi, McCulloch, & Allenby, 1996). In the study's second section, we look at how personalisation benefits businesses and customers alike. Businesses view customisation as a way to increase sales and revenue, while customers view it as a way to elevate

customer happiness (Arora et al., 2008; Ricotta & Costabile, 2007; Vesanen, 2007). Finally, the research examined personalisation boundary conditions. As stated by Ansari & Mela (2003), A. L. Montgomery & Smith (2009), Simonson (2005), and White, Zahay, Thorbjørnsen & Shavitt (2008), customisation should be advantageous for both the client and the company. According to Dijkstra and Compass (2008), personalisation is the process of incorporating an individual's unique characteristics into high-quality writing. Gender, age, favourite sports team, opinions, ideology, and many more things are areas where many individuals find common ground. Personally identifiable information (such as a first name, photo, or address), data belonging to an individual, and their online activities (such as search phrases, websites visited, and browsing history). According to Hawkins et al. (2008), advertising that is personalised not only reaches a more specific audience, but also attracts more viewers overall. K. Y. Tam and S. Y. J. I. s. r. Ho (2005) and Petty, Barden, and Wheeler (2009) both state that people look at their faces and names more quickly than other people. Using a person's name increases the likelihood that they will pay attention (Tacikowski & Nowicka, 2010). Individuals tend to prioritise their own identity when processing information, rather than that of other individuals. Metrics from eye tracking, behaviour analysis, and application have all been used in research on ads that evoke heightened attention (Bang & Wojdyski, 2016; Malheiros, Jennett, Patel, Brostoff, & Sasse, 2012; K. Y. Tam & S. Y. J. I. s. r. Ho, 2005; Bragge, Sunikka, Kallio, & Application, 2013; Maslowska, Smit, & van den Putte, 2016). More people are likely to pay attention to ads that include a photo and the consumer's first name (Malheiros et al., 2012).

Ads that used people's likenesses instead of first names were more likely to be noticed. (Bang and Wojdyski, 2016). Ads that include the initial name and location of the participant are more likely to capture their attention, as mentioned earlier. Instead of a faceless, generic advertisement. According to Konstantoulaki, Rizomyliotis, & Papangelopoulou (2019), businesses and organisations use customisation in emails and social media to improve relationship management, advertising, and communication. A loyal and devoted client base is an example of a long-term, solid partnership. Repurchase behaviour is the ultimate outcome of customer attachment and loyalty, as stated by Hallebeek, Glynn, and Brodie (2014). Companies are realising the need of customisation, especially in today's internet-driven economy. Ansari & Mela (2003), Lavie et al. (2010), Li (2016), and Wedel & Kannan (2016) all state that companies use large volumes of customer data to develop similar client profiles. Using this data, companies and e-commerce

platforms may personalise their interactions with users and consumers, allowing them to better satisfy their needs through the recommendation of brands and items. Website customisation is when companies develop material specifically for their customers' needs. Web content customisation can be seen in many forms, including but not limited to pricing, product-related content, and promotional communication. Companies are pushing website customisation, say Bodoff and Ho (2015), and WordPress doesn't require user input or control to generate tailored content. The steps to create content on the web utilising technical auto-matching are as follows: find people, observe their navigational habits, look at what other people like them like, and finally, guess what people like (Lavie et al., 2010). Web content for businesses is often huge WP apps. For instance, a recommender system can display a hand-picked assortment of products to the online shopper (Chou, Lee, and Kim, 2011).

Other WordPress apps make personalised suggestions based on the user's search queries, past actions, and available money. Both McFarland, Challagalla, and Shervani (2006) and User, Urban, Liberali, and Braun (2009) discovered that this approach created personalised advertisements and promotions depending on the attributes indicated above. According to Kanker, Ricci, Jannach, and Terveen (2010), one of the primary goals of offering personalised web information is to impact people's decision-making. One of the most well-known subfields of internet advertising is social media marketing. Marketing in the social media sphere aims to provide material that users will be eager to share with their friends and followers. As a result, more people will see the company's brand and its products in search results (Kaplan and Haenlein, 2010). Companies with active social media accounts tend to have satisfied customers, according to research by De Vries, Gensler, and Leeflang (2012). The quantity of followers, the amount of likes and comments on posts, and the overall quantity of likes and comments received by a firm are all indicators of its social media success. The amount of money made or lost by an online shop is proportionate to the price of the products offered for sale.

The incorporation of web personalisation into the online environment enhances the allure of the company's website. Websites gather tailored data first, and then data mining is used to create personalised ads and promotions (Pierrakos, Paliouras, Papatheodorou, & Spyropoulos, 2003). According to Adomavicius and Tuzhilin (2005a), personalisation entails getting to know the consumer, providing the product, and finally measuring the whole cycle. In their description of

this notion, (Murthi & Sarkar, 2003) outlined three steps: (a) identifying client needs; (b) matching your products to those needs; and (c) assessing the efficacy of the prior two steps. Personalised advertising and database applications combine to form what is known as personalisation, an integrated marketing communication process (Peltier, Schibrowsky, and Schultz, 2003). Marketers and customers alike benefit from personalisation. Ads that customers see are tailored to their specific interests and the things they are likely to buy (Bleier & Eisenbeiss, 2015). Consequently, consumers spend less time than usual looking for products (Srinivasan, Anderson, & Ponnavaolu, 2002). Brands and retailers may cut costs and boost profits with social media ads that are tailored to each individual user, say J. W. Kim et al. (2001).

2.3 Online Impulse Buying Behavior

According to Szymanski and Hise (2000), purchasing goods and services online is not only convenient, but also a piece of cake. Avoiding the hassle of crowds, lineups, and awkward closing and break times makes shopping online a vast improvement over visiting a physical store. There are a lot of online stores, so you can shop whenever it's convenient for you. At any time, day or night, customers are welcome to examine the products. Finding what you need and comparing features, costs, and availability takes no more than a few minutes thanks to the abundance of internet businesses. Finally, Madhavaram and Laverie (2004) suggest doing one's shopping from the comfort of one's own home. Because of these aspects of E-commerce, doing business and making purchases is much easier and more convenient. An example of this would be the extensive product selection offered by an online retailer like Amazon.com. On their website, you may find practically anything you might ever want to buy. Also, the whole process is lightning fast because they have a one-click buying system that lets you place your order with only one click. Ozdemir, Akcay, and the Journal of 2019 There is a favourable association between shopping ease and impulse purchases, according to the research. A publication by Beatty and Ferrell in 1998— We discovered that the chance of making an impulsive purchase grows while one browses online, and that this probability grows even more as one continues to browse.

This is the primary factor that makes online buying more conducive to impulsive buys than in-store purchasing. There are a lot of elements that can influence or encourage impulsive shopping, such as showing pricing or discounts next to products on the website, user reviews, wish lists, add to cart, and browsing history collected through web cookies. One who makes a hasty

purchase decision is considered an impulsive buyer (LaRose, 2001; Weun, Jones, & Beatty, 1998). What we call "impulse buying" happens when we decide to buy something out of the blue to fulfil an immediate want or need, rather than giving the purchase any consideration beforehand (Beatty & Ferrell, 1998). According to de Kervenoael, Aykac, Palmer, & services (2009), "impulse buying" is defined as an unexpected want to acquire something in other states. According to Yazdanifard, Lim, and Research (2015), there are multiple ways in which the idea of impulse purchase can be described. First trait: most people don't really intend to buy anything when they have an impulse.

Second, there must be some outside factor that causes people to buy things on the spur of the moment. Third, researching the product or looking at different alternatives isn't usually considered while making an impulse buy. In his research, DuPont (1904–1965) initially defined impulse buying as the act of making an impulsive purchase that does not correspond to the buyer's list of items to buy. When a shopper goes to the store intending to buy one thing but ends up leaving with more than he brought, it's called an impulse buy. This kind of buying on the spur of the moment is called unplanned or abrupt buying. Stern (1962) classified four types of impulse buying: pure, reminder, suggestive, and planned. According to Beatty and Ferrell (1998) and D. W. J. o. c. r. Rook (1987), these four categories continue to be utilised in most studies on impulse purchases. They are also very significant. Now that we have Stern's four categories of impulse buying, we can study online shoppers' habits. In the first scenario, the shopper is engaging in what is known as "pure impulse buying" when they see shoe ads on social media and just have to buy them. The second scenario involves a lady who comes across a social media ad for lipstick. All of a sudden, she realises she needs more of the product, so she goes out and gets some. Remember me impulsive purchases are what this is called. Third case in point: A person is perusing social media when they come across a suggestion for a floral-scented detergent. So, by buying such detergent, the customer is engaging in advised impulsive buying activity. Finally, a man makes an impulsive acquisition when he shops online with a wish list.

2.4 Perceived Relevance

Collecting data about the customer's profile—including their interests, hobbies, and online behavior—is the initial stage in making social media ads that are relevant and customised. Because of the campaign's customisation and relevance, customers sense a stronger connection to the

company and believe the ad is designed just for them. Personal ads can show bits and pieces of people, according to Kreuter and Wray (2003) and Petty et al. (2009). According to both old and new research (Sundar & Marathe, 2010; Kalyanaraman & Sundar, 2006; Kim & Sundar, 2008), customisation is anticipated to have a massive impact on perceived relevance. Customers frequently disregard social media advertisements because they do not find them relevant, according to previous study (L. Kelly, G. Kerr, & J. Drennan, 2010a).

This study found that people are more likely to engage with personalised social media ads when they feel like the ads are relevant to their interests. Also, people were more likely to buy something on the spur of the moment because they felt it was relevant. According to previous studies (Tam & Ho, 2006), customers are able to make better decisions when they can easily reference the information without exerting too much mental effort. A hurried purchase is not the result of giving thoughtful consideration to all of the possibilities. In the case of an impulsive purchase, it is the likelihood that the buyer relied on peripheral signs to make the decision. Those messages have the potential to affect the buyer's impulsive purchases made on social media. According to previous studies, the perception of individuality and relevance could be the reason behind the changes in conduct (Rimer & Kreuter, 2006).

According to Celsi and Olson (1988) and L. Xia and N. N. J. Bechwati (2008), "personal relevance" describes how people mentally assess whether an external source is helpful and appropriate for meeting their own needs and desires. There were two types of sources identified by Celsi and Olson in their 1988 research. Inherent and situational sources are the two main categories of potential influences. It is from that place that people derive their sense of self-worth. The principal situational source consists of social and geographical elements present in one's immediate surroundings. That second intrinsic source rests on a bedrock of knowledge, skills, and experience. People feel like they're getting two for the price of one when both sources satisfy their needs and provide value. Advertising places or products in relation to consumers' needs, wants, and values—for instance, the location of the product—is the crux of the commercials' apparent relevance. There is a strong correlation between the perceived relevance of the message and the behavioural, emotional, and cognitive efficacy of ads. People tend to pay more attention to items that are very relevant, as stated by Celsi and Olson (1988) and Pechmann and Stewart (1990). Marketing, Trampe, Stapel, Siero, and Mulder (2010) found that consumers are more likely to buy

products advertised in ads that directly relate to their interests. Research by Pavlou and Stewart (2000) and L. Xia and N. N. J. o. i. A. Bechwati (2008) indicates that consumers are more likely to make a purchase after viewing adverts for products that align with their interests.

2.5 Online Payment Facility

People nowadays only carry a credit or debit card for basic or online transactions; they do not carry lakhs of rupees on their person. Instead, they transfer the money into their bank accounts. Those who are able to pay using their credit or debit cards can breathe a sigh of relief whenever they go shopping. This means that payment options can make shopping more convenient. Online impulse purchases are influenced positively by the use of credit cards, and there is a favourable link between the two. You can get the things you want at a lower price when you use a credit card. According to Ampuero and Vila (2006), using a credit card facilitates the process of obtaining credit from the card issuer. With the convenience of a credit or debit card, people are more likely to make impulsive online purchases and make bill payments more quickly. Bank card services make it easy to spend more than you intend and to act on impulse. The bank can provide credit to the cardholder up to the predetermined limit. Using a debit or credit card instead of carrying around cash is a more convenient and secure option for consumers. People who use credit cards often tend to buy more expensive things, buy on impulse, and are less price sensitive, according to previous study. There is a favourable correlation between usage and possession and subsequent use. Both demographic factors like age, income, marital status, and education level as well as individual attitudes were found to be impacted by financial card usage (E. J. Park & Forney, 2004). Having a bank card increased the probability of making impulsive purchases (Roberts & Jones, 2001) and increased purchasing velocity, volume, and profitability (Feinberg, 1986). Spending more money and spending less time on online buying are both results of using bank card services. Credit card users often rack up more debt than they can reasonably pay off. Easy payment methods and no more hassle with carrying around cash are the main benefits of bank cards.

2.6 Privacy Concerns

Despite personalization's many advantages, the most common issue is customers' worries about their privacy, especially when it comes to the payment process. The term "privacy" was defined by us as "the power and the right of the individual to manage the terms and conditions which is used to collect personal information and then the different use of that personal

information" (Westin & Personnel Records, 1967). One example of an online payment facility's use is when a customer makes an online purchase from a store by entering their credit card or debit card number into a secure online payment form. From time to time, online shoppers compromise on privacy concerns. The e-retailer company needs private information like passwords, credit card details, and ID numbers when customers make impulsive online purchases and use the online payment option. Consumers are understandably wary of disclosing sensitive information online, whether it's for online shopping or any number of other reasons (Antonón, Earp, Young, & Privacy, 2010). Increasing worries about the disclosure of personally identifiable information accompanied the meteoric rise in social network users' propensity to shop online (Toch, Wang, & Cranor, 2012).

Privacy and data security is a major issue for social media users and other online shoppers (Ramnath K. Chellappa and Raymond G. Sin, 2005). According to Galanxhi and Nah (2006), customers are more likely to be cooperative when asked to divulge personal information if they stand to gain some sort of benefit from doing so. An individual's level of anxiety over the potential disclosure of sensitive information varies with the monetary value of that data (Dinev & Hart, 2005). We aren't ignoring the fact that people are having trouble keeping their personal information private when they shop online or use social media. Everyone worries about the collection and use of personal information when they shop online or use social media (Awad & Krishnan, 2006). Customers may be hesitant to reveal sensitive information such as passwords and credit card numbers to online stores, particularly if the business is not well-known (Haghirian, 2005).

2.7 Hypothesis Development

H1: Online Impulse Purchasing Behaviour is Enhanced by Customer Perceived Advertisement Personalisation.

H2: Customers perceive advertisement personalisation on social media to be positively correlated with their perceived originality.

H3: The online impulse purchasing behaviour of customers will be positively correlated with their perceived novelty of advertisement.

H4: The link between perceived novelty and customer perceived advertisement personalisation is positively influenced by online impulse buying behaviour.

H5: The perceived relevancy of advertisements is positively correlated with customer perceptions of advertisement personalisation on social media.

H6: The online impetuous purchase behaviour of customers is positively correlated with their perceived relevance to social media advertisements.

H7: Customer perceived advertisement personalisation is positively correlated with their online impulse purchasing behaviour when perceived relevance is employed as a mediator.

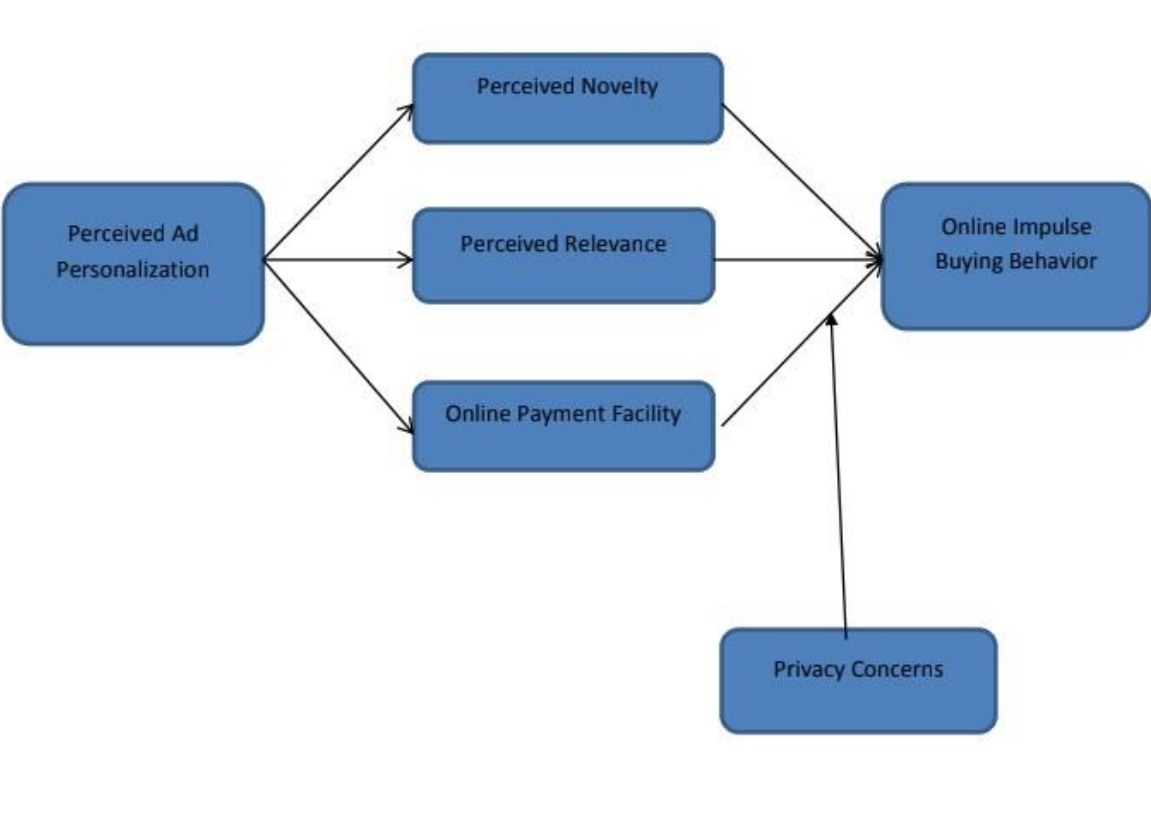
H8: Associating advertisement personalisation on social media with their online payment option is positively perceived by customers.

H9: Customers' online impulse purchasing behaviour is positively correlated with the availability of an online payment facility.

H10: Customers' online impulse purchasing behaviour is positively influenced by their perceived advertising personalisation when the payment facility is viewed as a mediator between perceived advertisement personalisation and online impulse buying behaviour.

H11: The online impulse purchasing behaviour of customers will be adversely affected by their privacy concerns regarding online payment facilities.

2.8 Research Model



CHAPTER III:

3.1 RESEARCH METHODOLOGY

Research is a methodical process that individuals engage in to uncover new facts and statistics that will enhance their understanding, as per Saunders (2007). Researchers depend on that "something" to uncover unknown facts and realities. The rationale for conducting the new investigation is "something." Numerous Scalars employ methodology as an elaborate term for methods. Methodology is a compatible collection of objectives, assumptions, and underlying procedures, as well as the end results of executing, explaining, and evaluating the methods (Reich, 1995). Our primary objective in this chapter is to elaborate on the methodologies that were implemented in this investigation. We evaluate the study's philosophy, approach, strategy, population sample size, sampling procedure, and data collection methodologies. The procedure outlined below is implemented in this investigation. Topic identification, literature review, and methodo logy/data collection. iv. Data analysis and interpretation v. Final results.

Data collection and analysis are at the heart of our exploratory study. This is going to help us learn more about how targeted ads affect online shopping habits in Pakistan. We used three variables—perceived novelty, perceived relevance, and perceived ease of payment—to mediate the relationship between online impulse purchases and the independent variable of perceived ad personalisation. Last but not least, we find that worries about privacy moderate the relationship between payment method and impulsive buying on the internet.

3.2 Philosophy of the Research

Before we begin a study, we need to know how we will go about conducting it. Research tenets that have been around for a while will be useful as we describe and develop the approach, gather data, analyse it, and draw conclusions. There are three main schools of thought when it comes to doing research. El Kadhi (2009) ranks positivism, interpretivism, and realism in that order. Human and environmental actions are both evaluated and taken into account within the positivist framework. After that, utilise a variety of concepts to elucidate and depict these numerical truths (El Kadhi, 2009). According to Grix (2004), realist thought is a cross between interpretivism and positivism. According to Grix (2004), interpretivism has anti-foundational roots because it fills a gap in knowledge that theories, facts, and figures couldn't cover. Using a positivist

approach, we gather data to measure impulsive purchases made online and then extrapolate inferences based on our findings.

3.3 Approach of the research

Here we will go over some research methods; two main categories are used often all around the globe. The first method relies on inductive reasoning, whereas the second employs deductive reasoning. The original inductive study set out to do just that: use the facts to formulate a new hypothesis. The second deductive method aims to apply theory to facts that have been either made or obtained. A deductive strategy would have the theory come first, while an inductive one would have the data come first. This investigation will make use of the deductive method. Applying a hypothesis to the data obtained, we will explore the impact of customised adverts on online impulse purchase behaviour.

3.4 Research Strategy

Quantitative surveys are used to gather data for this investigation. In order to gather information for this study, we used Google Docs to build a questionnaire and then sent it out via email and social media. We administer an online survey to gather first-hand information. In order to gauge the impact of targeted web ads on impulse purchases made by young Pakistanis, we developed an online survey and distributed it to this demographic.

3.5 Population

Participants in our study are people who shop online. Our country's youth are heavy internet and social media users who frequently make purchases online. We are interested in their online impulse purchases and how tailored advertising affects them, so we are targeting them.

3.6 Sample

Roughly 250 persons made up the sample for our investigation. Using a Google Docs poll, we will gather information from 250 people. An example of young Pakistanis will be the focus of our research. Reason being, research shows that college and university students are the most active online users, particularly in terms of social media engagement, mutual discussion groups, and online shopping interests (Dodoo & Wu, 2019). A web-based survey was thus born. The survey will be taken by students from various Pakistani universities, with a focus on Rawalpindi, Faisalabad, and Islamabad.

3.7 Sampling Technique

One kind of non-probability sampling is the convenience method. The ease, proximity, and accessibility of the themes were the deciding factors in their selection (RESOURCES 2012). A non-probability technique known as "convenience sampling" involves selecting a sample from a population that is geographically or otherwise easily approachable. A non-probability and convenience sample would include, for instance, passing out surveys to passers-by at a shopping centre. Gramme sampling and availability sampling are other names for convenience sampling. Consequently, a convenience sample, which is not based on probability, will be used to collect data for this study.

3.8 Data collection and Analysis

Two ways exist for gathering information. Before you start collecting data, think about why you're doing this research. Using this as a guide, you can identify the specific kinds of information needed for your study. Data that has previously been published in a book, journal, or by an institution or government is known as secondary data. Prior to this study, secondary data was acquired for reasons unrelated to the current one (Churchill, 2009). Research that is actively underway makes use of primary data, which is collected by methods such as questioning, interviewing, observing, and conducting experiments. We use a quantitative online survey tool to gather primary data for our study. We developed an online survey and polled young internet shoppers in Pakistan to determine the impact of targeted online ads on impulse purchases. For this study's analysis, results, and findings, we used SPSS.

CHAPTER IV:

4.1 ANALYSIS AND DISCUSSION

4.2 Reliability Analysis

To find out how consistent a measure is with itself, researchers utilise Cronbach's Alpha. A Cronbach's Alpha value below 0.5 is considered poor reliability and should be considered undesirable. According to Sekaran and Bougie (2003), a Cronbach's alpha value of 0.7 or above indicates high reliability, whereas a value of 0.6 or higher indicates moderate dependability.

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

Online Impulse Buying Behaviour (OIBB), Perceived Relevance (PR), and Perceived Personalised Ads (PPA) Perceived novelty (PN) is the P=Privacy Concerns, and PF=Payment Facility.

The study's key factors are detailed in Table 4.1. With a reliability of 0.816 and five elements, PPA is the first variable to be considered. Following that, OIBB is a seven-item variable with a reliability of 0.866. Two items make up the subsequent two variables, PN and PR, which both have a reliability of 0.702. With five items and a dependability of 0.766, we move on to the next variable, PF. Finally, PC is a four-item variable with a reliability value of 0.786.

4.3 Demographic Statistics

Gender, age, education level, and prior online purchasing experience are some of the demographic variables included in our study's demographics (Table 4.2).

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%)		

Men made up 75% of the sample, while women accounted for 24.9%. A total of 59% of the participants were young adults (18–25 years old), while 35% were in the 26–32 age bracket. According to research conducted by businesses, college and university students are more prone to utilise social media and make online purchases, hence they are the primary target of this study. Regarding academic credentials, most of the participants held master's degrees or were recent grads. Thirdly, whereas 30% of people have shopped online nine times or more, 36% have shopped online just once or twice.

4.4 Descriptive Statistics

Our variables' means and standard deviations are shown in this table. A data set's standard deviation is the amount by which it differs from the mean, which is the average value; the mean, on the other hand, represents the entire data collection as a whole. Values that are highly dispersed indicate a large standard deviation, whereas those that are relatively near to the mean indicate a low standard deviation. OIBB's standard deviation is 1.35787 and its mean is 3.9291, in contrast to PPA's 3.7488 and .88246 standard deviations. Here are the variables: PR has a mean of 4.4500 and a standard deviation of 1.44876; PN has a mean of 4.6740 and a standard deviation of 1.30827; PF has a mean of 4.6336 and a standard deviation of 1.27886; and PC has a mean of 5.4528 and a 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.

4.5 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.

Table 4.4 shows the values for skewness and kurtosis. A statistical test for outliers from the distribution's mean is skewness, while kurtosis measures both the data's thickness and its tail. If the results are normal, then the data used in this study are valid. The typical range for skewness is +2 to -2, and for kurtosis it's +3 to -3. In this table, the kurtosis value is 0.415 and the PPA

skewness value for the first variable is -0.678. OIBB shows values of -0.030 and -0.840, which are those of the dependent variable. The previous table then mentions the PR, PN, and PF values, all of which are within the usual range.

4.6 One Way ANOVA

Table NO 4.5,

Demographics	Online Impulse Buying Behavior
Gender	0.97
Age	0.353
Qualification	0.221

The correlation between our demographics and our DV—impulsive internet purchases—is what this test is looking for. Using regression analysis, we can determine if the demographic P-value is less than 0.05 and then take steps to prevent it from affecting our DV. Everything is fine and does not impact the DV online impulse buying behaviour because all demographic parameters are greater than 0.05.

4.7 Correlation Analysis

Table No 4.6,

Correlation	PPA	OIBB	PR	PN	PF	PC
Perceived Personalized Advertisement	1					
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 the relationship between the variables. Correlation shows how two variables are related to one another. The relationship is shown as (**) if the correlation value is significant at a level of ($P < 0.01$); if it is significant at a level of ($P < 0.05$), the association is shown as (*). The positive correlation between OIBB and PPA is statistically significant ($P < 0.01$, $B = 0.416^{**}$), and OIBB's support for H1 indicates that our second hypothesis is accepted ($P < 0.01$, $B = 0.361^{**}$). This indicates that PPA and PN are highly related. The strong positive correlation ($P < 0.01$, $B = 0.515^{**}$) between PN and OIBB supported H3. Since PR and PPA have a positive and statistically significant relationship ($P < 0.01$, $B = 0.404^{**}$), H5 is accepted. Since there is a positive and significant link between PR and OIBB ($P < 0.01$, $B = 0.681^{**}$), H6 is accepted. The

link between PPA and PF is positively significant ($P < 0.01$, $B = 0.265^{**}$), supporting study hypothesis H8. Because PF has a positive and statistically significant effect on OIBB ($P < 0.01$, $B = 0.432^{**}$), the ninth hypothesis is accepted. The study's eleventh hypothesis is rejected because PC and OIBB are positively and significantly related ($P < 0.05$, $B = 0.127^*$).

4.8 Regression Analysis

This study looks at how tailored social media ads affect people's propensity to make impulsive purchases online. It finds that factors including perceived relevance, novelty, and availability of online payment alternatives mediate this relationship. Our IV, DV, and mediators' relationship is now clear. The next step is to use regression analysis to see if the study's hypotheses hold water by looking for direct and indirect correlations among the variables. The effects on the IV and DV of this investigation are then determined using regression analysis. In this study, the process method technique suggested by Hayes and Preacher (2008) was used to conduct the mediation and moderation analyses. For the study, Hayes and Preacher developed 74 models, all of which were distinct from one another and could fulfil most, if not all, of the criteria. With the help of version 3.4 of the procedure, I mediated using model 4 and moderated using model 1.

Mediation of Perceived Novelty, Perceived Relevance and Payment Facility

We note first that IV and DV are directly correlated, as is IV with mediators.

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	B	Boot S.E	LLCI	ULCI	Through Mediation
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.

4.9 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:	Consumers' Perceived Personalised Ads Enhance Impulsive Online Purchases.	Supported
H2:	Customers have a positive impression of social media ad customisation in relation to how unique they think the ads are.	Supported
H3:	Online impulse purchases are favourably correlated with customers' perceptions of ads' originality.	Supported
H4:	The Perceived Personalisation of Ads by Customers Influences Online Impulse Purchases in a Positive Way The mediating roles of behaviour and perceived novelty are significant in the relationship.	Supported
H5:	Customers have a positive impression of social media ads that are tailored to them when they think the ads are relevant to their interests.	Supported
H6:	Customers' inclination to make impulsive purchases online is strongly correlated with how relevant they believe social media ads to be.	Supported
H7:	When perceived relevance is used as a mediator, customer perceived advertisement personalisation correlates positively with their online impulse buying behaviour.	Supported
H8:	Customers consider advertisement personalisation on social media to be positively associated with their online payment option.	Supported
H9:	Online Payment Facility shows a favourable correlation with customers' online impulse buying behaviour.	Supported

Customer perceptions of ad customisation positively affect impulsive online purchases when payment convenience is seen as a mediator between the two. This is hypothesis number ten.

Supported

H11: Customer privacy worries surrounding online payment facilities will have a detrimental impact on their online impulse buying behaviour.

Unsupported

CHAPTER V:

FINDINGS, CONCLUSION AND RECOMMENDATIONS

5.1 FINDINGS

Finding out what makes individuals buy things online so quickly was the driving force behind the study. In today's economic environment, buying and selling online is more widespread than ever. Many companies and online stores are attempting to cash in on the increasing number of customers who buy things on impulse when they shop online. Finding out whether tailored ads seen on social media platforms affect the tendency for online impulse purchases is, hence, the main goal of the research. Ads that consumers see as personalised have a positive effect on their tendency to make impulsive purchases when they are online. We include payment facilities as mediators and privacy concerns as moderators in the connection between online impulse purchases and payment facilities. Previous studies have shown that college and university students are more likely to make impulsive internet purchases, which may explain why this demographic makes up the majority of our 250-person sample. Islamabad, Rawalpindi, and Faisalabad were the primary locations from which we collected data. The assumption that customisation ads greatly impact online impulsive purchasing behaviour is supported by prior research, which found that personalised social media ads increased the likelihood of making such purchases (de Kervenoael et al., 2009).

The fifth hypothesis was accepted since there is a positive and strong relationship between perceived relevance and the perceived personalisation of the commercial. When stimulus commercials are linked to the viewer's identity, the likelihood of the viewer giving in to an impulsive purchase is significantly raised (Phal and Lo, 2004). There is evidence to support hypothesis no. 6, according to Kalyanarama and Sundar (2006). This hypothesis indicates that online impulsive buying behaviour is positively correlated with perceived relevance. In instance, advertisements that appeal to customers' emotions are more likely to trigger impulse buys when they are shopping online. And with a beta value of 0.38, the study's eighth hypothesis is supported by the indirect link between perceived relevance and online impulse buy behaviour. An indicator of the degree of an impact from one variable to another is the standard deviation of a beta number. Our statistics lend credence to the fifth and sixth theories. Mobile social media ads, location-based ads, geofencing, and the other innovative advertising methods made possible by today's technology

are very valuable for personalised ads and online impulse purchases (Unni and Harmon, 2007). Supporting hypothesis 8 and 9, there is a positive link between payment alternatives, online impulse purchasing, and targeted advertising. The results back up hypothesis 4, which states that perceived novelty mediates the indirect relationship between PPA and OIBB. Conclusion: PPA has an indirect effect on OIBB via payment facilities, and the results support hypothesis 10. Online payment options increase the probability of impulsive online purchases, according to previous studies (Robert s. Jones, 2001). By Jones, Robert S. in the year 2001.

We postulate that worries about one's privacy moderate the relationship between the availability of payment options and the prevalence of impulsive online purchases. The results show that our eleventh hypothesis was rejected due to its significance value being 0.07, which is higher than the threshold of 0.05. Sixty percent of all transactions in Pakistan's economy are conducted in cash. Credit, debit, and other forms of electronic payment are also significantly less common than in the documented and progressive countries. Prior studies have shown that almost 60% of Pakistan's economy operates outside of official channels, that the country's tax system is exceedingly restricted, that more than 90% of online sales are paid for using cash, and that just 24% of the population has access to bank accounts (Export.Gov). As an additional point, a 2018 report from the Asian Development Bank found that 95% of Pakistanis who shop online choose the cash on delivery option (techuice.pk). Concerns about privacy when using online payment facilities do not apply in Pakistan because the majority of people pay for online goods using cash on delivery. Rather, a lack of trust in online merchants is a major factor in why customers avoid using online payment and instead pay their bills instantly.

5.2 Conclusion

In the current online business climate, the study's final result shows that the perceived novelty and relevancy of the advertisement hold good importance. Additionally, there is a strong positive relationship between online impulse buying behaviour and perceived personalised advertisements. In order to attract more customers, e-retailers need to stand out from the general clutter of marketing. Since online shoppers are driven to relevant ads, being creative with advertisements is crucial. By employing state-of-the-art technologies and methodologies, advertising can attain innovation while simultaneously increasing its efficacy and nominality. There is great potential for online payment facilities in the e-commerce and online sales sectors.

5.3 Practical Implications

The study's practical implications include helping businesses who sell products online, as well as e-retailers, online marketers, legislators, and advertisers that understand the value of tailored advertising and targeting. Instead of using generic adverts, social media sellers and marketers should start using personalised ones as it would greatly increase their sales volume (Tran, 2017).

To make the most of their apparent relevance, ads should speak to the desires and requirements of their intended audience. To stand out from the sea of ads that people see every day, advertisers need to use fresh, cutting-edge strategies and tools. That is why it is so important for ads to be creative (Swan, 2017).

5.4 Recommendations

1. Personalised advertising is used by online marketers and shops to draw in more clients.
2. Marketers and policymakers must implement cutting-edge and inventive technology and ways to break through the general clutter of advertisements, as relevance and novelty of the ads are positively related with personalisation commercials.

5.5 Limitations

The first study restriction is that we only have access to a small number of online buyers and collect data from Islamabad, Rawalpindi, and Faisalabad. The study's second restriction is its time constraints, which limit the amount of data that can be gathered. The third restriction is that the real behaviour of the customised advertisement will be measured using an experiment design. Thus, time constraints, restricted access, and the need to gauge customers' real behaviour are the study's limitations.

5.6 Future Directions

Perceived relevance, novelty, and payment convenience are shown in this study to act as mediators between online impulsive buying behaviour and perceived personalised advertisements. Additional factors that might influence online impulse purchases include product category, selling website quality, promotions and deals, etc., and should be investigated in future research.

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