

THE IMPACT OF THE FACTORS INFLUENCING THE BEHAVIORAL INTENTION OF CONSUMERS TOWARDS THE ACCEPTANCE OF ONLINE BEHAVIORAL ADVERTISING

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Abstract

Online Behavioral Advertising (OBA) is widely practicing by the marketers globally. Through online behavioral advertising, the internet users can get customized ads related to product. These customized and personalized ads help in increasing behavioral intention of the customers to purchase the products and increase the information regarding to the products through personalized ads. The purpose of this paper is to identify the factors that influence the customer's behavioral intention regarding to purchase of the products through online behavioral advertising. The acquisition-transaction utility theory was adapted and extended to measure the determinants of behavioral intention. Data of 211 respondents was collected online through questionnaire survey. For the data collection, non-probability convenience sampling techniques was used. Smart PLS was used for analysis. The finding of this study indicates that hypothesis for the OBAPU and OBAC on the OBAA were rejected and have insignificant impact. Moreover, click intention have a positive significant impact on behavioral intention. This study contributes to the significant managerial implications in helping to understand the consumer's perspective. Provides the insights that will contribute to the advancement of knowledge about personalized and data-driven digital advertising for practicing in many organizations and brands to understand the consumer's behavioral intention towards the purchase of the products and formulate such strategies that will increase the personalized ads credibility to increase the acceptance of the OBA.

Keywords: OBA Relevance, OBA Perceived Usefulness, OBA Perceived Benefits, OBA Perceived Personalization, OBA Acceptance, Behavioural Intention

INTRODUCTION

Different methods of communication have changed and developed day by day, during different eras in the lives of the people (Hassan and Hyder, 2018). Globally, social media usage has become a routine activity in people's life and has influenced communication patterns, as well as the exchange of gaining and sharing information (Farajnezhad et al., 2021). Social media in today's technological driven world has become an approach for retailers to extend their marketing campaigns for an extensive range of consumers. Now regarding to information, the world is becoming the global village in exchange as well as trade through World Wide Web. According to Leong and Lee (2009) about 30 % of the citizens of Malaysia have experienced the online shopping which is comparatively reducing regarding with the Asia Pacific region, the developed countries. Lim et al. (2010), it is predicted in Malaysia, the market of online shopping is expected to be increased. However, 57.7% of the time spends by South Koreans on the exploration of online purchasing and vending (Security Agency and Korea Internet, 2021). According to

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the MIT Technology Review, during the Covid-19 pandemic, there was 25% increase in the usage of the internet and also a number of studies proved that internet-based services have made a substantial impact on the consumer activities in Pakistan (Javed, 2020).

According to previous studies, it has been found behavioural intention is impactful on developing the desire to respond to the advertising (Walden, 2012). This may improve behavioural intention in terms of making the desire of clicking the advertising by liking it or disliking it (Rivis et al., 2011). The online advertisement has a very great impact and is a very significant factor of communication in the FMCG industry (Bilro et al., 2018). It has a vast knowledge of providing information to the social media user's (Schivinski and Dabrowski, 2014). In accordance with the FMCG industry of Pakistan, behavioural intention is to purchase and use the product and recommending to others as well (Bonn et al., 2007; Chen and Chen, 2010). This study is regarding to the FMCG industry of Pakistan, the information is communicated on the social media. According to a recent study by the Pakistan Advertising Association, OBA is expected to account for 20% of all FMCG advertising spending in Pakistan by 2023. This growth is being driven by the increasing popularity of online shopping and the growing availability of data on consumer behaviour. There are a number of benefits to using OBA for FMCG advertisers. OBA is a powerful tool used to reach a wider audience of potential customers and targets them more effectively. The FMCG industry is one of the largest and fastest-growing sectors in the Pakistani economy. In 2022, the FMCG industry contributed an approximately 18% to Pakistan's GDP. The average Pakistani household spends around 30% of its income on FMCG products. As the Pakistani market continues to grow, it is likely that OBA will become more important tool for FMCG businesses. This study contributes to the significant managerial implications in helping to understand the consumer's perspective. Provides the insights that will contribute to the advancement of knowledge about personalized and data-driven digital advertising for practicing in many organizations and brands to understand the consumer's behavioral intention towards the purchase of the products and formulate such strategies that will increase the personalized ads credibility to increase the acceptance of the OBA. The objective of the study is to assess the antecedents influencing the behavioural intention of the consumers towards the acceptance of the online behavioural advertising regarding to the FMCG industry of Pakistan.

Hypotheses

Persuasion Knowledge, Online Behavioural Advertising Relevance and Online Behavioural Advertising Acceptance:

Persuasion knowledge plays a critical impact in leading consumer's persuasion knowledge towards the agent's persuasion attempt. Persuasion knowledge determines the concept about how the internet users perceived the online behavioural advertising (Baek and Morimoto, 2012; Smitet al., 2014; Lee et al., 2015). According to Bellman et al. (2013), relevancy in the online behavioural advertising provoked customer's attention towards purchasing the product or service and exposure to it. If the online ads have greater relevancy the internet users would be more likely to notice and it will be effective to them (Petty et al., 1983). Displaying personalized ads at the right time, will resulted in the acceptance of the online behavioural advertising.

H1: Persuasion knowledge has a positive significant impact on the online behavioural advertising relevance.

H2: Online behavioural advertising relevance has a positive significant impact on online behavioural advertising acceptance.

Persuasion Knowledge, Online Behavioural Advertising Credibility and Online Behavioural Advertising Acceptance:

The personalized ads success is based on the credibility of the online behavioural advertising. Tucker (2014) explained that having users' personal information to increase the credibility of the ad will increase the efficiency of the customized ads but there will be a chance that user would get concerned about their personal data and would not accept the customized ads due to privacy concern. If the ads will not deliver their value promise to the consumers, they will not likely be considered to accept the online advertisements further. The use of cookies to make the ads more credible can be the reason of the negative consumer reaction. The data collection process for personalized ads mishandling could be the reason behind the advertisement's avoidance reaction from consumers. However, persuasion tactics are one of the factors to improve the chances in increasing the advertisements improvement in the perspective of credibility.

H3: Persuasion knowledge has a positive significant impact on online behavioural advertising credibility.

H4: OBA credibility has a negative insignificant impact on online behavioural advertising acceptance.

Persuasion Knowledge, Online Behavioural Advertising Perceived Usefulness and Online Behavioural Advertising Acceptance:

Perceived usefulness helps the consumers to attain the ads that are useful to them. This relationship is strengthened by the right persuasion tactics in making the ad better and fulfils the purpose of the internet users. The level of personal data and information used in targeting the ads increases the consumers concerned about the privacy breaching. Therefore, usefulness of the ad is negatively related to the acceptance of the OBA. However, if the online advertisements will not be designed according to the needs and wants of the consumers then it will not provoke them to use the online ads for the actual purchases. Lack of proper information regarding to the product or service could be an indicator regarding to that, it is not useful for the people to accept the online advertisements.

H5: Persuasion Knowledge has a positive significant impact on OBA perceived usefulness.

H6: OBA perceived usefulness has a negative insignificant impact on the online behavioural advertising acceptance.

Persuasion Knowledge, Online Behavioural Advertising Perceived Benefits and Online Behavioural Advertising Acceptance:

Research has founded that perceived benefits is positively associated with persuasion knowledge and OBA acceptance. Kirmani and Campbell (2004) have proposed that consumer recognition of persuasion tactics that is persuasion knowledge do not always lead to resistance instead of, it constitutes a significant factor to achieve consumer assessment of OBA costs and benefits. If the ads will deliver the benefits like feedback and message options to the consumers regarding to taking the point of view of the consumers will increase the consumers intention to see the online advertisements and increase its acceptance, as well as, providing enough information to the consumers regarding to all the products and keeping them up to date will likely increase the acceptance of the online ads by the consumers.

H7: Persuasion knowledge has a positive impact on online behavioural advertising benefits.

H8: OBA perceived benefits have a positive on the online behavioural advertising acceptance.

Persuasion Knowledge, Online Behavioural Advertising Self-Efficacy and Online Behavioural Advertising Acceptance:

According to the research, self-efficacy is positively associated with consumer persuasion knowledge. Therefore, consumer persuasion knowledge has a significant impact on self-efficacy that is why; consumers have higher persuasion knowledge and have higher self-efficacy in response to a persuasion tactic. OBA self-efficacy has a positive impact on OBA acceptance. It saves the time of the consumers and provides the desired results, increases the inspiration of the consumers towards the acceptance of the online behavioural advertising.

H9: Persuasion Knowledge has a positive significant impact on OBA self-efficacy.

H10: OBA efficacy also has a positive significant impact on OBA acceptance.

Persuasion Knowledge, Online Behavioural Perceived Personalization and Online Behavioural Advertising Acceptance:

Research suggests that the effect of personalization limits personal freedom to manage and control personal information and privacy related to online behavioural advertising acceptance (Puzakova et al., 2013). Persuasion knowledge of OBA has a positive significant impact on OBA perceived personalization, that is why, the behavioural tracking could be seen as limiting personal freedom to control and protect personal online privacy of the customers. Personalization in online advertisements increases the acceptance of the online ads due to offering the ads according to the reflect of interest which increases the confidence to accept the ad and to acquire further information regarding to the product or service, enhance the value and raise the confidence towards the acceptance of the online behavioural advertising.

H11: Persuasion Knowledge has a positive significant impact on online behavioural advertising perceived personalization.

H12: OBA perceived personalization has a positive significant impact on OBA acceptance.

Online Behavioural Advertising Acceptance and Click Intention:

The acceptance of the OBA is positively affected by the transparency and consumer awareness of the OBA, it alters consumer's responses to online behavioural ads, resulting in more click intention rates (Aguirre et al., 2015). If the online advertisements provide relevancy, perceived benefits, perceived personalization, and self-efficacy, the acceptance of the online advertisements will be increased. All these factors are influencing the online behavioural advertising towards the acceptance and increase the click intention regarding to the online ads. Furthermore, it enhances the trust in clicking the online ads like whenever, the user will see the ad, and they will click on the online advertisement and recommend to others as well.

H13: Online behavioural advertising acceptance has a positive significant impact on click intention.

Click Intention and Behavioural Intention:

Behavioural intention is for the chance that internet users will click on the personalized ads for buying the product. There is an effective relationship between behavioural intention and click intention, results in chances of buying when the ads are associated with the consumers' needs and wants (Van Doorn and Hoekstra, 2013). Behavioural intention depicts an intention to perform behaviour. The positively influenced response and the intention to click on the ads due to relevance, perceived benefits, usefulness and credibility of customized ads to make purchases in the future (Bleier and Eisenbeiss, 2015a; Jai et al., 2013; Boerman et al., 2017), therefore, the increase in the click intention of the ads to buy the product or service is increased by OBA.

H14: Click intention has a positive significant impact on behavioural intention.

Conceptual Model

The conceptual model of this research examined online behavioral advertising on the behavioral intention with an adaption of acquisition-transaction utility theory.

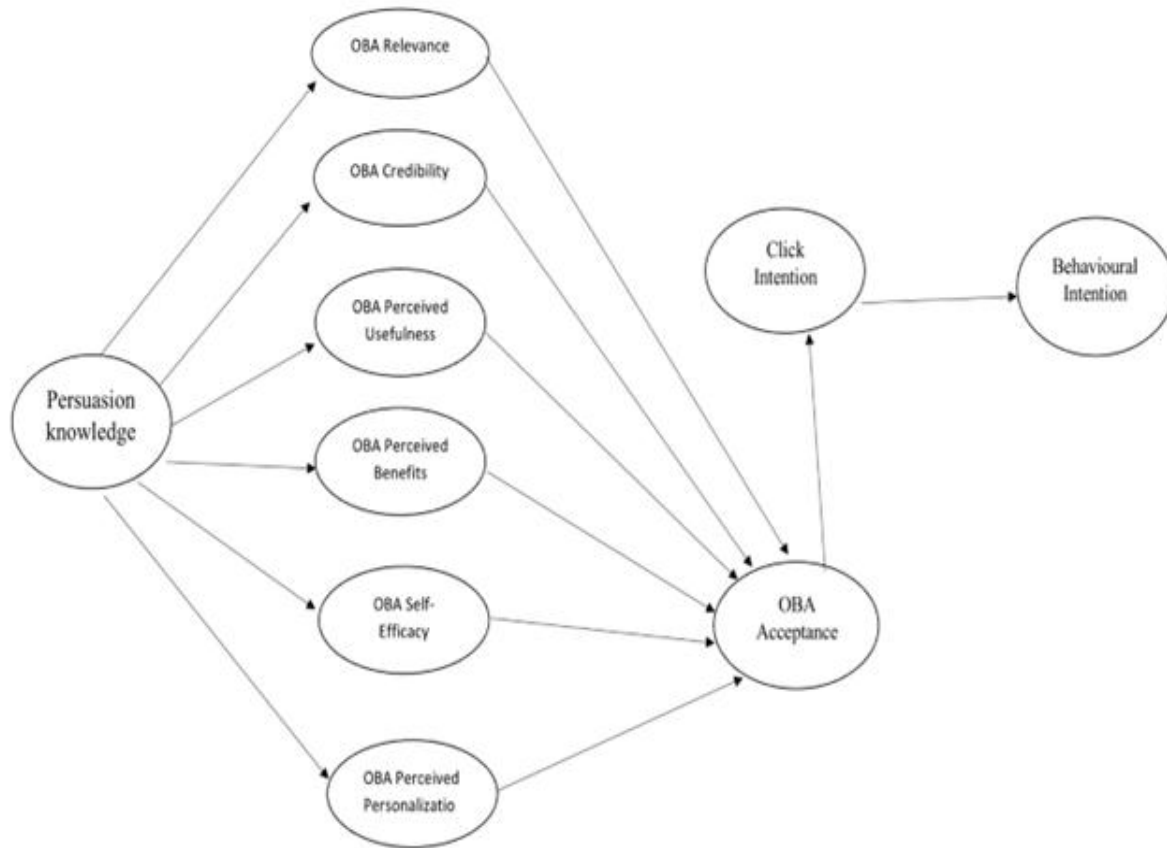


Figure 1: The Impact of the Factors Influencing the Behavioral Intention of Consumers towards the Acceptance of Online Behavioral Advertising

RESEARCH METHODOLOGY

Research Approach

There are several sorts of research approaches, including mix, quantitative, and qualitative approaches. Researchers design structured questionnaires to collect data when they wish to apply a quantitative technique. Open-ended inquiries, observations, and interviews are examples of data gathering tools in qualitative research. Neither of the two strategies can be employed by itself when employing a hybrid approach. For the mix approach, both techniques are employed (Sekaran and Bougie, 2016). To validate the data in this investigation, we took a quantitative technique. In deductive research and theoretical testing, researchers mostly employed quantitative methodologies (Bryman, 2012).

Research Design

The research design may be broadly divided into two types, including exploratory research design and

explanatory research design (Pasque, 2022). It was further explained that the goal of an exploratory study strategy is to investigate phenomena that have received little attention from previous literature. The explanatory research design, in contrast, focuses on explaining the connection between two variables. The study's data can be collected more easily thanks to the pre-identified variables and pre-established assumptions. The link between the variables is stated by the acceptance or rejection of the hypothetical assertion. The researcher intends to use an explanatory research design since the study's goal is to explore the benefits of the online behavioral advertising on the behavioral intention of the consumers to purchase the product through personalized ads. Explanatory research designs were chosen since the variables for the study had already been determined and the researcher had established the research assumptions. The researcher will be able to determine through hypothesis testing whether or not the benefits of online behavioral advertising create an impact on the behavioral intention of customers to purchase the products.

Data Source & Instrumentation:

The primary data has been used for this research study. The researcher collected the primary data, which is the first-hand data. The data is collected from the social media users. Data was collected from Pakistan, mainly in Karachi. The questionnaire was constructed for the collection of the data. The questionnaire was adapted from different sources and sources are mentioned in the instrumentation. The questionnaire contains total 10 variables and total 50 items. Each variable contains five items. All questions were scaled on five-point Likert scale ranges from strongly disagree to strongly agree.

Instrumentation

Table 1:

Instrumentation: 10 variables

Variables	Items	Source
Persuasion Knowledge	5	Bearden et al. (2001).
OBA Relevance	5	Laczniak and Muehling (1993).
OBA Credibility	5	Tsang et al. (2004).
OBA Perceived Usefulness	5	Tam and Ho (2006).
OBA Perceived Benefits	5	Friestad and Wright (1994).
OBA self-efficacy	5	Woon et al. (2005).
OBA Perceived Personalization	5	Dolnicar and Jordaan (2007).
OBA Acceptance	5	McDonald and Cranor (2010).
Click Intention	5	Yoo et al. (2007).
Behavioral Intention	5	Taylor et al. (2011).

Face and Content Validity

Before beginning the data collection process, the legitimacy of the data collection instrument should be checked. It is crucial for researchers to have the instrument validity reviewed by at least three business

professionals, who should also endorse the questionnaire.

Sample Size

The minimal sample size needed for this study was calculated through using the Daniel Soper A-priori Sample Size Calculator. The minimum sample size for this research study was 190. Whereas, the actual sample collected for the research were 211, through online survey forms made by Google forms.

Sampling Technique

Because the population in this study was chosen as the sample using a non-probability sampling approach, there is no probability attached to it. In this investigation, deliberate sampling was employed. Deliberate sampling is the process of gathering data from a specified population with defined features (Sekaran and Bougie, 2016).

Statistical Techniques for Data Analysis

The terms multiple regression models and structural equation models refer to the two primary categories of statistical procedures used to test hypothesis. The connection between several independent factors and dependent variables is measured using multiple regressions. Due to technology's propensity, multiple regression analysis is a component of structural equation modeling. PLS-SEM is employed in this investigation.

Ethical Consideration

The respondent's information is kept private after data collection and processing since it is the researcher's moral obligation to protect the respondent's privacy. The information gathered will not be shared with any parties and will only be used for research. There was no private or public funding for the study. No comments are required from respondents. He was then given permission to quit the probe. Applications for participation in the study will be forwarded to the respondent as it is optional.

RESULTS AND DISCUSSION

Data Screening

For the data collection, the 240 questionnaires were circulated online to relevant respondents. Questionnaire was also distributed in the universities and offices for fulfillment purpose. Out of 240, a total of 211 respondents completed the survey. The response rate was 87.91%. These 211 successful responses were then gone through the data screening. It is important to perform the data screening before putting data through the statistical analysis. Data screening was performed using the SPSS. The data was checked for the missing values, multivariate and univariate outliers. There was no missing values and outliers founded, the final sample size was remain same 211 on which the further analysis was done.

Descriptive Analysis and Interpretations

The descriptive analysis was conducted on the sample of 211 respondents in order to determine the respondent's demographics, see table below. Gender, age, education, income, and occupation are included in the demographic profile.

Table 2:
Descriptive Statistics

	Demographics	Frequency	Percent
Gender	Male	104	49.3
	Female	107	50.7
Age	18-24	55	26
	25-34	115	54.5
	35 – 45	32	15.2
	45 and above	9	4.3
Qualification	Undergraduate	22	10.4
	Graduate	54	25.6
	Masters	79	37.4
	MPhil	40	19.0
	PhD	16	7.6
Income	Less than 50,000	31	14.7
	50,001 – 100,000	46	21.8
	100,001 – 150,000	31	14.7
	150,001 – 200,000	29	13.7
	Above 200,000	74	35.1
Occupation	Student	69	32.6
	Entrepreneur	40	19.0
	Employed	59	28.0
	Unemployed	20	9.5
	Others	23	10.9

Outer Model Measurement

Another term for the outer measurement model is the measurement model in the Smart PLS. The outer model is used to assess the reliability and validity of the data. The dependability evaluates how consistently the variables are internally consistent (compound reliability). Measures of the validity include the discriminant (Fornell-Larcker criteria and HTMT) and convergent (average variance extracted) validity (Hair et al., 2011; Henseler et al., 2015).

Reliability Testing

Reliability is a term used to describe consistency (Neuman, 2007). The dependability was evaluated using composite reliability. It gives a more accurate indicator of internal consistency than Cronbach's alpha

(Hair Jr et al., 2014). The CR value for each latent variable is shown in Table III. More than 0.7 was found in the composite dependability overall (Hair et al., 2011).

Convergent Validity

The relationship between the variables is in its own concept (Hair et al., 2016). It is necessary to examine the CR and AVE in order to acquire convergence validity effectiveness, see table below. Composite reliability must be better than 0.7 and the average extracted variance value must be larger than 0.5 (Fornell and Larcker, 1981).

Table 3:
Reliability Testing and Convergent Validity

Construct	Items	Loadings	CR	AVE
BI	BI1	0.747	0.888	0.613
	BI2	0.812		
	BI3	0.812		
	BI4	0.737		
	BI5	0.804		
CI	CI1	0.831	0.898	0.638
	CI2	0.765		
	CI3	0.799		
	CI4	0.775		
	CI5	0.821		
OBAA	OBAA1	0.888	0.933	0.776
	OBAA3	0.922		
	OBAA4	0.883		
	OBAA5	0.828		
	OBAC1	0.876		
OBAC	OBAC2	0.815	0.913	0.680
	OBAC3	0.850		
	OBAC4	0.710		
	OBAC5	0.859		
	OBAPB	OBAPB1		
OBAPB2		0.891		

	OBAPB3	0.890		
	OBAPB4	0.770		
	OBAPB5	0.838		
	OBAPP1	0.881		
OBAPP	OBAPP2	0.905	0.954	0.807
	OBAPP3	0.924		
	OBAPP4	0.894		
	OBAPP5	0.886		
	OBAPU1	0.925		
	OBAPU2	0.878		
OBAPU	OBAPU3	0.864	0.952	0.798
	OBAPU4	0.869		
	OBAPU5	0.927		
	OBAR1	0.859		
	OBAR2	0.870		
OBAR	OBAR3	0.890	0.896	0.636
	OBAR4	0.642		
	OBAR5	0.692		
	OBASE1	0.868		
OBASE	OBASE3	0.878	0.912	0.775
	OBASE4	0.895		
	PK1	0.904		
	PK2	0.851		
PK	PK3	0.910	0.936	0.745
	PK4	0.816		
	PK5	0.830		

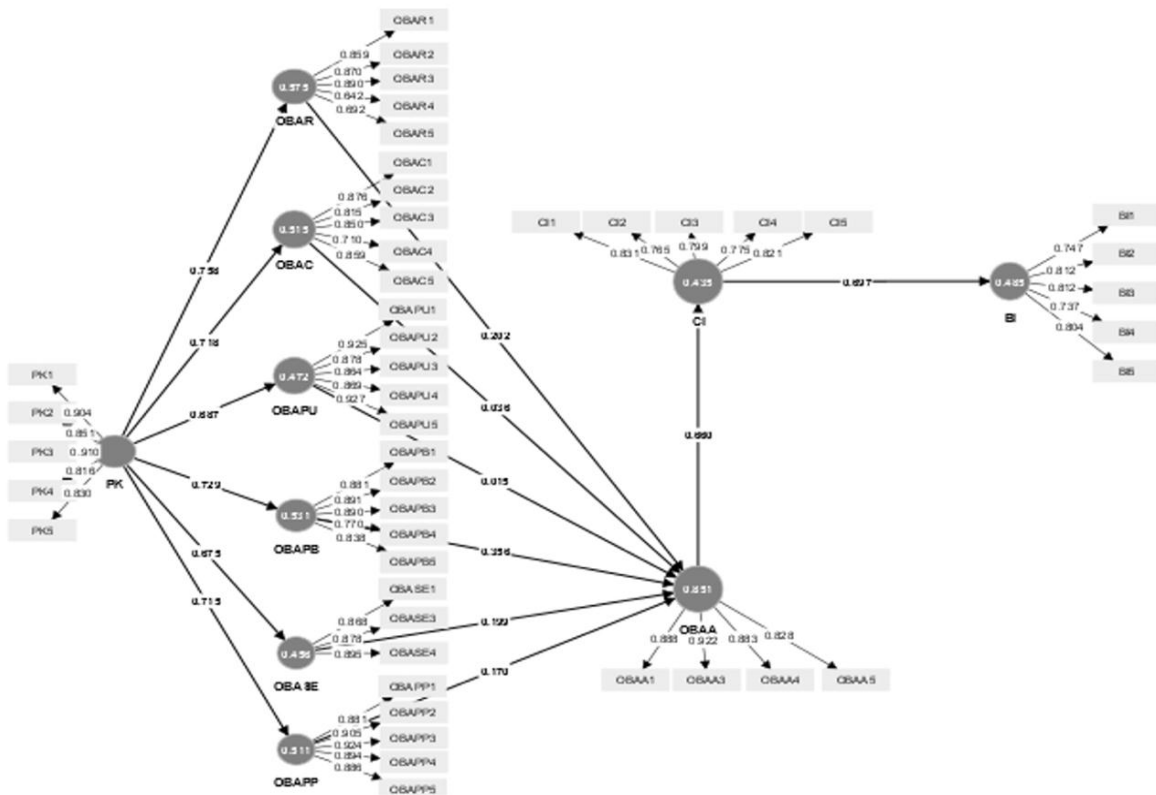


Figure 2: Algorithm

Discriminant Validity

The degree of distinction between one function Object () {[native code]} and other constructors is known as discriminant validity. Three measurements are taken into consideration while analyzing discrimination validity. Initially, cross loads for goods must be high in their own build (Hair et al., 2016) Second, the AVE square root of each latent variable should be larger than other correlational values, and the final HTMT standard that must be smaller than 1 (Hair et al., 2014) are criteria to assess discriminant validity (Fornell and Larcker, 1981). Fornell and Larcker, however, are not necessarily regarded as reliable indicators of discriminant validity, according to certain research. The heterotrait-monotrait ratio of correlations is a unique strategy that Henseler et al. (2015) suggested as a way to guarantee the discriminant validity of data (HTMT). The test's discriminant validity is confirmed if the HTMT value is less than 0.9 (Henseler et al., 2015).

Table 4:
Discriminant Validity

	BI	CI	OBAA	OBAC	OBAPB	OBAPP	OBAPU	OBAR	OBASE	PK
BI	0.783									
CI	0.697	0.798								
OBAA	0.704	0.661	0.895							
OBAC	0.699	0.614	0.811	0.825						
OBAPB	0.661	0.609	0.893	0.824	0.922					

OBAPP	0.611	0.582	0.875	0.821	0.901	0.989				
OBAPU	0.537	0.514	0.828	0.826	0.844	0.849	0.893			
OBAR	0.638	0.607	0.842	0.839	0.818	0.835	0.863	0.881		
OBASE	0.601	0.559	0.867	0.801	0.886	0.868	0.824	0.806	0.890	
PK	0.616	0.540	0.714	0.718	0.729	0.715	0.687	0.758	0.675	0.863

The findings of the HTMT are shown in Table V, and discriminant validity is demonstrated because every value is below 0.90.

Table 5:
Heterotrait-Monotrait Ratio (HTMT) Results

	BI	CI	OBAA	OBAC	OBAPB	OBAPP	OBAPU	OBAR	OBASE	PK
BI										
CI	0.811									
OBAA	0.803	0.740								
OBAC	0.816	0.702	0.829							
OBAPB	0.752	0.678	0.775	0.863						
OBAPP	0.680	0.641	0.893	0.893	0.772					
OBAPU	0.599	0.560	0.898	0.898	0.613	0.704				
OBAR	0.762	0.693	0.675	0.757	0.804	0.881	0.846			
OBASE	0.704	0.641	0.886	0.807	0.603	0.766	0.617	0.815		
PK	0.697	0.602	0.781	0.790	0.794	0.765	0.735	0.849	0.756	

An additional approach to confirming discriminant validity is to look at the cross loadings of the items. Each item's cross loading must be greater inside its own build than within any other constructions (Hair et al., 2011; Hair Jr. et al., 2014). According to Gefen and Straub (2005), the cross loadings on each specific construct and the loadings on other constructions should be 0.1 different. Table below shows the cross loadings for each variable.

Table 6:
Factor Analysis

	BI	CI	OBAA	OBAC	OBAPB	OBAPP	OBAPU	OBAR	OBASE	PK
BI1	0.747	0.565	0.736	0.622	0.724	0.693	0.564	0.64	0.62	0.551
BI2	0.812	0.56	0.465	0.467	0.413	0.37	0.348	0.417	0.374	0.453
BI3	0.812	0.505	0.438	0.48	0.382	0.349	0.308	0.434	0.389	0.41
BI4	0.737	0.532	0.537	0.559	0.527	0.468	0.386	0.456	0.445	0.441
BI5	0.804	0.558	0.572	0.6	0.526	0.493	0.482	0.53	0.513	0.543
CI1	0.627	0.831	0.577	0.598	0.534	0.477	0.509	0.545	0.517	0.484
CI2	0.528	0.765	0.477	0.38	0.431	0.436	0.324	0.406	0.372	0.358
CI3	0.498	0.799	0.437	0.46	0.407	0.401	0.327	0.414	0.375	0.355
CI4	0.5	0.775	0.481	0.465	0.455	0.452	0.339	0.474	0.408	0.403
CI5	0.604	0.821	0.632	0.524	0.575	0.539	0.509	0.562	0.528	0.522
OBAA1	0.61	0.535	0.888	0.724	0.854	0.795	0.773	0.749	0.822	0.646
OBAA3	0.659	0.607	0.922	0.744	0.811	0.81	0.757	0.763	0.747	0.664
OBAA4	0.641	0.575	0.883	0.678	0.776	0.781	0.732	0.758	0.761	0.628
OBAA5	0.569	0.607	0.828	0.71	0.703	0.693	0.652	0.697	0.723	0.574
OBAC1	0.58	0.557	0.784	0.876	0.784	0.777	0.786	0.79	0.779	0.676
OBAC2	0.502	0.45	0.7	0.815	0.702	0.743	0.793	0.728	0.747	0.603
OBAC3	0.619	0.521	0.685	0.85	0.713	0.663	0.673	0.699	0.634	0.614
OBAC4	0.575	0.502	0.489	0.71	0.502	0.504	0.497	0.56	0.449	0.467
OBAC5	0.625	0.509	0.641	0.859	0.654	0.657	0.609	0.654	0.639	0.571
OBAPB1	0.574	0.557	0.788	0.801	0.881	0.802	0.794	0.797	0.843	0.662
OBAPB2	0.614	0.554	0.809	0.737	0.891	0.817	0.736	0.711	0.769	0.638
OBAPB3	0.561	0.58	0.802	0.715	0.89	0.821	0.712	0.74	0.774	0.638
OBAPB4	0.513	0.407	0.667	0.602	0.77	0.647	0.619	0.594	0.651	0.554
OBAPB5	0.563	0.493	0.744	0.656	0.838	0.75	0.741	0.658	0.743	0.619
OBAPP1	0.515	0.493	0.76	0.768	0.849	0.881	0.766	0.721	0.808	0.63
OBAPP2	0.593	0.574	0.809	0.751	0.814	0.905	0.785	0.804	0.842	0.691
OBAPP3	0.575	0.541	0.821	0.732	0.831	0.924	0.772	0.773	0.783	0.68
OBAPP4	0.507	0.438	0.762	0.719	0.767	0.894	0.779	0.719	0.73	0.566
OBAPP5	0.548	0.56	0.769	0.72	0.78	0.886	0.709	0.745	0.734	0.636
OBAPU1	0.53	0.516	0.807	0.776	0.807	0.798	0.925	0.822	0.796	0.664
OBAPU2	0.509	0.425	0.739	0.695	0.758	0.794	0.878	0.758	0.731	0.618
OBAPU3	0.424	0.466	0.674	0.734	0.705	0.687	0.864	0.732	0.702	0.593
OBAPU4	0.418	0.413	0.689	0.734	0.713	0.741	0.869	0.725	0.658	0.568
OBAPU5	0.509	0.471	0.777	0.75	0.778	0.764	0.927	0.817	0.781	0.621
OBAR1	0.532	0.55	0.755	0.695	0.725	0.753	0.775	0.859	0.762	0.662
OBAR2	0.482	0.474	0.749	0.677	0.748	0.746	0.763	0.87	0.711	0.682

OBAR3	0.552	0.584	0.813	0.815	0.79	0.819	0.808	0.89	0.781	0.666
OBAR4	0.47	0.356	0.444	0.542	0.405	0.407	0.495	0.642	0.388	0.489
OBAR5	0.539	0.426	0.495	0.592	0.503	0.505	0.525	0.692	0.469	0.489
OBASE1	0.505	0.417	0.727	0.646	0.737	0.718	0.676	0.655	0.868	0.558
OBASE3	0.515	0.545	0.777	0.701	0.787	0.784	0.723	0.747	0.878	0.583
OBASE4	0.565	0.511	0.784	0.764	0.814	0.789	0.772	0.724	0.895	0.639
PK1	0.621	0.475	0.719	0.681	0.748	0.696	0.687	0.732	0.706	0.904
PK2	0.467	0.448	0.595	0.612	0.614	0.638	0.65	0.638	0.577	0.851
PK3	0.523	0.465	0.619	0.649	0.614	0.621	0.62	0.672	0.585	0.91
PK4	0.524	0.473	0.585	0.581	0.583	0.572	0.493	0.626	0.526	0.816
PK5	0.513	0.474	0.545	0.563	0.563	0.54	0.485	0.591	0.493	0.83

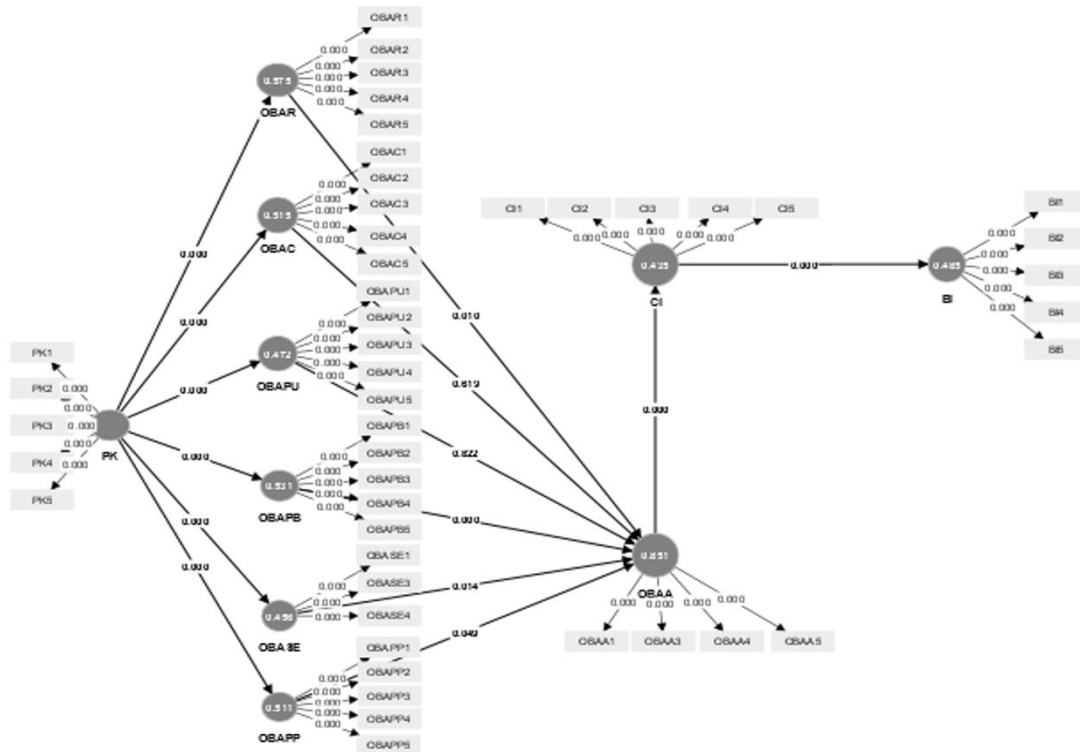


Figure 3: Bootstrapping

Inner Model Measurement and Hypothesis Testing:

Once the analysis of the outer model measurement is complete, data are evaluated for the inner model measurement (Henseler et al., 2009; Hair et al., 2011). For testing potential theories, the Smart PLS is used. The hypothesis is tested using the partial least square (PLS) algorithm and the bootstrapping technique (Haenlein and Kaplan, 2004). With the use of this resampling method, a bigger sub sample (typically 5000 or more) is obtained from the original data (Hair Jr. et al., 2014).

Predictive Relevance of the Model

The significance of the R-squared is larger than 10%, and predictive relevance evaluates the projected strength of the construct (Hair et al., 2016). Henseler et al. (2009) stipulate that the Q2 value must be more than 0, and the value presented in the accompanying table is greater than 0, demonstrating the predictive usefulness of the model.

Table 7:
Predictive Power of Constructs

Constructs	R-square	Q-square
BI	0.485	0.279
CI	0.435	0.273
OBAA	0.851	0.505
OBAC	0.515	0.510
OBAPB	0.531	0.513
OBAPP	0.511	0.505
OBAPU	0.472	0.469
OBAR	0.575	0.574
OBASE	0.457	0.443

Hypotheses Testing

In the current study, there are fourteen hypotheses. These were examined through the structural equation modeling (SEM). The results shows that CI -> BI is significant as ($\beta=0.697$, $p < 0.05$), OBAA -> CI is significant as ($\beta=0.66$, $p < 0.05$), OBAC -> OBAA is insignificant as ($\beta= 0.036$, $p > 0.05$), OBAPB -> OBAA is significant as ($\beta=0.356$, $p < 0.05$), OBAPP on OBAA is significant as ($\beta=0.17$, $p < 0.05$), OBAPU on OBAA is insignificant as ($\beta=0.015$, $p > 0.05$), OBAR on OBAA is significant as ($\beta=0.202$, $p < 0.05$), OBASE on OBAA is significant as ($\beta=0.199$, $p < 0.05$), PK on OBAC is significant as ($\beta=0.718$, $p < 0.05$), PK on OBAPB is significant as ($\beta=0.729$, $p < 0.05$), PK on OBAPP is significant as ($\beta=0.715$, $p < 0.05$), PK on OBAPU is significant as ($\beta=0.687$, $p < 0.05$), PK on OBAR is significant as ($\beta=0.758$, $p < 0.05$), PK on OBASE is significant as ($\beta=0.675$, $p < 0.05$).

The table below shows the result of tested hypothesis.

Table 8:
Hypotheses

Hypotheses	Estimate	Standard deviation	T statistics	P values	Results
CI -> BI	0.697	0.058	12.027	0.000	Significant
OBAA -> CI	0.66	0.065	10.109	0.000	Significant
OBAC -> OBAA	0.036	0.072	0.497	0.619	Insignificant
OBAPB -> OBAA	0.356	0.093	3.847	0.000	Significant
OBAPP -> OBAA	0.17	0.086	1.972	0.049	Significant

OBAPU -> OBAA	0.015	0.068	0.224	0.822	Insignificant
OBAR -> OBAA	0.202	0.078	2.584	0.000	Significant
OBASE -> OBAA	0.199	0.081	2.469	0.000	Significant
PK -> OBAC	0.718	0.055	13.112	0.000	Significant
PK -> OBAPB	0.729	0.049	14.988	0.000	Significant
PK -> OBAPP	0.715	0.051	14.147	0.000	Significant
PK -> OBAPU	0.687	0.057	12.026	0.000	Significant
PK -> OBAR	0.758	0.053	14.248	0.000	Significant
PK -> OBASE	0.675	0.055	12.298	0.000	Significant

CONCLUSION

The purpose of this study was to explore how widely online behavioral advertising has an impact on the behavioral intention of the consumers to purchase the products online with the help of personalized advertisements. This research contributed a significant purpose regarding to increase towards marketing of the brands through digital advertising. This study helped in exploring the factors to increase the effectiveness of OBA advertising campaigns that can lead to successful interaction supported by social media platforms regarding to FMCG products (Hua and Haughton, 2012). This research evolved a significant way for people to share and acquire information (Wasko and Faraj, 2000; Ma and Agarwal, 2007). In this research, SEM approach and PLS regression method has been applied for hypothesis. One theory has been applied in the research. The theory was acquisition-transaction utility theory. The variables used in this research are 10 namely; Persuasion Knowledge (PK), OBA Relevance (OBAR), OBA Credibility, (OBAC), OBA Perceived Usefulness (OBAPU), OBA Perceived Benefits (OBAPB), OBA Self-efficacy (OBASE), OBA Perceived Personalization (OBAPP), OBA Acceptance (OBAA), Click Intention (CI) and Behavioural Intention (BI). The data collection consists of FMCG companies of shampoo brands in Pakistan. The sample size of the data was 211. The result shows the connections of the variables.

Results indicate that click intention has a significant positive impact on behavioural intention, online behavioural advertising acceptance on click intention also has a positive significant impact. Whereas, online behavioural advertising perceived benefits on OBA acceptance and OBA perceived personalization on OBA acceptance, OBA relevance on OBA acceptance and OBA self-efficacy on OBA acceptance, persuasion knowledge on OBA credibility, persuasion knowledge on OBA perceived benefits, persuasion knowledge on perceived personalization, persuasion knowledge on OBA perceived usefulness, persuasion knowledge on OBA relevance and persuasion knowledge on OBA self-efficacy have a positive significant impact. However, OBA credibility on OBA acceptance has insignificant negative impact and OBA perceived usefulness also has insignificant negative impact on OBA acceptance. According to the study of Kim and Park (2018) it has been founded that privacy concern had a mediating effect on the relationship between online behavioural advertising credibility and user acceptance. This suggests that even if users believed that online behavioural advertising is credible, they may still not accept it if they have concerns about their privacy. Another reason behind the negative impact of online behavioural advertising credibility on online behavioural advertising acceptance is trust and value accomplishment. If the advertisers compromised or not fulfil its value promised in the

advertisements regarding to the product, the internet users will not further show their trust on the online advertisements. Whereas, online behavioural advertising perceived usefulness has a negative insignificant impact on online behavioural advertising because if the online ads will not be customized according to the needs and wants of the consumers, therefore, it will not be useful for the consumers to see the ad and purchase the product.

This research will help the advertisers to make the personalized advertisements more effective. It will increase the click intention of the customers to purchase the products and lead the customers to accept the online behavioural advertising. The marketers get an idea to increase the credibility and relevance related to the information they are getting and providing to the customers regarding to the brands. The OBA relevance highlighted the importance of data analytics which is essential for the creation of the personalized and customized advertisements. Now digital advertising have changed the individual's habits and the companies are changing the ways of the promotions, advertising messages and campaigns. Due to the credibility, relevance, perceived benefits and usefulness, people are more inclined towards viewing customized ads. During the COVID-19 pandemic, companies were shifted towards online businesses which significantly increase the profitability of the businesses. Personalized and data-driven digital advertising played a positive role during the COVID-19 pandemic. Digital advertising created an opportunity for the businesses to flourish in that sensitive situation. That is why digital advertising is called the future of advertising.

Implications

Brands and marketers equally can benefit from this research study's recommendations. First, this research examined how the persuasion knowledge is connected with perceived benefits of messages. Supported by acquisition-transaction utility theory, this research proposed factor resulting in either acceptance of online behavioural advertising. Some of the research implications that the advertisers should work more on perceived benefits to get their goals achieved in an effective manner. By providing benefits, the customer's resistance motivation towards online behavioural advertising will be reduced. Advertisers should work on providing Ad Choice control to the customers. The customers will more click on the personalized behavioural advertisements to purchase the products.

Secondly, advertisers and the ad network industry need to provide clearer ads that decrease the concerns regarding to privacy. Advertisers should control the factors for online behavioural advertising that is perceived usefulness and intrusive advertising like irrelevant ads. Furthermore, advertisers should inform the internet users about the use of data in making of customize ads or personalized ads so the privacy concern and the intrusive advertising like irrelevant and irritating advertisements will be reduced and the impact of online behavioural advertising on customers will be favourable and valuable.

Limitations and Future Recommendations

There are limitations regarding to the sample size and online survey of the research study. Firstly, the concern is about the results authenticity. Secondly, the sample size should be broader because a larger sample size increases the reliability of the results. The data was collected online from the participants, which cannot be able to represent the larger sample size. The sample size of this research is limited, for future research, it should be larger. Regarding to the future research, researcher should investigate other factors like trustworthiness in online behavioural advertising, familiarity in context with the relevance of the information regarding to the company presented in the ad. In this proposed model of the research, the level of consciousness of the targeted advertising or personalized advertising is not included. It should be

included in the future research. The researcher can include multiple variables which will evaluate and predict more effectively the behavioural intention of the customers regarding digital communication, attribution, social media and influencer marketing. This research should be conducted on the retail industry of Pakistan. In retail industry, the product category should be fashion goods and accessories of the brands, supermarkets, automobile industry and footwear industry.

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