

INVESTIGATE THE IMPACT OF PERSONALIZED MARKETING ON PURCHASE INTENTION AND BRAND LOYALTY

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ABSTRACT

The purpose of this research study is to investigate how personalised marketing impacts consumer purchase intention and brand loyalty. More and more brands in the online arena are being influenced by the competition. As a result, they are adopting more personalised marketing techniques tailored to consumer needs. This study utilises a quantitative survey design and gathers data from 114 active online consumers aged 15 to 44. We achieved scale reliability with a Cronbach's alpha of .990, validating measurement consistency. The data shows neutral to moderate positive attitudes toward personalised Facebook advertisements and more engagement with the Facebook ads when they were personalised to the consumer's values and preferences. The results show a strong positive correlation among the study variables in question, personalised marketing (PM), purchase intention (PI), and brand loyalty (BL) with r values of 0.814, 0.878, 0.904 and significance levels of $p < .01$. The regression showed that together personalised marketing and brand loyalty accounted for 83.3% of the variance in purchase intention, $R^2 = 0.833$, where brand loyalty had the strongest effect $\beta = 0.721 < 0.0001$. While validating the positive impacts of personalised marketing, the study's other hypotheses focused on segmenting type of personalization which could not be tested due to lack of data. Building trust with the consumer through personalised marketing should be the goal of brands and companies in marketing. This study shows that it is possible to streamline and strengthen brand loyalty through the ethical use of consumer data for personalised marketing.

Keywords: Personalized marketing; Purchase intention; Brand loyalty; Consumer trust; Digital marketing; Social media advertising.

INTRODUCTION

The modern digital marketplace is characterised by data-rich digital environments where consumer behavioural data is collected continuously and aggregated. Through browsing, purchasing, streaming, and social media activity, firms are able to personalise marketing strategies, defined as firm-initiated one-to-one targeting where offers and messages are created for individual consumers using data created and collected by the firm (Arora et al., 2008). On-line personalisation is now

strategically embedded into data-driven social media ads, AI-active product suggestions, and tailored email communications. It is also considered to be a response to information overload competitive market conditions in an effort to capture valuable consumer attention. A key assumption in personalised marketing is that relevance drives persuasion. When consumers view marketing communications as relevant, they are more likely to process the message positively and engage and intend to

act upon it. Experimental and meta-analytic reviews suggest that personalised, digital marketing communications result in small, yet reliable positive changes in consumers' attitudes and likely actions, including click and purchase intentions. Effects are amplified in cases where personalisation is contextualised and timely. Recent studies in AI-driven advertising suggest that perceived personalisation stems purchase intention by enhancing perceived relevance, usefulness, and trust. The results resonate with the focus of the research in question, which is to determine the extent to which personalised marketing increases consumers' purchase intention, and therefore their planned, conscious willingness to make a purchase, after receiving personalised marketing.

In addition to immediate impact, personalisation is exceptional for the development of consumer-brand relationships. Loyalty towards a brand is achieved through repeat purchases, long-term consumer preference, and favourable brand-related communications. Loyalty is a desired outcome for companies, given that it generates long-term profitability and competitive sustainability. Interactions perceived as personalised foster loyalty by enhancing consumer satisfaction, strengthening the perceived relationship quality, and signalling to the consumer that the brand positively recognises and appreciates the consumer. Studies on personalisation conducted in social media and e-commerce platforms prove that personalisation predicts brand engagement, brand attachment, and brand loyalty, strengthening the perception that personalisation is not merely a conversion strategy, but also a strategy for building relationships. This is in alignment with the framing of your project suggesting that personalisation is useful in building loyalty by improving consumer trust and emotional attachment. Personalisation carries an ever-present challenge: its efficacy is contingent on consumer approval of invasive data collection practices. People endure different forms of data collection as transactions and interactions become more convenient and relevant; however, people are concerned about surveillance, manipulation, and secondary data

usage. Indeed, people do experience a personalisation-privacy paradox. Trust is an important boundary condition here, and personalisation and other forms of targeted marketing disengagement is intuitive and common in low-trust environments. However, in high-trust environments, targeted advertising is more likely to enhance engagement by increasing the likelihood of clicks and purchases. The study of advertising personalisation in the social context of Facebook is especially pertinent as social media ecosystems are both powerful forms of personalised advertising and concerning to people when it comes to data privacy. A further challenge is that personalisation is not a singular strategy, but rather a collection of strategies. For example, personalised emails can create a feeling of being relational and service-oriented; product recommendation systems can reduce searching and do the heavy lifting of simplifying a decision. On the other hand, social media advertising can target the capture of a user's limited attention and adapt to a contextually relevant to their immediate goals. Researchers have modelled the many interactions and outcomes that personalisation can effect, but the mystery remains: personalisation can include many forms, and other outcomes of personalisation are likely a consequence of timing, context, and place. This consideration is the anchor of your research objective - to desequilibrate the mechanism by which different types of personalisation affect brand loyalty and purchase intention. Within the aforementioned context, the goal of this study is to measure the effects of personalised marketing on the impact of purchase intention and brand loyalty, as well as the extent to which these effects vary by type of personalisation. More specifically, the study tries to answer this research question: "Does personalised marketing have an impact on increased purchase intention and brand loyalty, and to what extent do these effects differ by type of personalisation?"

By focusing on the personalisation-purchase-loyalty link in today's social media context, this research also addresses the behavioural value of personalisation, the role of trust and privacy issues, and the role of personalisation in

securing long-term brand equity. The objective of this research is to provide marketers with the tools to develop personalisation strategies that have the desired effects, while also adhering to ethical principles, and which can be used to develop personalisation strategies that have the desired effects.

LITERATURE REVIEW

2.1 Concept and Scope of Personalized Marketing

The concept of personalised marketing pertains to tailoring the marketing communication, offers, and engagements to individual customers' needs and/or traits and behaviours. Rather than applying blanket messages to wide segments of the market, personalised marketing at scale is based on individual relevance; personalisation is based on and is differentiated from custom tailoring because personalisation is static and observed from customers' data. In contrast, customisation is dynamic and is designed from customers' submissions (Arora et al. 2008). Personalisation is more than just a marketing strategy; it has found its considerable value in digital ecosystems such as social media, e-commerce sites, and mobile applications that provide personalised marketing for real-time geo targeting.

The targeting of personalisation is diverse. In the digital ecosystem, for example, the following are trends in personalisation marketing: (1) Targeted advertisements i.e. social media ads that follow users after they have clicked on or searched for a product, (2) Enhanced personalised product recommendation through an algorithmic suggestion, (3) Personal mobile/email communication through targeted marketing based on an individual's level and history of loyalty. All these forms are frictionless integration and automation in the marketing ecosystem. However, the distinctness of these forms raises a question: which one of them is more effective?

2.2 Personalized Marketing and Purchase Intention

The purchase intention refers to someone's deliberate willingness to buy a product in the near future; purchase intention is widely considered a proximal

predictor of actual buying behaviour. In the theory of persuasion, personalised communications increase intention by increasing perceived diagnosticity, informativeness and usefulness, while lowering effort costs for the decision. This argument is well substantiated by research on the effectiveness of advertising. In a large-scale study, Bleier and Eisenbeiss (2015) found that personalised online advertisements significantly increased consumer responses when their relevance was aligned with the decision-stage timing, confirming that personalisation is most effective when aligned to consumer situational needs. Recent works confirm that personalisation increases purchase intention, but the strength of that effect typically depends on perceived relevance and appropriateness. A meta-analytic review of personalised digital marketing reported a positive relationship between the degree of ad personalisation and buying intentions, a result documented in multiple digital environments. In social media advertising, personalised advertisements are reported to positively impact purchase intention through increased perceived usefulness, message fit, and engagement. Nonetheless, when it comes to personalisation, there is a possibility of triggering resistance, since it is a double-edged sword as personalisation runs the risk of consumers feeling overwhelmed, or feeling as if there is some form of manipulation taking place. Studies involving recommendation systems find that contending, over and over again, with the same personalised suggestions may raise concerns over data being sold, and thereby lead to a reduced willingness to buy through some form of psychological resistance. Consequently, with personalisation, the influence of the personalisation on the intention to purchase is best understood as being positive, since there is a high degree of relevance to the personalisation, and there is a low risk of a threat to privacy.

2.3 Personalized Marketing and Brand Loyalty

Brand loyalty indicates a customer's long-term preference and dedication to a brand. The customer's loyalty to a brand is correlational to and shaped by repeated experiences of satisfaction and trust, relationship quality, and emotional bonding.

By personalising messaging, brands may reinforce the relationship customers believe they have with the brand to become more meaningful by signalling the brand's recognition and care, and the relationship may become more beneficial per the customer's perceptions. The engagement and relationship quality loyalty mechanisms have been personally experienced and reported by customers to be encouraged by personalisation in social media contexts, as well as brand engagement, cultivating and advertising customer loyalty.

Research shows a relationship of loyalty built by tailored recommendations. This is most evident in e-commerce contexts. Recommendations decrease the decision-making effort required and improve satisfaction with the decision, and increase satisfaction with decisions leading to repeated purchases. The same relationship has been shown by digitally personalised messaging in loyalty programmes. Their engagement and long-term commitment to the relationship is also enhanced when messaging is personalised and matches the programme tiers and the customer's distance to goal.

This is not to say that the relationship of loyalty is built automatically with personalised messaging, however. It has also been shown conversely that when personalisation is seen as intrusive, exploitative, and demeaning of the customers' information, withdrawal of relationship commitment is noticed. This is primarily the effect of privacy concerns, and shows personalisation builds loyalty mostly when trust and fairness are present.

2.4 Trust and the Personalization-Privacy Paradox

A significant strand of research on personalisation highlights the personalisation-privacy paradox; consumers want personalisation for ease and relevance yet are fearful of the extensive use of data and the privacy loss that accompanies that. When personalisation is seen as beneficial this drives engagement and intention. When consumers view personalisation as surveillance or manipulation, their response is avoidance and negative brand attitudes. Evidence from the field suggests that personalisation is likely to be most effective when

consumers trust the advertiser and believe the data is used in transparent ways.

This paradox is sharper on social media where interest is inferred automatically and often without explicit disclosure. Trust in the platform has been noted to moderate whether users view personalised ads as beneficial or as an infringement on their privacy, which in turn has consequences for intention to purchase and brand loyalty. In this regard, trust is the key theoretical pathway that links personalised marketing to favourable consumer outcomes.

2.5 Different Types of Personalization and Their Expected Effects

Because personalisation utilises multiple avenues at once, it has been reported that the outcomes can differ by case depending on the individualisation, depth, and personalisation context. Depending on the user and the social media passive ads, there may only be intention through user attention and relevancy. Other users may be more relational through the personalisation of the social media ads, where they built ongoing loyalty through the dialogue. There are also the aspects of the promotional social media ads being algorithmic which lessens the cognitive load and makes the user more satisfied with their available choices, thus also correlating with loyalty and intention. In Bleier and Eisenbeiss (2015), the authors state that personalisation is ineffective without consideration of the what, the when, and the where. In the context of email and the literature focusing on it, it has been shown that there is abstracting and that different levels of personalisation can yield different outcomes for the consumer even when they are using the same channel of email. This justifies the empirical study of different methods of personalisation leaning into what you are proposing as the aims for the study.

2.6. Conceptual Framework and Hypotheses

Based on the analysed literature, the null hypotheses assume that personalisation marketing increases purchase intention directly through relevance and usefulness and, indirectly, through an enhancement of brand loyalty. The null hypotheses assume that the contextual variables of trust and privacy affect

personalisation positively to create consumer value. (H1) Personalised marketing positively impacts purchase intention. This is based on previous studies which showed that personalisation of marketing positively impacts the relevance of the advertisement, thus increasing the persuasive ability of the advertisement. (H2) Personalised marketing positively impacts brand loyalty. This can be explained through relational marketing which states that personalisation increases trust and satisfaction, thus increasing the likelihood of repeat purchases. (H3) There is a difference in the effect that personalisation of marketing has on purchase intention based on the type of personalisation used. This can be explained through the use of different marketing channels and the evidence of personalisation proving to be effective based on the marketing channel. (H4) There is a difference in the effect that personalisation of marketing has on the building of brand loyalty based on the type of personalisation used. This is based on research which showed that relational marketing channels (e.g. emails, loyalty programmes) are more effective in building a relationship to create brand loyalty, compared to passive ad exposure. (H5) Personalised product recommendations are the best type of personalisation when it comes to increasing purchase intention. This is based on the literature about product recommendation systems which state that when the search for a product is simplified and the purchasing decision is made more satisfying, the user is more likely to purchase the product. (H6) Personalised emails are a more effective type of personalisation when it comes to enhancing brand loyalty. This is based on the literature regarding loyalty programmes and Customer Relationship Management (CRM) which states that more personalised messages create a stronger relationship.

3. METHODOLOGY

3.1 Research Design

There is no need for the explanation around the use of survey methods and the cross-sectional survey. One can simply write that survey research aims to measure the constructs of attitudes, perceptions, and behaviours of consumers exposed to personalised marketing

within the real world of digital advertising. The marketing research was a survey research, and the use of cross-sectional data collection was designed to capture the responses of participants within a specified time period and allow for statistical analysis of the relationships that were hypothesised. The purpose of the data collection designed and the marketing research objectives were to minimise the impact and to measure and compare the outcomes of personalised marketing, purchase intention and loyalty.

3.2 Population and Sampling

The population targeted was online shoppers frequently subjected to tailored advertising and digital marketing via social media. Upon graduation and scrutiny, 114 responses were selected and used for further quantitative investigation. The age of respondents was primarily between 15 and 44 years old, which is indicative of a population that is highly digitally engaged and is acquainted with online commercial ecosystems and digital personalisation technologies. The level of diversity within the sample was characterised by age (within the ranges outlined above), gender (57% female and 42.1% male), and occupation (cross-sectional). The largest age cohort was between 25 to 34 years old (64.9%), and the second largest was between 15 to 24 years old (26.3%). There were doctors, business professionals, and employees in the private sector which adds to a wide range of occupations that were present in the sample. Over half of the respondents were of middle income (61.4%) and had average annual incomes between 10,000 and 100,000 US dollars. The sum of Samsung phones users (64.9%) implies a large presence of individuals in the Android ecosystem, which is valuable information given that users of Android devices tend to access social media more frequently and are highly engaged with platforms that personalise content and advertising actively.

3.3 Data Collection Procedure

Empirical information was gathered from consumers engaging with digital marketplaces by filling out an online questionnaire which was disseminated electronically. The variables

measured in the survey included the customer experience with targeted marketing, especially with Facebook ads, the customer's likelihood of purchase, and the customer's loyalty towards the brand. Given that the examination was of online consumer conduct, a digital format was the most appropriate in terms of efficiency and outreach.

Instrumentation and Measures

In total, there were 40 items in the three major constructs/sections of the questionnaire. The surveys used were measured with the Likert-type scale, which is what the descriptive statistics were based on, allowing the measurement of consumer attitudes and intentions. (1) Personalised Marketing (PM) - This section measured consumer attitudes on the perceived relevance of the advertisement and trust in the platform, interest and enjoyment, and the likelihood of engaging with the advertisement and websites.

(2) Purchase Intention (PI) - This aspect assessed the future willingness of a consumer to buy something and the perceived likelihood of buying something after seeing targeted advertising, excitement towards shopping, and the intention to buy something repetitively. (3) Brand Loyalty (BL) - This section gauged the strength of the consumer's preferences, the level of their attachment, their motivation to repurchase, and their advocacy toward the brand. The composite variables created for use in the inferential tests included TOTAL_PM, TOTAL_PI, and TOTAL_BL. These variables were used to perform correlation and regression with the other constructs.

3.5 Reliability and Validity

Cronbach's Alpha was used to assess the reliability of the full scale. In this instance, reliability was excellent, at $\alpha = 0.990$, demonstrating that the measurement items achieved high consistency in relation to the constructs. Such high consistency also increases confidence that the relationships observed are not due to measurement error.

Data Analysis Strategy

There are multiple different types of analyses that can be done to achieve multiple different objectives to help in the completion of this study: (1) Descriptive analysis This consists of mean calculations and standard deviations obtained in order to study aggregate trends in respondents' perceptions towards personalised marketing, purchase intention, and brand loyalty (2) As for the second objective, it pertains to the correlation analysis, whereby the strength of the relationships and direction among the variables of personalised marketing, purchase intention, and loyalty were assessed using Pearson correlation coefficients. This assessed if there was any relationship between personalisation and the buyer's intention and loyalty. (3) The third objective is as follows: regression analysis, which served to, through the use of multiple regression modelling, find out if the personalised marketing and brand loyalty were sufficient predictors for purchase intention. This also calculated the regression coefficients to find out the significance of the predictors. (3) This analysed to support the hypothesis. (4) The last one is hypothesis testing. Decisions on the acceptance and rejection of the hypothesis were done based on the statistical significance (p-values) and the corresponding model fit.

4. RESULTS AND DATA ANALYSIS

4.1 Respondent Profile

A sample of 114 valid responses was analysed. There was an apparent distribution difference between the sexes as there was a larger percentage of females (57%) while the males made up 42.1% of the sample. Most of the sample were in the age group of 25-34 years (64.9%) followed by 15-24 years with 26.3%. Income distribution ranged mostly to be around £10k-£100k (61.4%) which can be taken as the middle-income consumers with buying power. Most of the participants owned Samsung mobile devices (64.9%) which is an indicator of the usage within the Android ecosystem, as presented in table 1.

Table 1: Showing the Demographics details.

Category	f	%
GENDER		
Male	48	42.1
Female	65	57
Total	114	100
AGE		
15-24 years	30	26.3
25-34 years	74	64.9
35-44 years	6	5.3
Total	114	100
PROFESSION		
Student	24	21.1
Lecturer	36	31.6
IT Professional	4	3.5
Banker	3	2.6
Business	7	6.1
Doctor	14	12.3
Governmental Employee	3	2.6
Self-Employed	7	6.1
Private Employee	8	7
Total	114	100
MONTHLY INCOME		
10k-100k	70	61.4
101k-200k	5	4.4
201k-300k	1	0.9
301k-400k	1	0.9
401k-500k	2	1.8
501k-600k	1	0.9
601k-700k	2	1.8
801k-900k	1	0.9
Total	114	100
BRANDS OF MOBILE		
iPhone	26	22.8
Samsung	74	64.9
Google Pixel	8	7
Total	114	100

The demographic profile reflects a digitally active population likely to encounter personalized ads frequently. This increases the validity of assessing personalization effects in social media environments such as Facebook.

4.2 Reliability Analysis

Scale reliability across all 40 questionnaire items was tested using Cronbach's Alpha. The overall reliability score was Cronbach's $\alpha = 0.990$ and shown in table 2. This indicates excellent internal consistency, well above the recommended threshold of 0.70. Thus, the measurement instrument was highly reliable for subsequent inferential analysis.

Table 2: Showing the Data Reliability Statistics Analysis.
Reliability Statistics

Cronbach's Alpha	N of Items
.990	40

4.3 Descriptive Statistics

4.3.1 Personalized Marketing (PM)

Participants exhibited **neutral-to-moderately positive attitudes** toward personalized Facebook advertisements. Item means ranged roughly between **2.65 and 3.55** on a 0–7 scale. Higher agreement was observed for statements emphasizing relevance and engagement, such as: (1) “I would visit the company’s website

after seeing a personalized ad” ($M \approx 3.55$), (2) “I click on personalized deals I might like” ($M \approx 3.52$), and (3) “Ads tailored to my personal interests” ($M \approx 3.42$). These are shown in Table 3 given below. Lower—but still neutral—responses were found for general liking and trust in personalization.

Table 3: Showing the detailed Personalized Marketing Descriptive.

Personalized Marketing Descriptive					
	N	Minimum	Maximum	Mean	Std. Deviation
In general, I like personalized advertisements on Facebook.	114	0	7	2.92	2.297
I would describe my overall attitude towards personalized advertisements on my Facebook page as favorable.	114	0	7	2.91	2.276
Personalized advertisements on my Facebook page are interesting to me.	114	0	7	2.98	2.354
I consider personalized advertisements on my Facebook page a good thing.	114	0	7	3.07	2.349
Seeing a personalized advertisement on Facebook is fun	114	0	7	3.03	2.385
Seeing a personalized advertisement on Facebook is exciting	114	0	7	3.06	2.407
Seeing a personalized advertisement on Facebook is enjoyable	114	0	7	3.20	2.482
Seeing a personalized advertisement on Facebook is thrilling	114	0	7	3.01	2.325
I believe in the information that personalized advertisements on Facebook provide me	114	0	7	3.17	2.346
Facebook is a trustworthy platform for personalized advertisements	114	0	7	3.22	2.349
I trust that personalized advertisements on Facebook keep my best interest in mind	114	0	7	2.92	2.219
Personalized advertisements on Facebook keep promises made to me	114	0	7	2.98	2.304
I am more likely to appreciate a personalized advertisement on Facebook if I have previously heard/seen/read positive things about the advertiser	114	0	7	3.15	2.313

I am more likely to appreciate a personalized advertisement on Facebook if I have had a positive past experience with the advertisers of products/services	114	0	7	3.38	2.400
I am more likely to appreciate a personalized advertisement on Facebook if I have had a positive past experience communicating with the advertiser (e.g. customer service, social media account)	114	0	7	3.44	2.424
I am more likely to appreciate a personalized advertisement on Facebook if the advertiser values correspond with my own values	114	0	7	3.31	2.417
A personalized advertisement on Facebook can provide me with information that is tailored to my preferences	114	0	7	3.33	2.459
A personalized advertisement on Facebook can provide me with information that is tailored to my personal interests	114	0	7	3.42	2.471
Personalized advertisements on Facebook should provide me with tailored deals that I might like	114	0	7	3.52	2.461
Personalized advertisements on Facebook should provide me with clearly communicated prices	114	0	7	3.43	2.489
Become a fan (or follow) of the company/brand	114	0	7	3.25	2.409
Visit the company/brand's website	114	0	7	3.55	2.556
Purchase the advertised product/service	114	0	7	3.31	2.414
Purchase the advertised product/service	114	0	7	3.32	2.436
Valid N (listwise)	114				

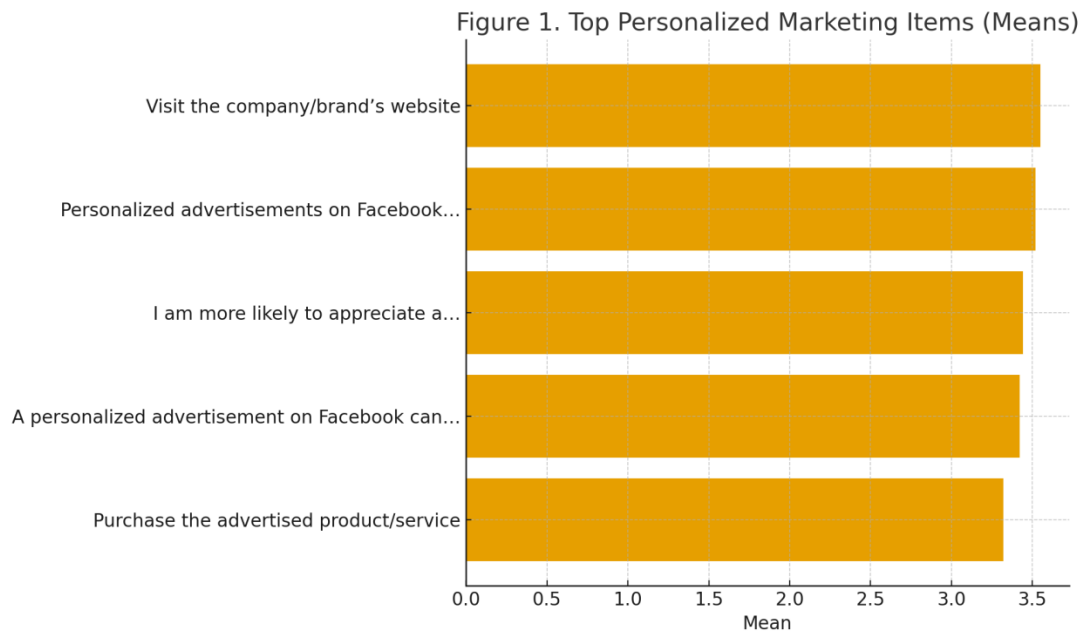


Figure 1: visualizes the top 10 PM items by mean score, showing that relevance-based personalization is the most positively perceived.

Purchase Intention (PI)

Purchase intention reflected a **moderate willingness to buy**, with item means between 1.80 and 2.35 on a 0-5 scale. Stronger agreement was recorded for (1) "I always feel excited when shopping from this platform" (M = 2.35), (2) "I intend to purchase products in

the future" (M = 2.32), and (3) "I will keep purchasing from this platform" (M = 2.31). The lowest mean appeared for generalized future purchase certainty, suggesting that personalization encourages **interest and openness**, though not necessarily immediate commitment.

Table 4: Showing the Descriptive Statistics of Purchase Intention
Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
I always feel excited when shopping from this online market platform	114	0	5	2.35	1.785
I spend my free time surfing and searching for products on this online market platform	114	0	5	2.17	1.765
I intend to purchase online in the future from this online market platform	114	0	5	2.32	1.777
I intend to make a purchase(s) through the online market platform in the future	114	0	5	1.80	1.471
I am probably going to keep purchasing products from this online market platform	114	0	5	2.31	1.786
I predict I would make a purchase(s) through the online market platform in the future	114	0	5	2.32	1.807

Valid N (listwise)	114			
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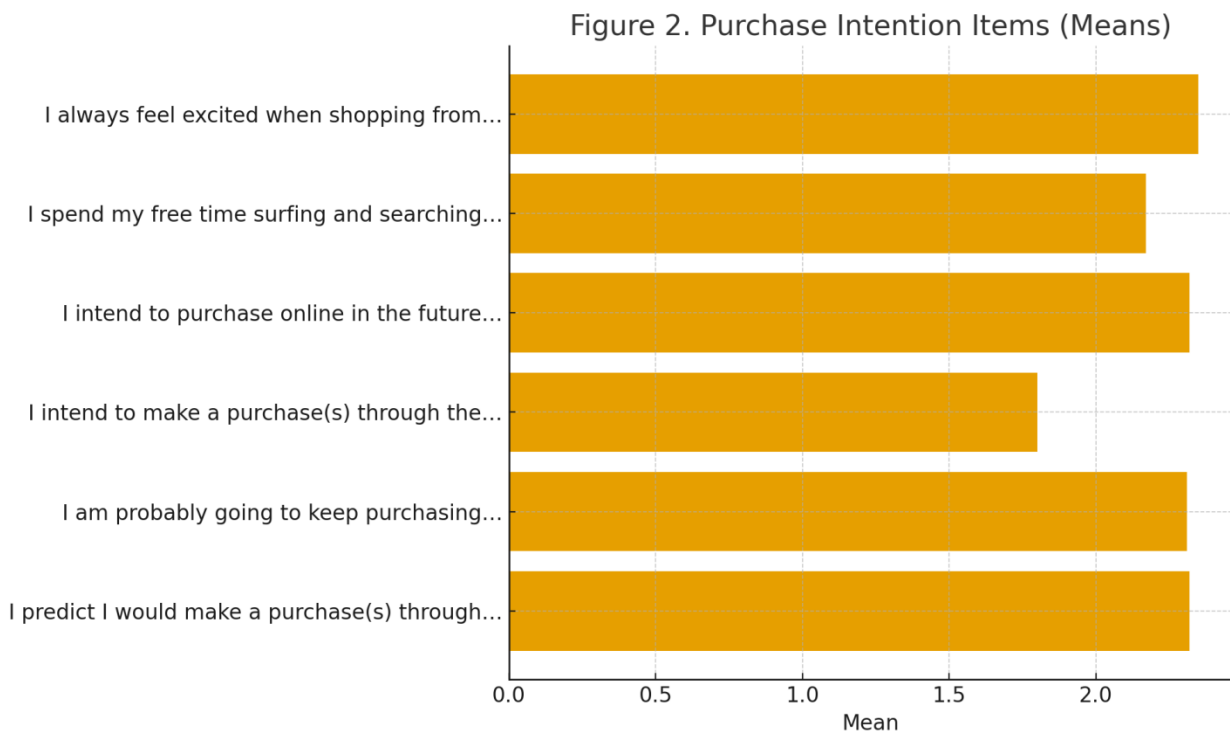


Figure 2: presents all PI item means, making clear that consumers display consistent but moderate intention.

Brand Loyalty (BL)

Brand loyalty results also indicated **neutral-to-slightly positive loyalty attitudes**, with means clustered around 2.89–3.22 on a 0–7 scale. The strongest loyalty indicators were (1) “I say positive things about this brand to others” (M = 3.22), (2) “I recommend this brand to

friends/others” (M = 3.18), and (3) “I bought this brand because I really like it” (M = 3.11). These findings imply that personalization contributes to **advocacy and brand preference**, though loyalty remains moderate overall.

Table 5: Showing the Descriptive Statistics of Brand Loyalty Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
I bought this brand because I really like it	114	0	7	3.11	2.620
I am pleased to buy this brand instead of other brands	114	0	7	3.09	2.592
I like this brand more than other brands	114	0	7	3.09	2.505
I feel more attached to this brand than to other brands	114	0	7	2.89	2.411
I am more interested in this brand than other brands	114	0	7	3.05	2.545
I intend to buy this brand in the future, too	114	0	7	3.01	2.526
I intend to buy other products from this brand	114	0	7	3.08	2.577

I recommend this brand to those who ask my advice	114	0	7	3.18	2.598
I say positive things about this brand to other persons	114	0	7	3.22	2.650
I consider this company my first choice when I want to buy products	114	0	7	3.03	2.598
Valid N (listwise)	114				

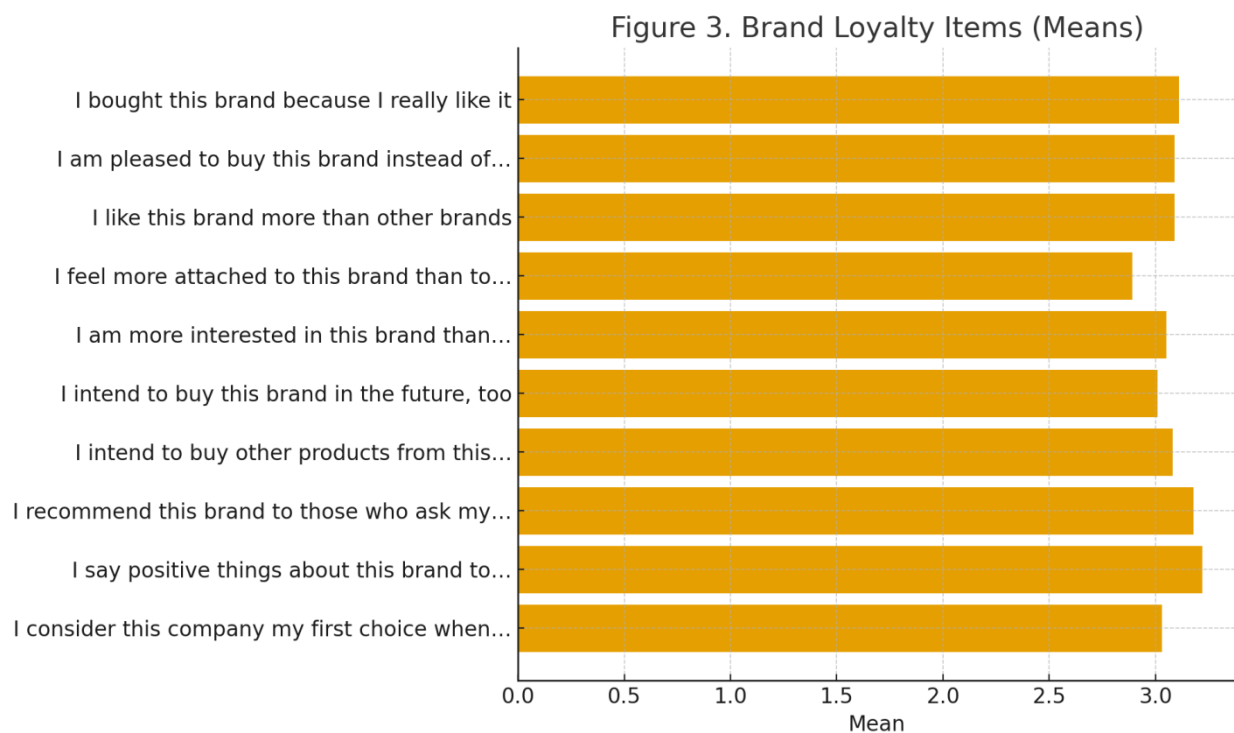


Figure 3: Showing the plots loyalty items and highlights slightly stronger advocacy responses.

Correlation Analysis

Pearson correlation analysis tested the strength and direction of relationships among Personalized Marketing (PM), Purchase Intention (PI), and Brand Loyalty (BL). All

correlations were positive and statistically significant at $p < .01$ (1) PM and PI: $r = 0.814$, (2) PM and BL: $r = 0.820$, and (3) PI and BL: $r = 0.904$.

Table 6: Showing the Correlational analysis.

Correlations

		TOTAL_PM	TOTAL_PI	TOTAL_BL
TOTAL_PM	Pearson Correlation	1	.814**	.820**
	Sig. (2-tailed)		.000	.000
	N	114	114	114
TOTAL_PI	Pearson Correlation	.814**	1	.904**
	Sig. (2-tailed)	.000		.000
	N	114	114	114

TOTAL_BL	Pearson Correlation	.820**	.904**	1
	Sig. (2-tailed)	.000	.000	
	N	114	114	114

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

These strong positive coefficients shown in table 6 indicate that greater consumer positivity toward personalized marketing is associated with higher buying intention and stronger loyalty. The strongest relationship was between PI and BL, suggesting loyalty is highly intertwined with willingness to purchase.

4.5 Regression Analysis

Multiple regression was conducted with **Purchase Intention (PI)** as the dependent

variable, and **Personalized Marketing (PM)** and **Brand Loyalty (BL)** as predictors.

Model Fit

The regression model was statistically strong (1) $R = 0.913$, (2) $R^2 = 0.833$, (3) **Adjusted $R^2 = 0.830$** , and (4) $F(2,111) = 276.533$, $p < .001$. **Together, PM and BL explain 83.3% of the variance in purchase intention, indicating excellent explanatory power.**

Table 7: Showing the Regression Model Summary.

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.913 ^a	.833	.830	.65084

a. Predictors: (Constant), TOTAL_BL, TOTAL_PM

b. Dependent Variable: TOTAL_PI

4.5.2 Predictor Effects

Regression coefficients showed both predictors were significant, but **Brand Loyalty dominated**:

- Personalized Marketing → PI:
 - $\beta = 0.223$, $t = 3.285$, $p = .001$
- Brand Loyalty → PI:
 - $\beta = 0.721$, $t = 10.621$, $p < .001$

Table 8: Showing the Regression Coefficients

Coefficients					
Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1	(Constant)	.230	.112	2.061	.042
	TOTAL_PM	.168	.051	.223	.001
	TOTAL_BL	.469	.044	.721	.000

a. Dependent Variable: TOTAL_PI

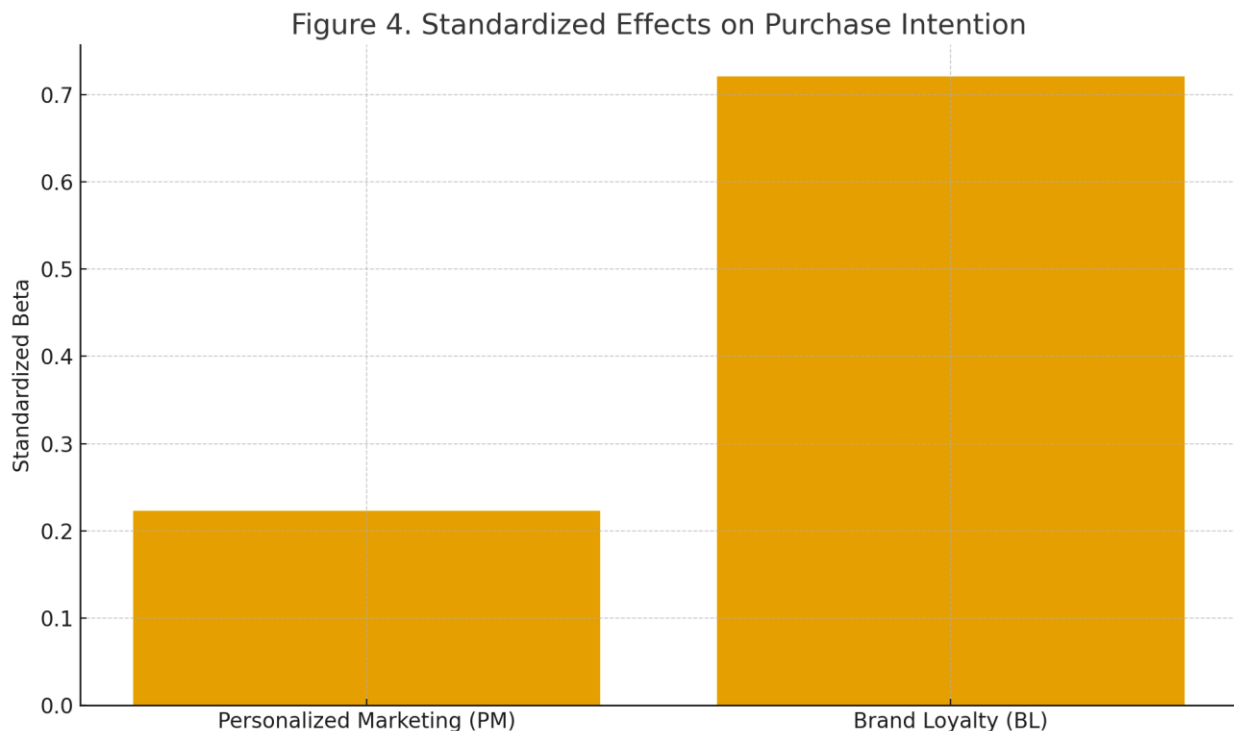


Figure 4: compares standardized betas, visually confirming BL as the strongest predictor.

5. DISCUSSION

The present study investigated whether personalized marketing increases purchase intention and brand loyalty, and whether effectiveness varies by personalization type. Overall, the findings provide strong empirical support for the argument that personalization enhances both outcomes, with brand loyalty emerging as the most influential pathway to purchase intention. The correlation results showed a strong positive association between personalized marketing and purchase intention ($r = 0.814$, $p < .01$), indicating that consumers who perceive personalized ads as relevant and appealing are more likely to intend to buy. This aligns with prior experimental and meta-analytic evidence that personalization improves advertising effectiveness by increasing perceived relevance and usefulness, thereby strengthening behavioral intentions. Your descriptive results further reinforce this mechanism: items related to preference alignment and tailored deals received the highest means, suggesting that perceived value and fit are central drivers of personalization success. Personalized marketing also displayed a strong positive relationship with brand loyalty ($r = 0.820$, $p < .01$). Conceptually, this supports relationship-

marketing explanations that individualized communication fosters satisfaction, perceived relationship quality, and trust, which in turn promote repurchase commitment and advocacy. Although loyalty means were only neutral-to-moderately positive, the significant association implies that personalization contributes to loyalty growth even when baseline brand attachment is not high, echoing literature showing loyalty develops cumulatively through repeated relevant interactions. The most striking result is that brand loyalty strongly predicted purchase intention in the regression model ($\beta = 0.721$, $p < .001$), far exceeding the direct contribution of personalized marketing ($\beta = 0.223$, $p = .001$). This indicates that personalization's commercial impact is amplified when it strengthens loyalty first. Prior research similarly positions loyalty as one of the strongest determinants of repeat buying and resistance to switching, acting as the bridge between marketing stimuli and actual purchase behavior. In practical terms, consumers who already trust and prefer a brand are more receptive to personalized messages, while personalization itself helps deepen that trust and preference, creating a reinforcing cycle.

Trust and privacy perceptions appear to be important contextual conditions for these effects. In the personalized marketing scale, trust-oriented items were more neutral than relevance-oriented ones, implying some hesitation toward platform-level data use (notably in Facebook advertising). This pattern matches the personalization–privacy paradox, where consumers value relevance but may feel uneasy about surveillance or misuse of personal information. The implication is that personalization is most effective when consumers believe data is handled transparently and ethically; otherwise, intrusiveness concerns can weaken engagement and loyalty. Regarding personalization types, hypotheses comparing effectiveness across formats (H3–H6) could not be tested because the dataset did not isolate responses by type (e.g., email vs recommendation vs targeted ads). Still, the descriptive pattern provides indirect theoretical clues: the highest-rated items centered on tailored offers and aligned product content, consistent with recommendation-system studies showing strong effects on purchase readiness through reduced search costs and decision effort. Similarly, loyalty-program and CRM research suggests that personalized emails and relationship-based messages may be especially potent for long-term loyalty formation, a pathway future experimental work should examine directly.

Taken together, the discussion answers the research question clearly: personalized marketing increases both purchase intention and brand loyalty, and its strongest influence on buying intention operates through the loyalty it helps create. These results support personalization as both a persuasion mechanism and a relationship strategy, while emphasizing that relevance and trust are essential to avoid privacy-driven resistance.

6. CONCLUSION

This study examined the impact of personalized marketing on consumers' purchase intention and brand loyalty within a social media advertising context. The empirical results provide clear evidence that personalized marketing is a meaningful driver of both

outcomes. First, personalized marketing was strongly and positively associated with purchase intention ($r = 0.814$, $p < .01$), confirming that consumers who perceive personalized advertisements as relevant and appealing are more likely to plan future purchases. This finding aligns with established personalization theory and prior evidence showing that tailoring content to consumer preferences improves relevance and persuasion, ultimately increasing buying intention. Second, personalized marketing was also strongly and positively linked to brand loyalty ($r = 0.820$, $p < .01$), supporting relationship-marketing perspectives that personalization enhances consumer–brand bonds by signaling recognition and care. These results directly address the research question by demonstrating that personalization strengthens both short-term behavioral intention and longer-term relational commitment. A key contribution of the study lies in identifying brand loyalty as the dominant predictor of purchase intention. Regression analysis showed that brand loyalty exerted a substantially stronger effect on purchase intention ($\beta = 0.721$, $p < .001$) than personalized marketing's direct effect ($\beta = 0.223$, $p = .001$), with the overall model explaining 83.3% of purchase intention variance ($R^2 = 0.833$). This indicates that personalization is most commercially effective when it functions as a relationship-building tool that deepens loyalty, which then translates into stronger purchase intentions.

Such a pathway is consistent with prior research positioning loyalty as one of the most robust determinants of repeat buying and resistance to switching, and suggesting that personalization amplifies its influence by reinforcing trust and satisfaction. However, the results also suggest that personalization effectiveness is conditional. Descriptive findings showed that consumers responded most positively when personalization clearly aligned with their interests and offered tangible value, while trust-related perceptions were more neutral. This pattern supports the personalization–privacy paradox: consumers welcome relevance but remain cautious when data usage feels intrusive or opaque. Consequently, personalization strategies

should be implemented with transparency, ethical data governance, and consumer control to sustain trust and avoid backlash. Finally, although the study aimed to compare different personalization types, this could not be empirically tested because responses were not segmented by format (e.g., personalized emails, recommendations, targeted ads). Therefore, while the study confirms the overall effectiveness of personalized marketing, future research should isolate personalization types experimentally and examine moderators such as trust, privacy sensitivity, and cultural context.

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