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Personalised social media advertising and its influence on online purchase intentions: a South African outlook

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Personalised social media advertising and its influence on online purchase intentions: A South African Outlook.

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A research report submitted to the Faculty of Commerce, Law and Management, University of the Witwatersrand, in partial fulfilment of the requirements for the degree of Master of Management in Strategic Marketing.

Supervisor: Dr Yvonne K. Saini

28 February 2022

ABSTRACT

Digital, social media and eCommerce are on the rise with daily rapid changes, even more so with the impact of COVID-19. Due to this evolution, consumer behaviour has advanced. Consumers are seen as digitally savvy, informed and seek value from engagements with businesses. From a market perspective, social media has historically served as a platform to assist businesses to engage with consumers. However, this has proven less effective in recent times. An antecedent of bridging this gap is personalisation. Within the current literature, there is limited knowledge on the relationship between the themes of personalisation, social media and online purchase, especially focused on the South African market.

This study sought to bridge the above-identified gaps from both a theoretical and practical standpoint. The main objective of this study aimed to highlight the significant influence personalised social media adverts have on online purchase intentions.

The major finding from this study was that personalised social media advertising does indeed influence online purchase intentions of South Africans. The next key findings from this study identified all four social media platforms (WhatsApp, Facebook, YouTube and Instagram) to have a significant influence on online clothing purchase intention through a personalised advert as it was perceived as of relevance and value. Lastly, Instagram was found to have had the strongest influence out of the four social media channels on online purchase intentions.

Therefore, the implications for businesses and marketers alike should be looking at personalised social media strategies to drive online purchase intention, especially through the social media platform Instagram.

Keywords**:** Personalisation, social media, online purchase, value and relevance.

DECLARATION

I, Shanice Lutchman, declare that this research report is my own work except as indicated in the references and acknowledgements. It is submitted in partial fulfilment of the requirements for the degree of Master of Management in Strategic Marketing at the University of the Witwatersrand, Johannesburg. It has not been submitted before for any degree or examination in this or any other University.

Shanice Simone Sasha Lutchman

Signed at: Johannesburg, South Africa

On the date: 28th February 2022

DEDICATION

This master's research is dedicated to my inspirational parents, who have always been my biggest motivators and support. Through your teachings of resilience, I will always aspire to achieve. To my little sister and my partner, thank you for all your consistent encouragements, positive affirmations, and love.

Thank you for being nothing short of an amazing family, for always being my biggest fan. You have been by my side throughout - this is dedicated to you.

#GRLPWR

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CHAPTER 1: INTRODUCTION

The age of the digital revolution in which we are currently living changes the way marketers have historically done things. With the COVID-19 chaos in 2020, digital acceleration, social media usage and consumer behaviour changes have been unimaginable. The digital world of marketing is fast transforming through social media, with informed consumers seeking personalised engaging content and experiences through a variety of social platforms.

Within the ever-evolving digital world that we find ourselves in, the use of social media will only grow from here on out (Wirtz, Göttel, & Daiser, 2017). Not all businesses are equipped or quick to implement personalised advertising on social media as a core part of their business strategy as their main core focus is on the online purchase itself. Businesses do not realise the major impact that personalised advertising actually has on influencing an online purchase, especially after the digital boom that COVID-19 has influenced. Whilst a consumer is browsing on their social media, there is an eight-second window to attract a consumer's attention (Reena & Udita, 2020). For this reason, it is extremely vital for businesses to have clutter-cutting advertising in order to grab consumers' attention, the key strategic method to do this is personalisation (Reena & Udita, 2020).

1.1 Purpose Of The Study

The purpose of this research is to determine if personalised social media advertising has an influence on the South African consumer's online purchase intentions. To determine this, we will look specifically at the category of clothing apparel.

Firstly, we start off by looking at the variables of perceived value and relevance of personalised advertising.

Marketers have a limited amount of time to grab a consumer's attention hence their marketing efforts through personalisation have to be relevant or value-adding (Reena & Udita, 2020). Personalised advertising is aimed at making a consumer feel valued through the relevance of the advert content which in-turn attracts interest in a

consumer (Lina & Ahluwalia, 2021). With personalised advertising – consumers feel that the advert/message is for them, therefore they feel that the advert is of relevance or value (Aslam et al., 2021).

Secondly, we look at the perceived value and relevance of personalisation as a construct and the impact that it has on online purchase intentions.

Lina and Ahluwalia (2021) state that when a consumer considers what they are seeing of value or usefulness, they are motivated to make a decision. Lina and Ahluwalia (2021) indicate that the more a consumer sees value or a relevant aspect from a personalised advert – the more likely they are to make an online purchase as a result of an impulse buy. Lina and Ahluwalia (2021) further maintains that the more relevant and interesting a consumer feels an advert is, the more likely they are to see value in it to make a purchase.

When investigating current literature around this topic, little is known about the relationship between personalised social media advertising and online purchase intentions. Personalisation has attracted researchers in various fields, especially around the effect of personalised advertising on online impulse purchases, however not many have ventured into personalisation as a construct of social media through the lens of perceived value and relevance and the influence thereof on online purchase intentions. Herewith lies the gap that the purpose of this research aims at bridging and will be discussed further in the literature review.

This research is aimed at spotlighting the importance of personalised social media advertising to marketers and businesses to highlight the critical role that it plays towards influencing online purchase intentions through the focused lens of the clothing apparel category.

1.2 Context Of The Study

In the ever-transforming digital world that we find ourselves living in today, South African businesses are struggling to effectively engage with their customers on social media platforms.

With the rise of social media together with web 2.0 of the 21st century (Wirtz et al., 2017) coupled with the COVID-19 digital boom, businesses are now having to navigate in an agile manner through the new evolving world. Through personalised social media, this creates new business model opportunities for this specific issue (Lina & Ahluwalia, 2021).

Social media is seen as part of consumers' everyday lives (Voorveld, 2019).
Social media has impacted the world in three manners, firstly it enables businesses and consumers to connect in a manner that was not previously possible; secondly, social media has transformed the manner in which consumers and businesses engage and influence one another; thirdly it assists businesses to better understand their consumer and the relationship thereof (Li, Larimo, & Leonidou, 2021).

According to Anil, Jay, and Tingting (2016), the dynamics of eCommerce has also evolved, especially in the South African context. With this change, it is essential that businesses optimise and personalise their advertising through restructuring engagement, interaction, service and delivery in order to achieve the best customer experience possible. Businesses need to be innovative and deliver unique personalised customer experiences to remain competitive in the rapidly changing digital era (Anil et al., 2016).

Consumers expect personalised experiences on social media based on their individual preferences. Many personalisation tools exist to aid businesses to personalise their advertising content, however, the true issues are when businesses are not agile enough to adapt their social media to truly personalise their advertising to their consumers.

South African consumers spend on average just over ten hours on the internet per day and a third of that time on social media (Hootsuite, 2021). Since consumers spend such a large amount of time on social media it is imperative for marketers to find effective clutter-cutting methods to interact with consumers online. To cut through the clutter, marketers need to develop personalised strategies as it is a vital aspect when it comes to effectively communicating with consumers to influence a purchase decision (Aslam et al., 2021). Aslam et al. (2021) states consumers respond positively

to personalised advertisements even if they are already familiar with the advertising content at hand.

It is important for businesses and marketers to understand consumer behaviour towards personalised advertising on social media, as this allows them to remain competitive when selling goods and services to consumers via digital channels such as social media (Van der Heijden, Verhagen, & Creemers, 2003).

1.3 Problem Statement

The literature around personalised social media advertising through the lens of perceived value and relevance and the influence on online purchase intention is limited (Reena & Udita, 2020; Lina & Ahluwalia, 2021). This has been previously assessed in a very finite manner.

The research of both Wirtz et al. (2017) and Voorveld (2019) indicate that there have been numerous studies to investigate the various aspects of social media specifically. Their studies further highlight and identify the lack thereof in terms of literature that researches personalised advertising on social media (Voorveld, 2019; Wirtz et al., 2017). The researchers have emphasised on this as a future topic that should be further researched (Voorveld, 2019; Wirtz et al., 2017). Wirtz et al. (2017) states a business's social media can become more individualised with their consumer engagements through personalised social media advertising. Although there are studies around online purchase intent, there are not many studies that deep dive into the influence of personalised social media advertising on online purchase intentions.

This study aims to bridge the gap in literature by looking at the influence that personalised social media advertising has on online purchase intentions through the lens of perceived value and relevance.

Recent literature by Lina and Ahluwalia (2021), Aslam et al. (2021), Christian et al. (2021) place a strong focus on impulse-driven online purchases as a result of personalised adverting. The first limitation is that their constructs are driven through the variables that affect an impulse buy rather than looking at the holistic effect from

personalised advertising through social media. The second limitation is that there are too many variables as part of their constructs and little focus specifically on perceived value and relevance. The third limitation is that the research is either only based on one social medium or none. The fourth limitation is that the studies were conducted in other countries and do not have an outlook of the South African market within the research.

Therefore, this study aims to firstly, focus the study specifically on the South African market. Secondly, utilise more than one social media platform for the study, namely: WhatsApp, Facebook, YouTube, and Instagram, which are the four most used social media platforms by South Africans. Thirdly, to only look at perceived value and relevance as part of the personalised advertising construct. Fourthly, this study will be focused on the online clothing apparel category to get a defined view.

For the purposes of this study, personalisation is seen through the view of the consumer whereby they would experience theoretical advertising that is specifically tailored for them. The theoretical assumption created is that it would be in the form of addressing them by name, showcasing similar historic transactions/searches or adverts they have previously engaged with. Personalisation will therefore be identified and measured as per the above.

Personalised social media adverts through perceived value and relevance are determined by the consumer's perception on firstly, whether an advert addresses a specific need or want; secondly, whether it grabs the attention/interest of the consumer and thirdly, whether there is a positive feeling towards the personalised advert.

An online purchase intention driven by a personalised social media advert through the lens of perceived value and relevance is measured by the consumer in the following respects. Firstly, indicating if they are motivated to make a purchase decision and would showcase a click intention. Secondly, if they would make an online purchase and thirdly if they are more likely to make an online purchase from a personalised advert rather than a regular advert.

For this research, only the top four most used social platforms in South Africa will be researched to determine the influence on online purchase intent. The social platforms are WhatsApp, Facebook, YouTube and Instagram.

1.3.1 Main Problem

It is unknown whether personalised social media adverts have an influence on online purchase intentions of South Africans.

1.3.2 Sub-Problem

1. It is unknown whether perceived value of personalised WhatsApp adverts has an influence on online clothing purchase intentions of South Africans.
2. It is unknown whether perceived relevance of personalised WhatsApp adverts has an influence on online clothing purchase intentions of South Africans.
3. It is unknown whether perceived value of personalised Facebook adverts has an influence on online clothing purchase intentions of South Africans.
4. It is unknown whether perceived relevance of personalised Facebook adverts has an influence on online clothing purchase intentions of South Africans.
5. It is unknown whether perceived value of personalised YouTube adverts has an influence on online clothing purchase intentions of South Africans.
6. It is unknown whether perceived relevance of personalised YouTube adverts has an influence on online clothing purchase intentions of South Africans.
7. It is unknown whether perceived value of personalised Instagram adverts has an influence on online clothing purchase intentions of South Africans.
8. It is unknown whether perceived relevance of personalised Instagram adverts has an influence on online clothing purchase intentions of South Africans.

1.4 Research Questions

1.4.1 Primary Research Questions

Does personalised social media adverts have an influence on online purchase intentions of South Africans?

1.4.2 Secondary Research Questions

1. Does perceived value of personalised WhatsApp adverts influence online clothing purchase intentions of South Africans?
2. Does perceived relevance of personalised WhatsApp adverts influence online clothing purchase intentions of South Africans?
3. Does perceived value of personalised Facebook adverts influence online clothing purchase intentions of South Africans?
4. Does perceived relevance of personalised Facebook adverts influence online clothing purchase intentions of South Africans?
5. Does perceived value of personalised YouTube adverts influence online clothing purchase intentions of South Africans?
6. Does perceived relevance of personalised YouTube adverts influence online clothing purchase intentions of South Africans?
7. Does perceived value of personalised Instagram adverts influence online clothing purchase intentions of South Africans?
8. Does perceived relevance of personalised Instagram adverts influence online clothing purchase intentions of South Africans?

1.5 Research Objectives

1.5.1 Primary Research Objective

To Investigate if personalised social media adverts have an influence on online purchase intentions of South Africans.

1.5.2 Secondary Research Objective

1. To Investigate if perceived value of personalised WhatsApp adverts has an influence on online clothing purchase intentions of South Africans.
2. To Investigate if perceived relevance of personalised WhatsApp adverts has an influence on online clothing purchase intentions of South Africans.
3. To Investigate if perceived value of personalised Facebook adverts has an influence on online clothing purchase intentions of South Africans.

4. To Investigate if perceived relevance of personalised Facebook adverts has an influence on online clothing purchase intentions of South Africans.
5. To Investigate if perceived value of personalised YouTube adverts has an influence on online clothing purchase intentions of South Africans.
6. To Investigate if perceived relevance of personalised YouTube adverts has an influence on online clothing purchase intentions of South Africans.
7. To Investigate if perceived value of personalised Instagram adverts has an influence on online clothing purchase intentions of South Africans.
8. To Investigate if perceived relevance of personalised Instagram adverts has an influence on online clothing purchase intentions of South Africans.

1.6 Significance Of The Study

The research aims to investigate if personalised advertising on main social media platforms has an influence on the online consumer's purchase intentions within the South African market through the view of the clothing apparel category. With 38.1 million South Africans utilising the internet it is imperative to understand this market and the effects of personalised social media advertising on online purchase intentions (Hootsuite, 2021).

Recent trends have shown that personalisation creates a positive customer experience in eCommerce channels. Currently, in the South African market, eCommerce touches on this element of personalisation, however, it is not utilised to its true potential. Through positive customer experiences, personalised social advertising encourages engagement with the brand and thereof loyalty which ultimately increases repetitive purchases.

In eCommerce, there is a high drop-off rate between users just visiting the website and users who actually purchase - this tells us that marketers need to pay closer attention to their strategies and look to personalise their methods to target audiences to encourage users to continue down the sales funnel (Africa, 2017).

The South African population is made up of around 59.6 million individuals (Hootsuite, 2021). From a digital marketing perspective, 64% out of 59.6 million citizens are active

on the internet and a significant 42% are active on social media (Hootsuite, 2021). With the impact of COVID-19, we have seen a significant impact in the digital world and an array of increased statistics within this field. With South African eCommerce penetration growing from 10% at the beginning of 2020 to a current high of 37% in 2021 (Ogilvy Social.Lab, 2021). An estimated 32 million South Africans are said to be utilising eCommerce platforms by 2024 which makes up roughly 44% of the predicted population (Ogilvy Social.Lab, 2021). The main monopoly e-tailer (pure player) in South Africa, Takealot has experienced an estimated 41% spike in revenue growth (Ogilvy Social.Lab, 2021) which amounted to R3.3 billion during the COVID-19 pandemic (Business Insider South Africa, 2021). In 2021 eCommerce in South Africa has generated R42 billion in sales due to the COVID-19 digital boom.

South Africa is on a continuous upward trajectory in terms of growth within the digital, social media and eCommerce space. A total of 38% of South Africans purchase clothing apparel through online stores, second to this is consumer electronics at 26% of the population (Statista, 2021). It is therefore vital for clothing apparel businesses and marketers to be equipped for the changes that are happening around us as well as to be agile enough to make the required adjustments for the evolved consumer of today.

Personalised social media advertising is a core factor when it comes to online purchase intention in the South African market. Therefore, the purpose of this study is to analyse the antecedent of perceived value and relevance through personalised social media advertising and the effect it has on online purchase intent for the clothing apparel category within the market. This study strives to ascertain what the shortcomings and recommendations are to guide 21st century marketers and businesses to effectively serve the new age digital consumer.

The research further builds onto past theoretical frameworks which have identified select variables within the literature. Primary data will be collected through the use of an online survey questionnaire among a selection of participants. Based on the findings, suitable shortcomings will be identified and recommendations thereof.

1.7 Delimitations Of The Study

Bezuidenhout, Davis, and Du Plooy-Cilliers (2014) describes delimitations as the parameters that the researcher sets.

This study will only be conducted among South African individuals.
This study will only be conducted with participants 18 years of age and older.
This study will be conducted among digitally savvy individuals.
This study will be conducted among individuals who are active on social media platforms.
This study will be conducted among individuals who have either previously purchased online or intend to purchase online.

1.8 Definitions

Personalisation:
Personalisation is defined as the ability to utilise technology to tailor the information of product/service offering/communications to a specific individual's need (Dawn, 2014).

Advertising content:
Advertising content is seen as a creation to story tell information through various formats such as videos, GIFs, static images, blogs, articles, emailers and podcasts by businesses to communicate with their consumers.

Social Media:
Li et al. (2021) defines social media as a platform where individuals can share their thoughts, feelings and build relations.

Online purchase:
Online purchase is known as the action of buying a product or service or transacting over the internet (News, 2018). It is the action of going to an e-store, selecting the desired offering which will then be delivered after check-out. Check-outs are done once payment has been made via a banking card or cash on delivery (News, 2018).

Digital marketing:

According to Taken Smith (2012), digital marketing can be seen as the digital distribution of advertising products and services on various channels through digital devices such as mobile devices, desktops, tablets and smartphones.

Clothing Apparel:

Anything in which covers the body, such as dresses, jackets, trousers, socks, accessories, shoes, hats, and footwear.

1.9 Assumptions

The assumptions of this research study are:

- Respondents are frequent users of various social media platforms.
- Respondents have adequate knowledge of what is meant by personalised advertising.
- Respondents are aware of what online shopping is.
- Respondents will be honest and truthful and reflect based on their experiences.
- A Sample of 200-250 respondents will be used to sufficiently confirm the hypothesis or not.

CHAPTER 2: LITERATURE REVIEW

2.1 Introduction

The digital revolution has created an evolution of technological growth, change in consumer behaviour, increase in social media usage and various other market advances, especially with web 2.0. Marketers now have to find the best marketing strategies to compete and remain relevant (Kaulina & Kaulins, 2018). The digital era has changed the way consumers communicate as well as their buying behaviour patterns (Kaulina & Kaulins, 2018). The authors Anjum, Thomas, and Prakash (2020) illuminates' personalisation as a core foundation of any digital marketing strategy and maintains that this should always be a core focus especially when it comes to social media.

The authors Anil, Jay, and Tingting (2016) acknowledges that eCommerce within businesses need to implement sustainable social media strategies to attract customers – personalisation of advertising is seen as that strategy. The purpose of this study is to address the above points. It is proposed that personalisation is an essential tool for marketing on social media (ZAG Interactive, 2021) and in providing an individualised online shopping experience that inadvertently translates to a sustainable positive customer experience and purchase intent thereof (Anil et al., 2016).

Within this literature review, a significant number of researchers will be referenced especially in key areas of study. The goal of this literature review is to highlight background literature that exists on personalised social media advertising and online purchase intent. The study will also make reference to grounding literature from Lina and Ahluwalia (2021), Reena and Udita (2020) and Aslam et al. (2021) that reviews scholarly research on the variables of perceived value and relevance and the relationship with personalised social media advertising as well as online purchase intentions. In addition, limitations of the current literature will be discussed and how this study aims to bridge that gap.

2.2 Definition Of Topic And Background Discussion

The proposed empirical research is aimed at highlighting and identifying if personalised social media advertising has an influence on the online consumer's purchase intention within the South African market through the lens of perceived value and relevance.

Within the literature, we deep dive into theories and research of key authors. We start off by deep diving into key literature by Anjum et al. (2020), Behera et al. (2020) and Zahay & Griffin (2003) among other authors that examines personalisation itself as a paradigm of advertising. Thereafter we proceed to look at social media as a construct of digital marketing as well as the various social platforms that will be researched. Thirdly we examine perceived value and relevance as a variable for this study. Lastly, we look at online purchase intent. All of which are underpinned by grounding literature from Lina and Ahluwalia (2021), Reena and Udita (2020) and Aslam et al. (2021). The findings of this research are aimed to make a significant contribution to literature as well as assist marketers within businesses to drive effective digital and online strategies.

Within this empirical study, the key aspect that will be looked at is the first construct which is the perceived value and relevance of personalised social media advertising through social platforms WhatsApp, Facebook, YouTube and Instagram. The second key aspect of the research is the construct of determining the influence on online purchase intentions of South African consumers.

Current research touches on the rise and importance of personalisation in the social world, however, it does not look at it from a holistic perspective.

2.3 Personalisation

A series of recent studies have addressed personalisation as a focal antecedent that affects advertising value - therefore understanding consumers individually is considered key and necessary for success (Eui-Bang, Sang-Gun, & Chang-Gyu, 2017). This has been widely discussed in literature by a great number of authors such

as Anjum et al. (2020) who further emphasises on the vitality of businesses having a personalised outlook on digital, advertising content and social media marketing strategies.

Gone are the days of the “demand and supply” concept in servicing customers. Customers in the digital era demand personalised advertising content and offerings. This has been explored by Wang, Cho, and Denton (2017) who affirms that consumer behaviour is constantly evolving and the best technique for modern-day marketers to reach and engage consumers effectively is through personalisation strategies.

From a measurement point of view, personalisation is seen as any advertising that is tailored to the consumer. For the purposes of this study, this will be addressed from a consumer point of view who has experienced any social media advertising that either addresses them by name or showcases information that seems familiar to historic advertising or transactions with an online e-tailer.

2.3.1 Definition Of Personalisation

Over time, extensive literature has further developed on the definition of personalisation. Starting off with Surprenant and Solomon (1987) who defines personalisation as all recurring interactions with the customer which are intended to contribute to the “individuation of the customer”.
We then have Riecken (2000) who describes personalisation as ensuring the needs of consumers are fully understood to intentionally meet them in an effective manner.
Personalisation is seen as a way of communicating on an individual basis with customers and it is also seen as a method for online sellers to create and maintain relationships with their customer base, which can be used as a sustainable competitive advantage (Zahay & Griffin, 2003).

Van Doorn and Hoekstra (2013) argues that personalised advertising content, offers and experiences have a strong positive association with customers. This is due to consumers’ receiving greater value in terms of efficiency as they get the right fit offering without having to search further (Van Doorn and Hoekstra, 2013).

In earlier literature of Anil et al. (2016) they describe personalisation as the means by which a customer's needs have been met by a method of individualising customer information and advertising content. In recent research, Anjum et al. (2020) further defines personalised marketing as offering specific products, services and advertising that cater to an individual customer need. Anjum et al. (2020) indicates that having personalised digital, advertising content and social media marketing strategy is vital for any business. Literature from Lina and Ahluwalia (2021) defines online personalised advertising as tailored media according to consumer's historic purchases or historic browsing activity, personal information based on 1P data, location, psychographic and behavioural information. To conclude Aslam et al. (2021) simply defines personalised adverts on social media as messages that appear to be tailored to an individual in some form.

2.3.2 Importance Of Personalisation

In today's market, there is a substantial amount of "noise" within social media advertising which affects the customer experience. This is where personalisation comes in. Personalisation is seen to aid businesses in cutting through the mammoth amount of clutter that exists in today's social world.

When businesses drive personalised strategies to a specific target audience, those consumers can better relate and are more likely to firstly, convert and drive revenue and secondly drive brand trust and loyalty (ZAG Interactive, 2021). Consumers who receive personalised advertising feel that the advert is tailored for them specifically.

When consumers are more familiar with a brand, they have more trust; are seen to have better customer experiences and businesses are able to gain a competitive advantage (ZAG Interactive, 2021). This is due to the fact that the more familiar consumers become with brands the more willing they are to further share their data with the business (ZAG Interactive, 2021).

Personalisation needs to be effectively used and managed by businesses in order to remain relevant in the evolving digital market. Businesses should attract customers by providing customised online shopping experiences across platforms as it is imperative in delivering a positive user experience online (Anil et al., 2016).

Behera, Gunasekaran, Gupta, Kamboj, and Bala (2020) further explains that personalisation is a powerful tool of social media marketing and a strategy that creates an individual dialogue with existing and potential consumers of an e-business which is underpinned by data analysis.

Customers expect to have a personalised experience as well as advertising content served to them at every interaction with the business, especially on social media. Through delivering one on one personalised advertising/experiences authentically, customers feel appreciated and valued.

Literature indicates that through personalisation it assists businesses in targeting the right audience, at the right time, at the right place, with the right messaging through advertising which results in a return on investment. Personalisation provides an investment benefit as research suggests it has a positive effect on consumer behaviour which as a result reduces acquisition costs alongside increasing revenues and marketing efficiency (Ariker et al.,2015).

This is further addressed by Behera et al. (2020) whom establishes that personalised social media delivers higher conversation rates. Behera et al. (2020) affirms that personalisation is considered an emerging trend, an important one that increases customer satisfaction and uplifts purchase intent, whilst at the same time considered a performance driver for each touchpoint in the consumer journey. Wang et al. (2017) indicates that personalisation leads to higher performance and lower effort which increases consumer intention. Anjum et al. (2020) claims personalised marketing is key to gaining a competitive advantage through differentiation. Furthermore, personalisation is seen as a strategy to create and maintain a competitive advantage as a form of “user selling proposition” (Wang et al., 2017).

2.3.3 Elements Of Personalisation

Understanding the Customer

Several authors have recognised the importance of customer-centricity when it comes to the grounding of personalisation which then lends itself to business success. To start off with Mitreanu (2005) who suggests in order to be successful within today's

ever-changing world whilst being competitive, businesses need to have a deep understanding and focus on the consumer. By having a deep understanding of the consumer, businesses are then able to tailor advertising and communications.

Mitreanu (2005) argues that by taking a customer-centric approach it is beneficial for the business as it is focused specifically on what the customer is actually asking for as opposed to trying to meet the general demand. For success, businesses need to meet key factors that are important to consumers when evaluating the overall customer experience of a transaction (Mitreanu, 2005, p. 4). Although Mitreanu (2005) studies have researched customer-centricity extensively, the limitation of Mitreanu (2005) study is the missing linkage of the importance of personalisation within customer-centricity itself.

Behera et al. (2020) states consumer behaviour and needs are constantly changing and e-businesses need to understand what is most important to existing consumers at every touch point to ensure the longevity of the relationship. Behera et al. (2020) reports that e-businesses need to always know and address specific core needs to maintain personalisation. Behera et al. (2020) further explains that personalisation strategies and advertising in some form make consumers feel special to the business as the business understands their specific needs. A relationship connection is therefore created between the consumer and the business which increases purchase intention and loyalty (Behera et al., 2020).

When looking at other literature, Anjum et al. (2020) discusses the importance of analysing the target audience before promoting personalised advertising to ensure the right message is delivered to the right consumer that it would most likely resonate with. Certain target markets expect a personified interaction when engaging with a brand, product or service (Anjum et al., 2020).

Consumers are more comfortable in using platforms that are personalised as there is a sense of ease when the customer journey is tailored for them (Wang et al., 2017). This is due to personalisation having an effect on decision-making, customer psychology and information processing (Wang et al., 2017).

Unlike other developed markets, South Africa hosts a diverse market due to its emerging nature, that being said the need to analyse and acknowledge the market from a South African local audience perspective is imperative (Africa, 2017).

Targeting of customers

Targeting is the formalised method of identifying a specific audience set that a business sets out to reach. The main aim of targeting is firstly to break down large broad audience sets into smaller segments so that a business can drive focused efforts. Secondly, it is to ensure that a business is delivering the right message, at the right time in the right channel to the right audience.

Through targeting, businesses create bespoke advertising content for a particular audience set in which they intend on reaching. Some of the parameters that are used to target audiences through are based on demographic, psychographic, geographic, behavioural, transactional and many other affinities.

The benefits of targeting are that it: avoids unnecessary advertising spend on uninterested audiences and generates more value as it reaches the intended audience; increases the likelihood of conversion, therefore, increasing click-through-rate as a result of reaching the right audience.

Due to the intensity of online competition, marketers have to use innovative techniques such as targeting and personalisation to create opportunities to adapt their advertising messaging in line with consumers' preferences and behaviours (Zarouali et al., 2017).

Retargeting

An innovative technique that assists marketers to deliver messaging in line with customer preferences - is retargeting (Zarouali et al., 2017). Retargeting utilises personalised adverting content which is based on what customers have historically viewed whilst browsing on a social media platform (Bleier and Eisenbeiss, 2015).
Retargeting is designed to ultimately target consumers based on their historic online activities (Ghose and Todri, 2016). Retargeting is a modern-day technique that offers online marketers' the opportunity to bring their customers back who have left the

eCommerce store without purchasing (Eigenbrod & Janson, 2018) which is said to be a promising online strategy (Yeo et al., 2017).

Kaulina and Kaulins (2018) studies solely focuses on personalisation in the retargeting aspect. The purpose of their study is to demonstrate the effects that retargeting has as a method on purchase intentions.

The below is the retargeting model that is utilised to describe the process of retargeting customers.

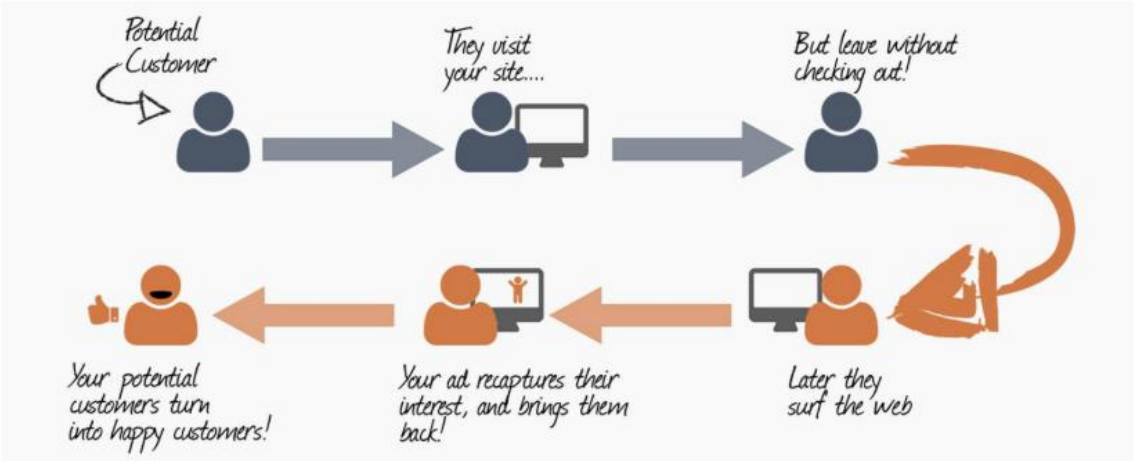


Image 1, How does retargeting work? (Retargeter, 2018)

Figure 1. How does retargeting work? Adapted from "Retargeting Effects on Consumer Purchase Intentions" by Kaulina, K., & Kaulins (2018).

Personalisation enables positive experiences for consumers as it allows businesses to match a consumer's need and interest, therefore attract grabbing a consumer's attention (Kaulina & Kaulins, 2018).

To remain sustainable, businesses strive to attract customers to satisfy their needs, especially with the growth of online marketing. Innovative ways are required to attract a customer's attention. To do this, businesses and marketers need to be able to generate adverts that are relevant and match their customer needs and interests (Kaulina & Kaulins, 2018). The suggested personalised advertisement tool that aids this strategy is retargeting. Retargeting consists of tailored advertisements that are targeted at consumers (Kaulina & Kaulins, 2018). This tool is said to assist to increase

traffic to a website even after a consumer has left the website, which then aids an increase in conversion rates (Kaulina & Kaulins, 2018).

A key struggle for online sellers is to get consumers to finish their online purchase. This is where retargeting comes in, as it allows sellers to attract previous consumers who visited the website but did not complete the sale. Retargeting is there to remind consumers of their initial interest intent (Kaulina & Kaulins, 2018). Retargeting utilises customer preferences of what they have already shown interest in to retarget them to remind them of their purchase intent (Kaulina & Kaulins, 2018).

In summary, the key to a successful retargeting campaign is to fully understand the customer's need and to utilise that to serve them a relevant personalised advert (Kaulina & Kaulins, 2018).

The limitation with personalised retargeting is that it can only be utilised for customers who have visited the website or engaged with previous advertising (Yang et al., 2015). The limitation of Kaulina and Kaulins (2018) study is that it only considers retargeting from a personalisation point of view, herewith the gap lies. Jaiswal (2018) points out that retargeting provides better results when used as a portion of a holistic digital strategy which includes social media. The above-mentioned limitation of Kaulina and Kaulins (2018) study will be bridged through the constructs of this research.

Consumer Data (Big Data) and Interactive Marketing (IM)

The aim of personalisation is to utilise consumer data to identify specific targeted audiences in which businesses can create a one-on-one advertising/offering (ZAG Interactive, 2021). Through technological advances - personal browsing data can now be accessed, based on the advert viewed advertisers can personalise advertising content to viewers' preferences (Schellong et al., 2017; Zarouali et al., 2017).

The consumer information is utilised to open up conversations with consumers through personalised marketing communications. Buganza, Trabucchi, and Pellizzoni (2020) indicates that consumers are becoming accustomed to receiving product and service offerings that are tailored to their need sets. The focus of personalisation should be centred around the communication dialogue to the customer as opposed to the item/service offering itself (Behera et al., 2020).

The journal by Zahay and Griffin (2003) discusses interactive marketing and its impact on both personalisation and customisation. Zahay and Griffin (2003) defines interactive marketing as a process that is business lead, underpinned by the development and management of a consumer database. Through the evolution of marketing communications (Zahay & Griffin, 2003) we have now landed on interactive marketing (IM) through which is enabled by consumer information to power personalisation dialogues between consumers and businesses.

The starting point for personalisation is consumers having to provide information about themselves and about their preferences (Buganza et al., 2020). Zahay and Griffin (2003) states that personalisation is initiated by consumer communication to which businesses respond by providing unique individualised product/service information to that specific consumer. Through online shopping, businesses are also able to access consumer purchase behaviour (Anjum et al., 2020). The mechanic of personalisation is implemented through a reoccurring cycle process of collecting the customer data, profiling the customer and matching the relevant offer of advertising to that specific customer (Anil et al., 2016).

Doorn and Hoekstra (2013) states that through the use of a customer's historic purchase data, it also enables advertisers to match relevant advertising effectively to consumers to deliver a personalised advert.

Buganza et al. (2020) explains that Big Data (BD) is a background monitoring system that enables scalable personalisation with low-level participation from the consumers themselves. Big Data allows for consumers to receive more personalised service/product offerings (Buganza et al., 2020). Personalised online advertising is underpinned by big data and as big data has grown so has personalisation opportunities (Lina & Ahluwalia, 2021). Zhu and Kanjanamekanant (2021) indicates that a consumer's individual data consists of information such as demographic data, browsing history, search behaviours, preferences and transaction history.
Individualised communications are supported by information systems commonly known as CRM which co-exists with Data management platforms/systems (Zahay & Griffin, 2003). To create an effective eco-system to achieve personalisation an

integration of multiple business functions are required, namely, “IT, Marketing & Strategy” (Zahay & Griffin, 2003, p. 4).

A consumer’s data is considered information that leads to a better understanding of the consumer themselves, an example is preference information (Zahay & Griffin, 2003). Zahay and Griffin (2003) recognises that quality data increases the likelihood of repeat purchase although it is more expensive to obtain. Therefore, the successfulness of personalisation is based on the quality of consumer data (Zhu & Kanjanamekanant, 2021). Zahay and Griffin (2003) specifies that quality data should be prioritised when personalisation is a business’s key marketing strategic pillar. Behera et al. (2020) recommends avoiding negative sentiment or loss of existing customers. E-businesses need to ensure personalised communication at each touch point across all digital channels in the shopper journey (Behera et al., 2020). Information from various touch-points in which the consumer interacts with the business is where consumer information is collected (Zahay & Griffin, 2003). (Zahay & Griffin, 2003) explains that personalisation capabilities are increased when there is more consumer data collected at each touchpoint of the consumer's journey and the quality of the consumer data improves.

When looking at the benefits, Zahay and Griffin (2003) further states that interactive marketing (IM) creates continuous reoccurring dialogues with consumers electronically. These dialogues are personalised to maintain a lasting relationship with their most valued consumers (Zahay & Griffin, 2003). Zhu and Kanjanamekanant (2021) acknowledges that higher purchase intent is created for particular products and services when personalised advertising is used as it is in line with consumers’ interests, therefore, driving a higher appeal.

Zahay and Griffin (2003) research investigates the empirical impact of managing consumer information and achieving larger volumes of personalisation. A competitive advantage is created through the effective management of the consumer data ecosystem (Zahay & Griffin, 2003). Gathering and managing consumer information enables personalisation which is considered augmenting the interactions (Zahay & Griffin, 2003).

Privacy

With the rise of privacy concerns, consumers are much more aware of personalised adverts and the type of personal data that they provide to businesses.

Historically consumer data has been collected knowingly and unknowingly (Zhu & Kanjanamekanant, 2021). Zhu and Kanjanamekanant (2021) indicates that where data is collected unknowingly this most likely would prompt some form of negative sentiment and backlash.

Zhu and Kanjanamekanant (2021) argues that there is an associated negative sentiment with the rise and impact of privacy concerns which could affect the performance of personalised advertising.

Zhu and Kanjanamekanant (2021) suggest that the more personified adverts are perceived by consumers on a particular platform, the less likely the consumer is to have privacy concerns. This is because the consumer sees the platform as a person with which they have an emotional connection with – a form of relationship (Zhu & Kanjanamekanant, 2021). Zhu and Kanjanamekanant (2021) advises that this is due to the bias the consumer has towards the platform, therefore these actions are seen with a lens of it being done with good intention. Certain target audiences value personalisation and are willing to trade their privacy concerns for authentic interactions (Anjum et al., 2020).

Zhu and Kanjanamekanant (2021) proposes that marketers should understand what consumers deem as acceptable uses of their information and to utilise them accordingly. This is to avoid negative feelings and invasion of privacy concerns, with the aim to affect the performance of purchase intentions.

Zahay and Griffin (2003) concludes that the more customer information that is collected and effectively processed the more personalised communication dialogues can be with the consumer as the communications will be solely relevant to the wants and desires of that consumer.

Cookies

Cookies which is a form of tracking technology are utilised to identify users and their browsing patterns and history (Lambrecht and Tucker, 2013).

Cookies give marketers the ability to track consumers' browsing behaviours when they are surfing the internet but can only do so once consumers accept site “cookies” (Zarouali et al., 2017; Ratcliff, 2014; Alreck and Settle, 2007). “Cookies” record consumers' IP addresses, this then provides data for marketers to personalise advertising based on customers’ behavioural online patterns (Zarouali et al., 2017; Ratcliff, 2014; Alreck and Settle, 2007). In summary, cookies capture data of consumers visiting a website which is known as behavioural data. This behavioural data can be combined with demographic data and transactional data for targeting purposes.

Data Management Platform (DMP) / Consumer Data Platforms (CDP)

Consumer data is required in order to create personalised advertising and experiences.

Businesses create a data management platform (DMP) or consumer data platform (CDS) which is considered a tool for storing and matching customer data from first, second and third party databases.

The DMP can be defined as a platform where a business’s customer data is gathered, analysed and deployed (Talbot, 2018).

First-party data is business generated data about their customers - such as customer value management data; secondary party data is from intermediaries that the business uses - such as suppliers; third-party data is data from registered credit bureau/ repository of credit information on consumers like TransUnion within the South African context. This data is then used to deliver targeted personalised advertising to customers in a more effective real-time manner.

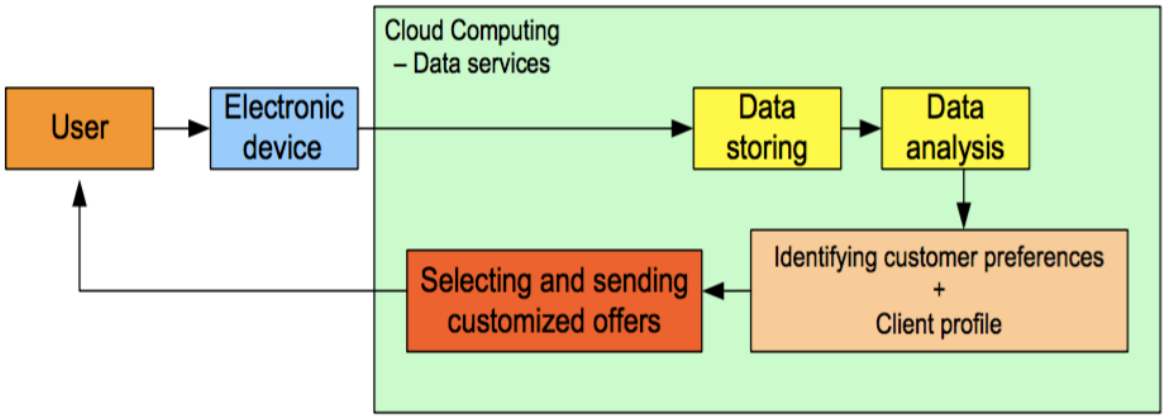


Figure 2. Demonstrated by Mogos (2015) showcases the customer journey through the use of data strategies to deliver personalised offerings to individuals.

Martech and Analytics

Consumers want to be understood by brands. Through analytics tools, brands are able to collect data and derive insights about their customers which enables brands to personalise offerings and advertising. Analytic tools assist to track consumer behaviours in a business's online channels which allows brands to derive further insights on their audiences. Analytical systems such as Adobe and Google Analytics, Site Catalyst, Datorama and many more assist online marketers to track and analyse trend data to determine opportunities and improvements from a channel and campaign perspective.

Understanding and knowing the effectiveness of an advertisement is key for marketers as they need to establish what the return on investment is. Through unprecedented data amounts that are gathered through customer interaction with social media advertising such as click-through, website visits and online purchases have showcased that advertising allows marketers to track back to determine the effectiveness of the campaign.

Marketing analytics enables tracking and measurement of digital marketing activities. Through marketing analytics, marketers can track the entire consumer journey end to end and measure its effectiveness through measurement. Marketing analytics is a

crucial part of personalisation as it allows us to gain data on consumer behaviour which helps businesses understand the customer journey and then the ability to retarget them accordingly.

2.3.4 Adverts / Advertising Content

Advertising content is using various forms of information sharing and storytelling tactics with the aim of driving a consumer to take a specific action. Advertising content is used as a form of value exchange; therefore, the content needs to add value to a consumer in order to grab their attention. Advertising is the creation of assets that are utilised in the form of videos, gifs, static images, blogs, articles, emailers, and podcasts by businesses to communicate with its consumer.

Several authors such as Vempati, Malayil, V, and R (2019) have recognised that advertising content such as visual communications and messaging is a key component in the consumers' eCommerce journey and adverts need to be visually appealing to the audience to deliver the objective. Another author, Anjum et al. (2020) describes advertising content as the doorway into creating quality relationships with a business's consumer. Anjum et al. (2020) describes advertising communication and quality as a critical component for any business's social media efforts because advertising content is what generates leads. Advertising stimulates micro-moments which directly result in business growth when effectively driven. Specific audiences need to be understood before we communicate through advertising content so that the content can be personified to appeal to the intended audience (Anjum et al., 2020). Customers who interact and engage with a business are more likely to repeat purchase, therefore businesses need to create engaging advertising with their audiences on social media in order to foster relationships (Anil et al., 2016).
When looking into Anjum et al. (2020) study, we see a number of benefits that are listed with regards to advertising content. Anjum et al. (2020) suggests advertising through social media increases sales and uplifts revenue due to it being a traffic generator for the business (Anjum et al., 2020). Personalised advertising of content and messaging on social platforms have been shown to have a positive effect on advertising value (Eui-Bang et al., 2017). Anjum et al. (2020) affirms that consumers

mostly resonate with advertising that is authentic and with a brand that showcases transparency.

Anjum et al. (2020) goes on to further testify that advertising content is the future of social media marketing due to it being the main means in which we drive valuable, authentic, relevant information to consumers with the sole purpose of capturing their attention.

Creating personalised advertising content for customers on each platform creates an enjoyable customer experience. An experience that encourages customers to come back. To be effective, personalised advertising needs to be strategically targeted to specific consumers on social channels to bring effective messaging across.

2.4 Social Media

Social media enables businesses to connect with their consumers in a manner that they never have before. It provides the benefit of expanded geographical reach (Li et al., 2021). Almost every brand is on social media trying to be agile and capitalise on this trend (Voorveld, 2019).

Anjum et al. (2020) defines social media marketing as advertising of a business's offering through social platforms/mediums. Social media are platforms whereby users create content and distribute/share it to their networks on the platform.

Anjum et al. (2020) indicates audiences are attracted to social media channels, which consequently provides the advantage of having a high reach impact on target audiences. Social media is considered an awareness driver for brands (Anjum et al., 2020) due to it enabling businesses to extend its geographical reach (Li et al., 2021).

A business's social presence can be in the form of organic or paid (Voorveld, 2019). Wirtz et al. (2017) explains that through social media, businesses can become more individualised through their engagements with the consumer, through personalising advertising content. Digital channels such as social media is a good platform to interact

with customers and to create engagement through relatable advertising content (Anil et al., 2016) and grow long-term customer relations (Li et al., 2021).

Through social media, businesses track consumer concerns through social listening. Through good community management tactics businesses are able to swiftly respond to consumer feedback, escalations and engagement - whether positive or negative.

Social platforms are used by consumers to build networks, share content and sentiment (Li et al., 2021). Social media consists out of various communities of networks whereby user-generated content and word of mouth (WOM) is shared which enables businesses to gain consumer insight like never before (Dwivedi, Rana, Slade, Singh, & Kizgin, 2020).

Social media is a part of many South African's day to day lives (Stephen, 2016) and is therefore seen as a lucrative platform for online marketers to target consumers. 42% of the South African population is active on social media, this statistic has increased by 4% between 2020 and 2021 (Hootsuite, 2021). Social media channels are therefore considered a highly influential powerful digital marketing strategy (Anjum et al., 2020).

Specific literature on social media by Menon (2017) focuses on the paradigm of customers being digital-savvy which then is said to have a direct linkage to the utilisation of social media and therefore a positive influence on online purchase intentions. The research found that a customer's digital savviness does have a positive linkage to social media which results in a positive influence on purchase intention, however, this is dependent on the businesses' advertising content that is generated on social media. Below is the model that was utilised by Menon (2017) however the study has a deficiency in showcasing the linkage or impact of personalisation through social media on purchase intent.

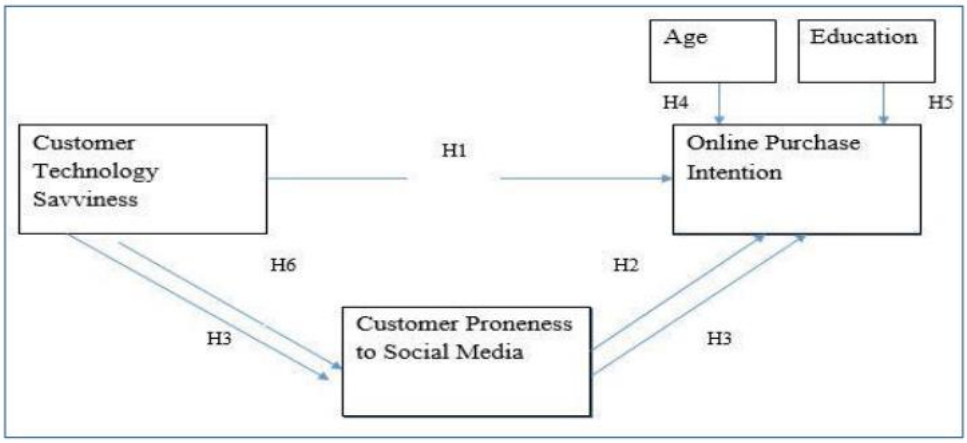


Figure 3. Research Model of determinants of Online Purchase Intention, Towards Firm Generated Content in Facebook by Menon (2017)

Social media is seen as one of the best methods for marketing for businesses (Wirtz et al., 2017). It is said that social media acts as an influencer on the consumer world therefore it is for this reason that social media affects online purchase intentions (Wirtz et al., 2017). When taking a closer look at the literature specifically on social media we see that there are a large number of gaps and shortcomings with regards to the linkage of personalisation.

2.4.1 Social Media A Construct Of Digital Marketing

Social media is considered one of the main constructs of digital marketing.

For this section, we take a deeper look into the literature related to digital marketing and its constructs to establish the significance of social media and its main mediums. A large portion of digital marketing consists of social media.

We start off with Anjum et al. (2020) who defines digital marketing as the technique in which products and services are promoted on the internet.
We then move on to Behera et al. (2020) who describes digital marketing as a means of communicating a business's value proposition of its products or services through online and offline digital channels. When we investigate Taken Smith (2012) literature we see that digital marketing is described as a digital distribution of advertising

products and services on various channels through digital devices such as mobile devices, desktops, tablets and smartphones.

We then take a deeper look into Anjum et al. (2020) literature which establishes the importance and benefits of social media as a sub-set of digital marketing. Anjum et al. (2020) suggests that the right digital strategies such as social media need to be implemented for the right target segments as they have an influence on each other in a positive manner. Taken Smith (2012) suggests that millennials are highly responsive to personalised digital advertising, especially on social media. Personalised advertising assists businesses to connect with their target audience through its products and services (Anjum et al., 2020). Brand equity is built through digital marketing strategies such as social media to have a positive effect on consumers (Anjum et al., 2020). Anjum et al. (2020) states due to the continuous evolution of consumer behaviour, businesses need to ensure they always have proactive digital marketing strategies on platforms such as social media.

In the literature of Mogos (2015) a comprehensive framework for digital marketing is established. Through the use of this framework, Mogos (2015) determines that a competitive advantage is gained as businesses are better able to understand consumer behaviour and needs. Mogos (2015) research is centred around a few components. The first being the importance of customer orientation as it is studied that the processing of customer data assists businesses in gaining the right knowledge to make the right decisions around strategy. The second component of Mogos (2015) study is around the support technology and cloud computing which is used to identify customer preferences through data collection. The third component which Mogos (2015) study speaks to is digital marketing utilising the premise of the first two components to achieve strategic goals. Although Mogos (2015) research proposes a good framework, the research does not include personalisation as part of the research or framework. The framework partially aligns to the study at hand however not the literature in which it theorises.

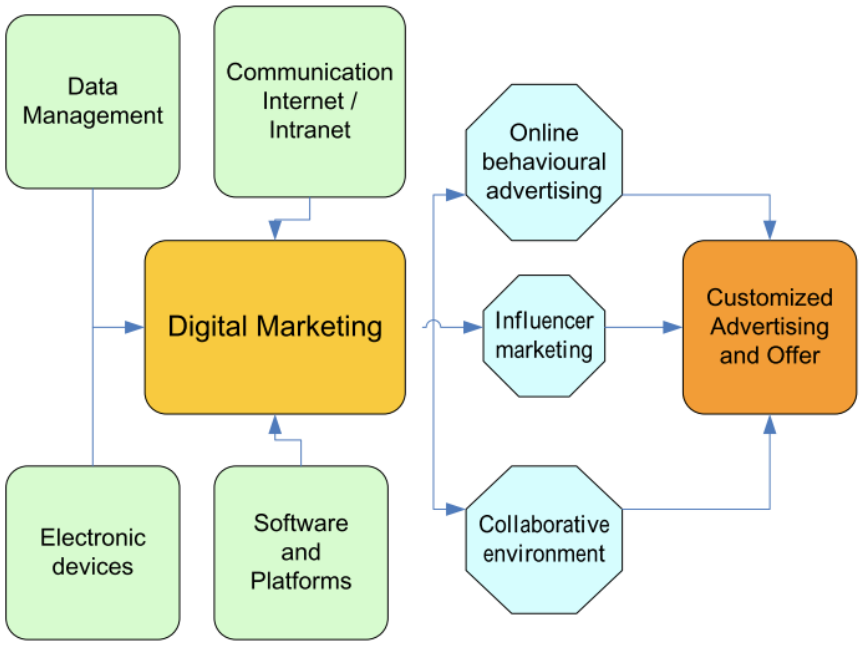


Figure 4. The Digital Marketing framework proposed by Mogo (2015).

2.4.2 Social Media Channels

Social Media is made up of several platforms where consumers interact, engage and keep up to date with their network/communities. For the purposes of this research, only the topmost used social platforms by South Africans will be utilised for this research. Namely: WhatsApp, Facebook, YouTube and Instagram.

Other main social platforms that consumers utilise in South Africa are Twitter, Tik Tok, Pinterest, Snapchat and a few others.

Twitter: Allows consumers to connect and broadcast tweets on their thoughts to large audiences. A total of 59.2% of South African internet users are active on this platform (Hootsuite, 2021).

Pinterest: Is a visual discovery engine and sharing platform. It allows users to share visual ideas as well as discover other users' shared visuals associated with their search. A sum of 44.7% of South African internet users are active on this platform (Hootsuite, 2021).

Snapchat: is a messaging platform that allows consumers to share/exchange videos and pictures “Snaps” with one another. Snapchat has the least amount of internet users active on this platform with only 30.4% accessing the platform in South Africa (Hootsuite, 2021).

2.5 Perceived Value And Relevance

Consumers rapidly scroll whilst on social media, thus there is a narrow window for a business’s adverts to grab a consumer’s attention (Reena & Udita, 2020).
Reena and Udita (2020) establishes the critical nature for businesses to personalise advertising as a clutter-cutting initiative to grab consumers' attention. In order to grab the consumer’s attention, personalised advertising on social media needs to be relevant or add some form of value to the consumer.

A critical component of any marketing initiative by marketers is to influence consumer behaviour to drive a specific outcome (Reena & Udita, 2020). Reena and Udita (2020) suggests personalised social media adverts are what drives the specific outcome during decision making, that outcome being a purchase intention.

The basis and rationale of Reena and Udita (2020) study are that it affirms consumers are exposed to adverts for a period of seconds, and within those seconds the advert needs to make a form of impression to encourage a purchase intent. This study was researched through the variable lenses of frequency of a personalised advert, privacy concerns of personalised adverts on social media and consumers’ perception of a brand using personalised advertising on social media.

The limitations in Reena and Udita (2020) research was that it could not establish the influence that various social media platforms has on personalisation due to there being too many variables within their study. The study did however find that personalisation does positively encourage consumer purchase intentions by being relevant, useful and informative.
When we look at Lina and Ahluwalia (2021) research we see that personalised advertising is recognised to make consumers feel valued due to the relevance of the content. When a consumer considers what they are seeing of value or of relevance

that motivates them to make a decision (Lina & Ahluwalia, 2021). Lina and Ahluwalia (2021) states the more a consumer sees value or relevance from a personalised advert, the more interested they are, therefore the more likely they are to make an online purchase as a result of an impulse buy.

Lina and Ahluwalia (2021) study researches the effect that personalised advertising has on advertising value which then results in an online impulse buy thereof. The results of this study confirmed that personalised advertising does indeed have a positive effect on an impulse buy because of the value. Research however was limited to only Instagram and has advised future researchers to look at other social media platforms whilst conducting further research on this topic. The second limitation of the study is that the researcher mainly focused on the online impulse purchase intention aspect of the study. The third limitation is that the respondents within the study were only from Indonesia and the researcher has advised future researchers to conduct a similar study in other countries.

When we look at the research conducted by Aslam et al. (2021) the study recognises the critical need for businesses and marketers to cut through the clutter on social media by utilising personalisation as a key strategy when communicating with a consumer (Aslam et al., 2021). Aslam et al. (2021) states consumers respond positively to personalised advertisement even if they are already familiar with the advertising content at hand. The reason for this is that personalised advertising influences consumers to feel that the advert messaging is specifically for them which results in the consumer taking interest in the advert due to perceived value and relevance (Aslam et al., 2021). Aslam et al. (2021) states a key aspect as to why consumers ignore adverts is due to it not enticing the consumer enough with no perceived value or relevance.

Aslam et al. (2021) study focuses on personalisation’s influence on online impulse buying behaviour. The research was conducted by looking at the constructs such as perceived novelty, perceived relevance, online payment facilities and privacy concerns. The first limitations are that the research did not have social media platforms as part of its constructs. The second limitation of the study is that the variables are broad and did not focus on a specific aspect. The third limitation is that the researcher

placed a high focus on the online impulse buying behaviour aspect of the research rather than a holistic picture.

However, the research of Aslam et al. (2021) did indicated that there is a positive effect of personalisation on online purchases driven by an impulse buy.

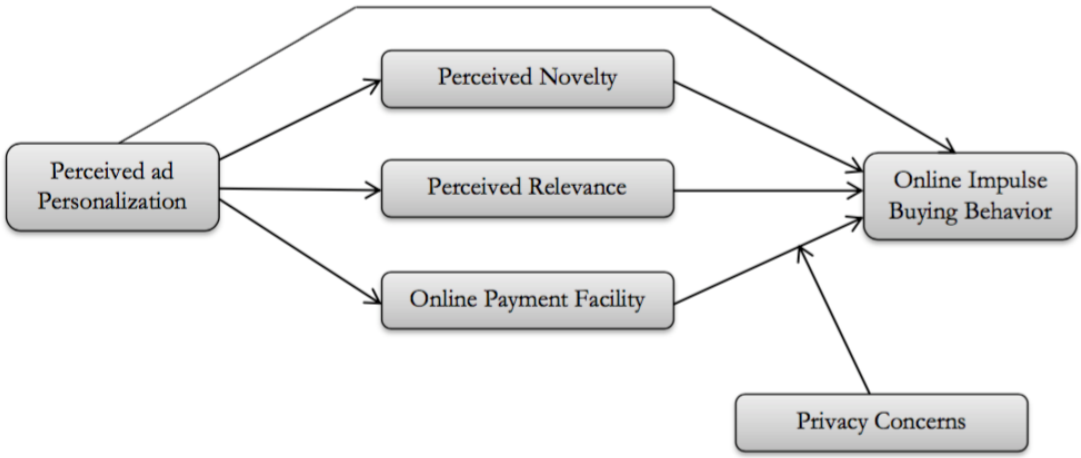


Figure 5. Aslam et al. (2021) Conceptual framework in which research was based off.

Marketers have a limited amount of time to grab a consumer's attention hence it is imperative for marketers to utilise personalised social media advertising to entice a consumer interest that is driven by perceived value or relevance. Christian et al. (2021) recognises that there is a positive effect from a personalised social media advert towards a consumer's attitude. Christian et al. (2021) hypothesis is that when a consumer sees relevance in a personalised advert, it drives a sense of value that the consumer feels. Through this research study, it will provide insights on personalised social media advertising on main social media and perceived value and relevance.

2.6 Online Purchase Intent

Online purchase or more formally known as eCommerce, electronic commerce or internet commerce is when a business sells its particular offering (products or services or transactions) over the internet (Shopify, 2020). Online shopping is a form of commercial exchange which takes place over the internet between a seller and a “consumer”- consumers can also be seen as a business themselves. Online shopping is conducted over electronic devices such as desktops, laptops, mobile devices and

other smart devices. Businesses are either e-tailers themselves or sellers of their offering through other e-tailers.

Marketers need to understand the potential benefit for consumers when shopping online as this is key in attracting and retaining consumers which ultimately is the success for an online retailer (Zhou et al., 2007). Some of the benefits of eCommerce are that it allows businesses to sell at scale through various geographic locations which were not necessarily possible with offline shopping. Online shopping is beneficial to consumers as they can shop 24/7 at their own convenience and leisure. Online shopping has removed geographic barriers as it has enabled global reach. Online shopping is seen to drive higher profit margins and cost efficiencies when it comes to transactional costs. This is due to eCommerce not having as many fixed costs when compared to traditional channels like brick-and-mortar shops.

Traditional and conventional shopping methods such as face-to-face are fast being replaced by online shopping which is vastly growing at unprecedented rates (Rubab, Shoukat, Shaheen, & Sandhu, 2018). With the rise of COVID-19, the South African eCommerce penetration has jumped from 10% at the beginning of 2020 all the way up to 37% currently in 2021 (Ogilvy Social.Lab, 2021). The audience group millennials are considered to be the accelerators of online shopping (Taken Smith, 2012).

There are four types of eCommerce business models, namely (Shopify, 2020) :

Business to Consumer (B2C)

This is when a business sells an offering directly to an individual online (Shopify, 2020). The transaction is usually triggered by the consumers. A South African example of this would be the e-tailer Takealot.

Business to Business (B2B)

This is when businesses sell their offering to each other online (Shopify, 2020). Under this type of eCommerce model, the end consumer is not part of this process. These processes are transactions between retailers, wholesalers and manufacturers themselves.

Consumer to Consumer (C2C)

This is when consumers sell their offering to each other online (Shopify, 2020). No businesses are involved in this model. A South African example of this would be Gumtree and OLX.

Consumer to Business (C2B)

This is when a consumer sells their offering to a business online (Shopify, 2020).
An example of this would be influencers or graphic designers that transact online with businesses.

For the purposes of this study, research will be conducted from an experience of a business to consumer (B2C) perspective.

According to Zhou, Dai, and Zhang (2007) since the late 1990s consumer purchases of products online have increased. Customers shop online due to perceived benefits, namely: price, personalisation, ease of use, convenience and variety.

2.6.1 Digital Devices And Advertising

Customers are becoming hyper-connected across many “digital touch” devices.
From a competitive standpoint, businesses need to keep up with new growing technologies that are used by consumers (Anil et al., 2016). These new efficient technologies are smaller faster and cheaper, they consist of smart digital wearables, tablets, entertainment, navigation, appliances and many more devices that allow consumers to access the internet wherever they are (Anil et al., 2016). Customers are informed and are constantly researching and purchasing online from their preferred device, therefore customers need to be able to easily locate eCommerce websites across their various technology devices (Vinodh & K., 2013).

Mobile

Consumers are increasingly taking up online shopping through their mobile devices (Stephen, 2016). De Haan, Kannan, Verhoef, and Wiesel (2018) research into the impact on online shopping due to the significant growth of mobile device use. De Haan et al. (2018) states there that the rapid increase in mobile use has influenced the way

customers shop online. A total of 168.5% of the South African population have mobile connections (Hootsuite, 2021), this is due to consumers having multiple devices and different network SIM cards. A total of 63% of the entire South African population have smartphones (Hootsuite, 2021). The sum of 79.4% of all website traffic is driven through mobile devices and the remainder is shared between desktops/laptops, tablets and other devices such as gaming (Hootsuite, 2021). With the proliferation of mobile usage and growth of mobile marketing, it has opened up tremendous room for opportunity for marketers and businesses (Hill & Troshani, 2009).

Mobile advertising can be seen as a tool to cut through the clutter by interacting directly with the customer (Hanley, Becker & Martinsen, 2006). It is also seen as a medium to communicate to customers with time-based, location-sensitive and personalised promotions (Bamba & Barnes, 2007). Mobile marketing makes it possible to target customers at any time and anywhere as most customers always have a mobile device with them (Karjaluoto et al., 2007; Yaniv, 2008). This type of advertising gives marketers an advantage in terms of delivering personalised content to their audience as opposed to other mediums such as TV and newspapers where the audience is not specified (Eui-Bang et al., 2017). Mobile gives access to highly personalised advertising through its availability of time and location information allowing marketers to target and market to a specific base of consumers (Vatanparast & Asil, 2007). Mobile is accessible and utilised by consumers 24/7 which provides an advantage that marketers can leverage off.

Websites

Websites are a key channel for businesses to interact with their consumers (Anjum et al., 2020). Anjum et al. (2020) reports that all engagement initiatives with the consumer through the website is an opportunity for consumers to invest in the brand.

The more consumers visit and spend time on a business's website the better their Google ranking becomes (Anjum et al., 2020). Website interfaces attract consumers to the website where they are more inclined to engage and become frequent visitors, this also assists in driving confidence in the brand (Anjum et al., 2020). Business awareness and consumer loyalty increases through word of mouth – when a consumer experiences a good customer journey on a website, they are more likely to share this with others.

Hausman and Siekpe (2009) suggests advertisers use social media to communicate and interact with online shoppers. Through the use of media technologies, advertisers are able to display more consumer-relevant (personalised) adverts to audiences in line with consumers' online behaviours (Hausman & Siekpe, 2009).

2.6.2 Factors Of Ecommerce

Impulse Buying

The new digital age customer is an informed customer, who information searches and makes comparisons prior to making an online purchase. It could be argued that these customers are rational decision-makers (Laura & Carlos, 2018). On the other hand, contradictory to the above statement customers do not always make rational decisions. This is where impulse buying is seen as a critical role in terms of driving revenue for businesses from their online channels (Laura & Carlos, 2018).

According to Jeffrey and Hodge (2007), an impulsive purchase is defined as a purchase that a shopper did not intend on making prior to being exposed to said offering. Lina and Ahluwalia (2021) defines an impulse buy as a purchase that was not initially intended for by the consumer but occurred due to a certain catalyst. Aslam et al. (2021) describes an impulse buy as a spontaneous buy that takes place through an online store or through social media. Depending on how lucrative a personalised online recommendation or offer is to an individual, personalisation would have a direct attribute to impulsive buying behaviour (Jeffrey & Hodge, 2007). Lina and Ahluwalia (2021) states that an impulse buy is an important tool in acquiring new customers and maintaining relationships with existing consumers. Impulse buying has become a core factor of a business's strategy. Businesses are now driving their marketing strategies to encourage consumers to make more impulse purchases (Aslam et al., 2021). Aslam et al. (2021) suggest that the younger generation between the ages of 19-39 years old are more likely to impulse buy as they are more interested in new things. Aslam et al. (2021) affirms that personalisation encourages an impulse buy.

Time-based

Time-based offers influence the likelihood of a customer to make an impulsive purchase as customers seek instant gratification.

Time-based and impulsive buying combined

From an offering perspective through the use of psychographics such as providing a customer with a reason to purchase, this could be based on price or a time-based offer. This then in turn increases the frequency of impulse purchases (Jeffrey & Hodge, 2007). To get the maximum return from online impulse buying, marketers need to understand the psychological drivers of this behaviour in order to have a maximum impact (Jeffrey & Hodge, 2007).

Whilst impulse behaviour may have an influence on consumer behaviour, this may change through the growth of internet and social network trends which incline consumers to make more rational planned purchases (Laura & Carlos, 2018).

Reviews:

Online shoppers are influenced by their peers in terms of word of mouth (Taken Smith, 2012). In some research, word of mouth (WOM) is seen as a negative variable, that consumers might share more negative sentiment than positive, however, research has shown that positive reviews occur three times more than a negative review and is considered a valuable asset to a business (Taken Smith, 2012). Anjum et al. (2020) recognises reviews and ratings as a core driver of increasing online reputation and credibility with audiences as it is consumer-generated and has a certain peer-to-peer influence.

2.6.3 Online Purchase And Personalisation

In the digital revolution, Jaiswal (2018) suggests that the eCommerce industry is seen as the “dazzling star”. However, eCommerce does not mean these e-stores are making money.

Due to the complexity of the environment and intensity of competition in eCommerce, Jaiswal (2018) suggests that “cutthroat” strategies are required to be competitive in today’s market. These strategies require marketers to know who their buyers are, faster and better in order to deliver personalised advertising and offers effectively and efficiently. Jaiswal (2018) refers to studies that indicate that personalisation is key in strengthening consumer lifetime value for online sellers.

The purpose of Jaiswal (2018) paper is to understand the concepts of personalisation as well as elements of personalised advertising. Such as the application to improve customer experience, increase customer satisfaction and retention (Jaiswal, 2018). Aside from a literature point of view Jaiswal (2018) aims to also provide direction for future research and highlight the full potential of personalisation through his research paper.

The gap in this paper is that it only highlights constructs from a literature standpoint, as no research was implemented. The constructs also do not look specifically into the purchase influence driven by personalised social media advertising.

2.7 Hypothesis Development

The focus of this section will take a deeper look at the linkage of perceived value and relevance of personalised social media on online clothing purchase intentions of South Africans. The depiction of this linkage is showcased in the conceptual framework in figure 6 below.

It is hypothesised that perceived value and relevance of personalised social media advertising has an influence on online purchase intentions. This will be tested through using the four most used social media channels by South Africans; WhatsApp, Facebook, YouTube and Instagram.

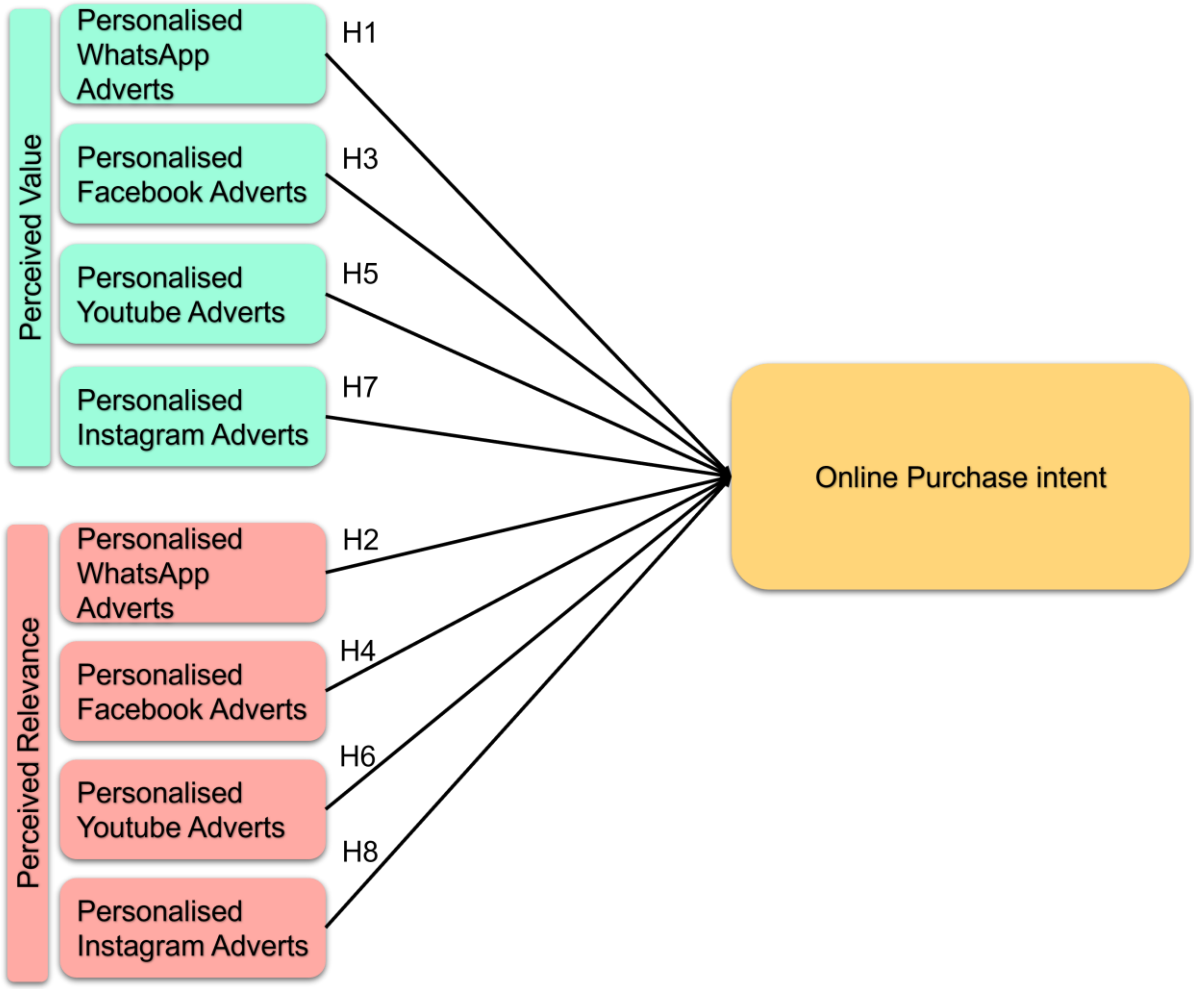


Figure 6. The proposed conceptual framework for this study.

Firstly, we will look at the linkage of perceived value and relevance of personalisation. Secondly, we will look at the linkage of personalised social media and influence on online purchase intentions.

2.7.1 The linkage between perceived value, relevance and personalisation

When looking at personalisation. We see that personalisation is said to create a positive customer experience through grabbing the consumers attention as it enables businesses to match consumer need and interest (Kaulina & Kaulins, 2018).
Consumer needs and behaviours are on the constant evolve and personalisation is the key strategy to keep us with this trend (Behera et al., 2020). Personalisation assists

businesses with targeting the right consumers at the right place and time (Ariker et al.,2015). Authors Behera et al. (2020), Wang et al. (2017), Anjum et al. (2020) claims that personalisation increases online purchase intentions and therefore provides a competitive edge within the market for a business.

Aurthor Lina and Ahluwalia (2021) states the more a consumer sees value or relevance from a personalised advert – the more likely they are to make an online purchase. Lina and Ahluwalia (2021) further maintains that the more relevant and interesting a consumer feels an advert is, the more likely they are to see value in it to make a purchase.

2.7.2 The linkage between personalised social media adverts and influence on online purchase intent

Social media is said to be one of the best channels to market a business as it is seen as it acts as an influencer that drives purchase intentions (Wirtz et al., 2017).

In the online and digital world, to differentiate and remain competitive amongst peers, a business needs compelling holistic shopping experiences through diverse online platforms and channels such as social media that acts as a multichannel in itself (Anil et al., 2016). Through collaborating with the various social media platforms and personalising of its advertising, it creates a conducive environment for consumer influence. Social Media is made up of numerous platforms whereby consumers can interact, engage and keep up to date with their network/communities. Thus, for the purposes of this study, research will be conducted by utilising four of South Africa's most used social media platforms.

Personalised social media creates new business model opportunities to be able to navigate and be successful in today's world (Lina & Ahluwalia, 2021). Personalisation of advertising content on social media is an important differentiator to cut through the clutter in the new-aged digital world to gain a competitive advantage. Businesses should attract customers by providing personalised social media advert content as it is imperative in delivering a positive user experience online (Anil et al., 2016). Aslam et al. (2021) states consumers respond positively to personalised advertisements even if they are already familiar with the advert content at hand.

A vital part of marketing is to influence consumer behaviour to drive a specific outcome which most likely is an online purchase intention (Reena & Udita, 2020). Personalised

advertising is meant to make consumers feel valued due to relevance of the advert content (Lina & Ahluwalia, 2021) which meets a customer's interest therefore they feel the message is specifically for them (Aslam et al., 2021). Lina and Ahluwalia (2021) states when a consumer considers what they are seeing of value or relevance they are motivated to make a purchase decision. Research by Reena and Udita (2020) suggests personalised social media adverts are important in decision-making when it comes to online purchase intentions. The research by Aslam et al. (2021) supports this theory and indicates that there is a positive effect of personalised social media advertising on online purchase. Thus, for the purposes of this research perceived value and relevance will be utilised as part of the personalised social media advertising construct.

From a business benefit perspective, Anil et al. (2016) states that personalisation can increase marketing efficiencies and revenue while reducing customer acquisition costs. It is proposed that when a specific relevant advertising messaging is pushed to a consumer at a desirable time and on a social media platform this is likely to positively influence a higher uptake in a purchase. Moving forward brands and marketers need to ultimately create a holistic customer experience that encompasses personalisation through social media in order to remain relative to trigger a conversion from current and future digital consumers.

Within the literature review, shortcomings and gaps of existing research have been extensively discussed and highlighted. Below is a high-level summary of the main gaps identified:

Gap 1: As far as we know, no previous research has been conducted on the South African market for the topic at hand.

Gap 2: Limited research exists on this topic where more than one social media platform has been utilised as a part of the study.

Gap 3: There is vast literature that focuses specifically on social media however there is limited literature that focuses on the linkage of social media and personalisation.

Gap 4: Numerous studies on online purchase intent exist however literature on personalised social media advertising's influence on online purchase is less consistent or available.

This research study aims to bridge the above-mentioned gaps. To do so, an in-depth focus will be placed on whether personalised advertising on the four main social media platforms has an influence on online purchase intent by looking through the lens of perceived value and relevance for the clothing apparel category. The four main social platforms that will be researched are WhatsApp, Facebook, YouTube and Instagram.

WhatsApp

The platform is free. It is a multi-platform messaging service. Which enables consumers to make both video and voice calls; send instant text messages, pictures, videos, voice notes and much more. WhatsApp currently is the number one most used social platform in South Africa with 93.2% of internet users in South Africa being active on this platform (Hootsuite, 2021). Therefore, it is hypothesised:

> *H0: Perceived value of personalised WhatsApp adverts does not have an influence on online clothing purchase intentions of South Africans.*
> *H1: Perceived value of personalised WhatsApp adverts has an influence on online clothing purchase intentions of South Africans.*

> *H0: Perceived relevance of personalised WhatsApp adverts does not have an influence on online clothing purchase intentions of South Africans.*
> *H2: Perceived relevance of personalised WhatsApp adverts has an influence on online clothing purchase intentions of South Africans.*

Facebook:

Facebook has been around for over a decade and a half and is therefore known for being a reach medium due to its large audience sizes built over the years and between different age groups (Anjum et al., 2020). Facebook is a free networking site that consumers utilise to network and to say up to date with what is happening within this community. Facebook is the third most-used social platform in South Africa with 86.7% of internet users being active on this platform (Hootsuite, 2021). Therefore, it is hypothesised:

> *H0: Perceived value of personalised Facebook adverts does not have an influence on online clothing purchase intentions of South Africans.*

H3: Perceived value of personalised Facebook adverts has an influence on online clothing purchase intentions of South Africans.

H0: Perceived relevance of personalised Facebook adverts does not have an influence on online clothing purchase intentions of South Africans.
H4: Perceived relevance of personalised Facebook adverts has an influence on online clothing purchase intentions of South Africans.

YouTube

YouTube is a service that allows video sharing. YouTube enables sharing and watching of video content of users. This channel drives high volumes of user-generated content. YouTube is the second most-used social platform in South Africa with 92.4% of internet users being active on this platform (Hootsuite, 2021). Therefore, it is hypothesised:

H0: Perceived value of personalised YouTube adverts does not have an influence on online clothing purchase intentions of South Africans.
H5: Perceived value of personalised YouTube adverts has an influence on online clothing purchase intentions of South Africans.

H0: Perceived relevance of personalised YouTube adverts does not have an influence on online clothing purchase intentions of South Africans.
H6: Perceived relevance of personalised YouTube adverts has an influence on online clothing purchase intentions of South Africans.

Instagram:

Instagram is a successful social media channel for advertising products and services (Anjum et al., 2020). Anjum et al. (2020) suggests Instagram stories is an essential part of a social media strategy that serves as an engagement platform for businesses to promote products and services. Lina and Ahluwalia (2021) states that Instagram is a prime platform for businesses to serve personalised advertising which intern directs consumers to the website to drive an online purchase. A total of 70.2% of South African internet users are active on this platform (Hootsuite, 2021). Therefore, it is hypothesised:

H0: Perceived value of personalised Instagram adverts does not have an influence on online clothing purchase intentions of South Africans.
H7: Perceived value of personalised Instagram adverts has an influence on online clothing purchase intentions of South Africans.

H0: Perceived relevance of personalised Instagram adverts does not have an influence on online clothing purchase intentions of South Africans.
H8: Perceived relevance of personalised Instagram adverts has an influence on online clothing purchase intentions of South Africans.

2.8 Conclusion Of The Literature Review

To conclude, through the literature review several gaps have been identified. Firstly, there is limited literature specifically focused on the South African market on the topics of personalisation, social media and online purchase intentions and the linkage between them. Secondly, there is limited research that exists whereby more than one social media was used as part of the study. Thirdly, there is vast amount of literature that looks specifically at social media, however, with the topic of personalisation, it is less consistent. Lastly, when looking at personalisation, social media and online purchase intent we find that there is literature available however it is limited in the sense that it is more focused on an individual level rather that the linkage between each topic.

From authors Lina and Ahluwalia (2021) we learnt that consumers see value and relevance from a personalised advert as it resonates with the consumer's need or want. Aslam et al. (2021) indicates there is a positive effect from a personalised social media advert which then influences a purchase intention (Reena and Udita, 2020).

Therefore based on the grounding literature from Lina and Ahluwalia (2021), Reena and Udita (2020) and Aslam et al. (2021) we can hypothesise that perceived value and relevance of personalised social media adverts has an influence on online clothing purchase intentions of South Africans.

CHAPTER 3: RESEARCH METHODOLOGY/RESEARCH PARADIGM

The research purpose was to gain knowledge on a particular topic through investigation and interpretation of results (Pandey, P., & Pandey, M. M., 2021). Bezuidenhout et al. (2014) described research as the method to gain an answer to a particular question. Research is aimed at gaining new facts and discoveries about a particular problem or topic (Pandey & Pandey, 2021).

This chapter outlines the research paradigm and design that was utilised to address the specific research question at hand. This chapter also defines the population and sampling; research instrument; data collection methods; data analysis and interpretation that was used. Additionally, the limitations of the study, validity and reliability measures identified are discussed towards the latter of this chapter.

Empirical research is described as a method of collecting evidence systematically, to explore answers for a specific question (Pandey & Pandey, 2021). This empirical research study aimed to discover if personalised social media advertising had an influence on online purchase intentions of South Africans.

3.1 Research Methodology/Research Paradigm

A research methodology/paradigm is a strategy that defines the method that was utilised to gather data as well as the manner in which research was undertaken (Cuervo-Cazurra, Mudambi, Pedersen, & Piscitello, 2017; O., 2018). Pandey, K. N. (2016) defines research methodology as the step-by-step process of how the research was set out to solve a particular problem. Pandey, K. N. (2016) refers to research as a science that allows a researcher to acquire knowledge to describe and predict a phenomenon.

Qualitative and quantitative are two main research paradigms that are used to answer research questions (Pandey & Pandey, 2021). Both research methodologies are utilised to gain answers to a social phenomenon (Davies & Case-Smith, 1998).

On the one hand, the research method quantitative is defined as testing a hypothesis between measurable factors (Pandey & Pandey, 2021). Quantitative places emphasis on the investigation, which is done through the gathering of quantifiable data by gathering information from existing or potential customers (COOK, 2014). This particular methodology is said to utilise “postpositive” thinking about a cause, then deduces specific variables to develop a hypothesis and question which are used to measure, observe and test (Creswell, 1996). Quantitative research relies heavily on evidence gained from the collection of data (Pandey & Pandey, 2021). This methodology researches the cause-and-effect relationship of a particular aspect. This method consists of two approaches; namely experiment and surveys (Pandey & Pandey, 2021). Experimental is seen as testing variable factors on the sample population to determine effect, whereas surveys are a set of systematic questions that are posed to the sample itself.

On the other hand, the qualitative research method collects data/insight through observation (Pandey & Pandey, 2021).). Qualitative research is from a human intention point of view on a particular aspect (Pandey & Pandey, 2021).

The mixed-method approach is when both qualitative and quantitative is utilised as the research paradigm (Pandey & Pandey, 2021).

For the purposes of this research study, a quantitative “positivist” method was utilised. The quantitative research method was selected due to it being considered accurate, valid and reliable. This method enabled data collection and analysis thereof. This research methodology aligned closely to those that were utilised within similar research topics.

3.2 Research Design

A research design is essentially a plan which identifies a pattern or connections to be established between the identified problems; the collection of the data; how the data is gathered and analysed to reach a result for the study.

A descriptive research design was utilised through an online survey questionnaire to provide an accurate representation of the core factors that related to the research problem at hand. Surveys are a popular data collection tool to gain information about a large group that is relative to a particular study (Bezuidenhout et al., 2014).

Through the use of an online survey questionnaire, this study measured participant perceptions of personalised social media advertising and their intention to purchase online. This method was the most appropriate for the nature of this study.

3.3 Population Sample

3.3.1 Population

A population is defined as the entire groupings of a category (Pandey & Pandey, 2021). Bezuidenhout et al. (2014) defines the population as a sum of individuals in which information is needed. The population is an entire set of “people”.
This research will be specific to South African respondents.
For the purposes of this research the identified population is defined as; digitally savvy customers who are well informed and are users of social media.

3.3.2 Sample And Sampling Method

The sample is defined as a subset of the population that is chosen to reflect similar features of the larger population within the data collection process (Pandey & Pandey, 2021). The sample is a portion of the population that will be observed for the purposes of the research. Sampling exists as it is not always possible to gain data from the entire population, hence samples of the population are utilised for study purposes (Pandey & Pandey, 2021).

Through the quantitative research, a representative sample was defined as:
Representatives of the population that have previously purchased online or has an intention to purchase in the near future who are also digitally savvy. The sample was

sourced from the researcher's individual industry network as well as fellow peers from prior alumni groups.

A sample method is the technique that is used to observe various criteria that are used to select the subset of the population (Pandey & Pandey, 2021). The sampling method is identified based on what would best aid the research at hand (Pandey & Pandey, 2021).

A non-probability, snowball sampling was the technique utilised for the purpose of this study as it was the most viable technique. This study initially aimed to target 200-250 representatives of the population for the purposes of the sample, however, 933 respondents were obtained.

3.4 The Research Instrument

Research instruments are the tools used to collect and quantify the components of research. A cross-sectional survey design was the tool utilised to gather data as it created a more rounded picture of the research phenomenon.

A survey is described as, a structured questionnaire for the purposes of data collection from a particular sample to gain insight on the research question at hand (Pandey & Pandey, 2021). A survey is a method whereby questionnaires are issued to the sample to gain responses on a particular subject (Pandey & Pandey, 2021). A survey questionnaire was utilised for the purposes of this research study as it allowed for information to be gained directly from consumers.

The disadvantage of using a survey is that the sample might be too large, results may be skewed according to the sample or participants may answer poorly (Pandey & Pandey, 2021). The advantage of a survey is that it is a commonly used technique that provides data that would not necessarily be obtained if not gathered through this technique (Pandey & Pandey, 2021).

The survey was developed in both a valid and reliable manner (Pandey & Pandey, 2021). Surveys can be collected telephonically, by emails, in-person or web-based/online (Pandey & Pandey, 2021).
For the purposes of this research, a cross-sectional digital (web-based/online) survey questionnaire was used as the instrument due to its reliable nature. A combination of both scales and questions were utilised.

3.5 Procedure For Data Collection

Data collection is seen as the method to collect evidence (Pandey & Pandey, 2021). The instrument that was utilised for data collection in this study was a survey in the form of an online questionnaire.

There are two types of questionnaires, open-ended and close-ended (Pandey & Pandey, 2021).
On the one hand, close-ended is a good method to quickly obtain and gather information. However, the disadvantage of close-ended is that it is difficult to gauge the participant's knowledge of the topic at hand (Pandey & Pandey, 2021).
On the other hand, an open-ended has the advantage of being a good method to test a participant's knowledge of the topic at hand however the disadvantage is that it does take more time and participants may lose interest if it's too long (Pandey & Pandey, 2021).

For the purposes of this research, data was collected through a closed-ended questionnaire survey through the digital platform "Qualtrics". Through the use of a URL link, the survey was accessible to participants. This URL link was distributed via instant messaging, email and social media.

3.6 Data Analysis And Interpretation

The study tested the relationship between personalised social media adverts and online purchase intention. The analysis of the data was analysed through the statistical analysis tool SPSS 28.

Upon data collection, the research aimed to make sense of it and derive insights to answer the main question at hand (Pandey & Pandey, 2021). To derive insights, the data was analysed for trends, deviations, common and parallel elements in the statistical data (Pandey & Pandey, 2021). After the data was analysed a construct understanding was developed which consisted of the insights that the data depicted (Pandey & Pandey, 2021).

Through SPSS, statistical tests were done to address the research hypotheses.
Figures and Tables were utilised to demonstrate findings from the data in chapter 4.

3.7 Limitations Of Study

Limitations are described as elements that are out of the research's study control (Bezuidenhout et al., 2014).
Through the current study at hand the below limitations were identified:

- The survey was only open to South African residents.
- The survey was only open to those that are users of social media and who have purchased online or have an intention to do so.
- The survey was only conducted with the four most used social media platforms by South Africans, namely, WhatsApp, Facebook, YouTube and Instagram.
- The survey was conducted for the clothing apparel category

3.8 Validity And Reliability

The evaluation of research is done through a few criteria assessments, namely: internal, validity, external validity, reliability, and objectivity (Pandey & Pandey, 2021).

The validity is described as the questioning of the "trustworthiness" of the data collection and interpretation (Pandey & Pandey, 2021). Bezuidenhout et al. (2014) describes validity as the accuracy in which the researcher interpreted the data.

Reliability is to measure the consistency of the research (Pandey & Pandey, 2021).

Measurement for the purposes of this research was done with the exclusion of bias.

3.8.1 External Validity

External Validity inquires whether the same results would be achieved when sampled on a larger population (Bezuidenhout et al., 2014).

To ensure external validity, the research instrument was pre-tested with a small, controlled group before conducting a full roll-out of the survey. A pilot study of 33 participants was conducted. The pilot study proved satisfactory, and no further amendments were made to the online questionnaire.

3.8.2 Internal Validity

Internal validity questions if the research method and instrument measures, that were used was the correct one to answer the research question (Bezuidenhout et al., 2014). To ensure internal validity of the instrument used, analysis was conducted in SPSS 28 utilising exploratory and confirmatory factor analyses. Results proved satisfactory as the KMO value was well over the recommended benchmark, the model was also deemed acceptable based on a vast majority of fit indices.

3.8.3 Reliability

Reliability is to test if there is consistency in the application of the research (Pandey & Pandey, 2021). Reliability is predominant in the findings of the research (Bezuidenhout et al., 2014). Reliability measures the credibility and consistency of the research if it were to be conducted again – would the same results be achieved (Bezuidenhout et al., 2014).

To measure the reliability, consistency and accuracy of the research instruments, Cronbach Alpha was utilised during the analysis conducted in SPSS 28. The results indicated a good internal consistency and were well above benchmark values, therefore deeming the instrument utilised reliable.

CHAPTER 4: PRESENTATION OF RESULTS

4.1 Introduction

This chapter comprises of the analysis, presentation and discussion of results gathered from the research study. The results that will be presented are based on the 933 respondents that participated and completed the online questionnaire on Qualtrics. SPSS 28 was the software utilised to clean and conduct the data analysis. The sequence of the chapter will start off firstly with the descriptive profile of respondents, secondly the validity and reliability of the instrument, thirdly hypothesis testing and lastly the conclusion of the chapter.

4.2 Descriptive Profile

The quantitative instrument utilised for the data collection of the 933 respondents for the empirical research was a cross-sectional, closed-ended online questionnaire survey housed on the digital platform “Qualtrics” and distributed through a URL link via instant messaging, email and social media to the researcher’s individual industry network as well as fellow peers from alumni groups.
The initial target sample of the population for the study was 200-250 participants however 933 representatives was obtained.

The research was conducted with participants:

- Whom consented to take the questionnaire
- Who were over the age of 18 years of age
- That are South African residents
- That are users of social media
- Whom have made an online purchase or intended to do so in future

To ensure that the above restriction was met, the questionnaire had validations set within the construct, participants that were not eligible were not able to proceed to complete the full questionnaire. These results have been removed from the sample set.

Descriptive questions that were asked to participants were on their gender, age, geographic location and the devices from which they accessed the questionnaire. The questionnaire then proceeded to ask questions around their digital savviness, social media channels in which they utilise, categories in which they have made online purchases and if they have been more active on social media or made an online purchase during the COVID-19 pandemic. Lastly, as part of this section participants were asked if they have noticed social media adverts that seemed personalised to them.

4.2.1 Gender

When looking at Figure 7 below the majority of online questionnaire respondents were female. A total of 64.06% of the respondents were female and only 35.94% were male. The sample of respondents who selected 'gender neutral' and 'prefer not to say' were excluded from a statistical point of view due to the nature of the small sample.

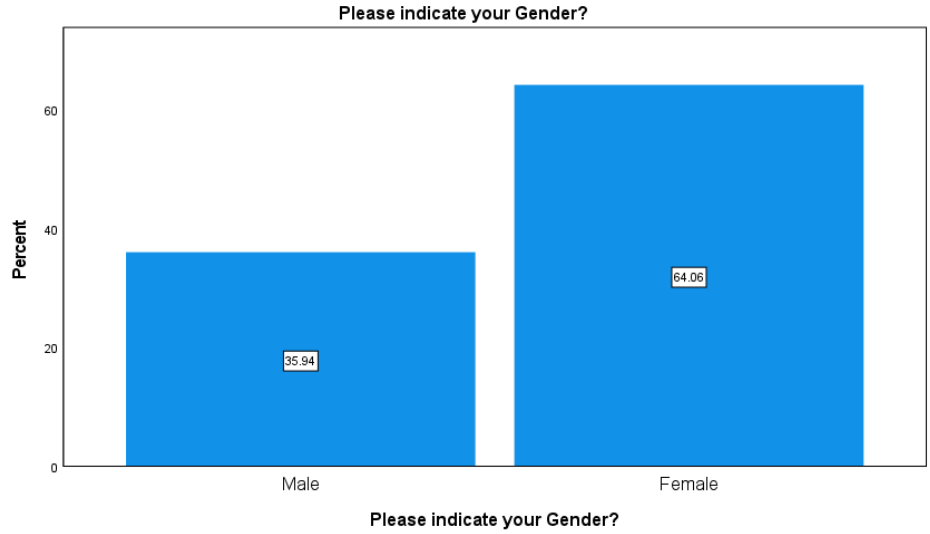


Figure 7. Gender distribution of research sample

4.2.2 Age

As depicted in Figure 8 below, the majority of the online questionnaire respondents were between the ages of 18-24 years of age. The 18–24-year-old category also

known as Gen Z accounted for 70.65% of the total respondents. This was followed by 25-40-year-olds (millennials) which accounted for 16.52% of the population. A total of 10.76% of the respondents were from the age grouping 41-56 years old (Gen X) and lastly 2.065% of the respondents were 56 Years and above (Boomers ||).

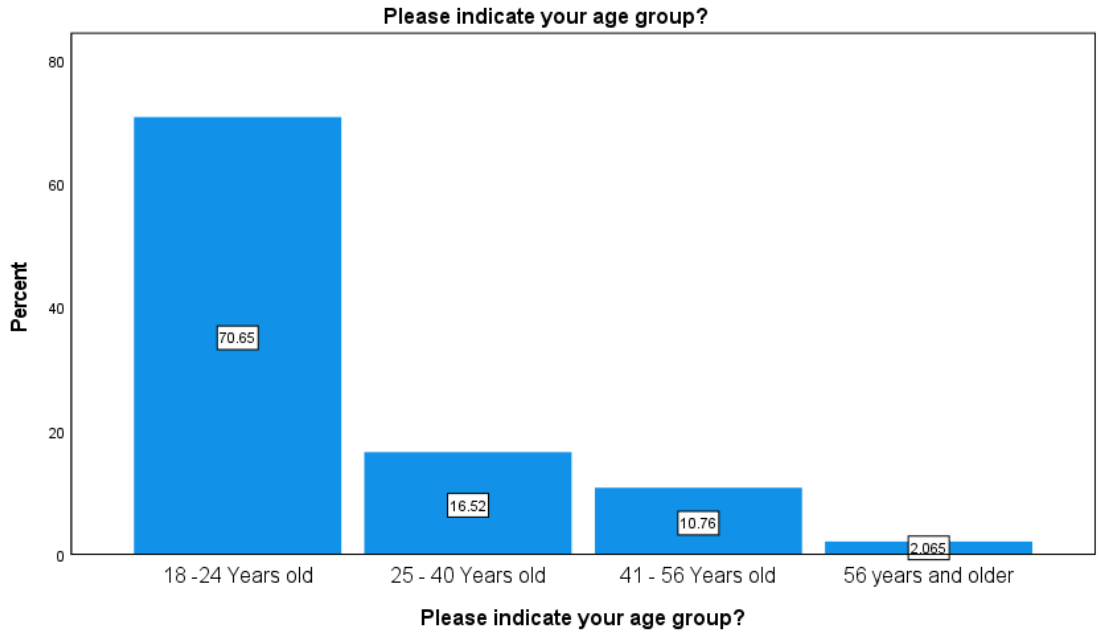


Figure 8. Age distribution of research sample

4.2.3 Geographic Location In South Africa

Within the sample, it is noted that 59.23% of respondents currently live in Gauteng who are the majority. A total of 12.64% of respondents live in Kwa-Zulu Natal closely followed by Limpopo respondents who make up 10.99% of the sample. The remainder respondents respectively follow as: 6.264% live in Mpumalanga, 3.407% in Eastern Cape, 2.637% in Free state, 2.418% in North-West, 1.978% Western Cape and lastly 0.440% Northern Cape. Participants who were not from South Africa were excluded from the sample as this study focused solely on South Africa.

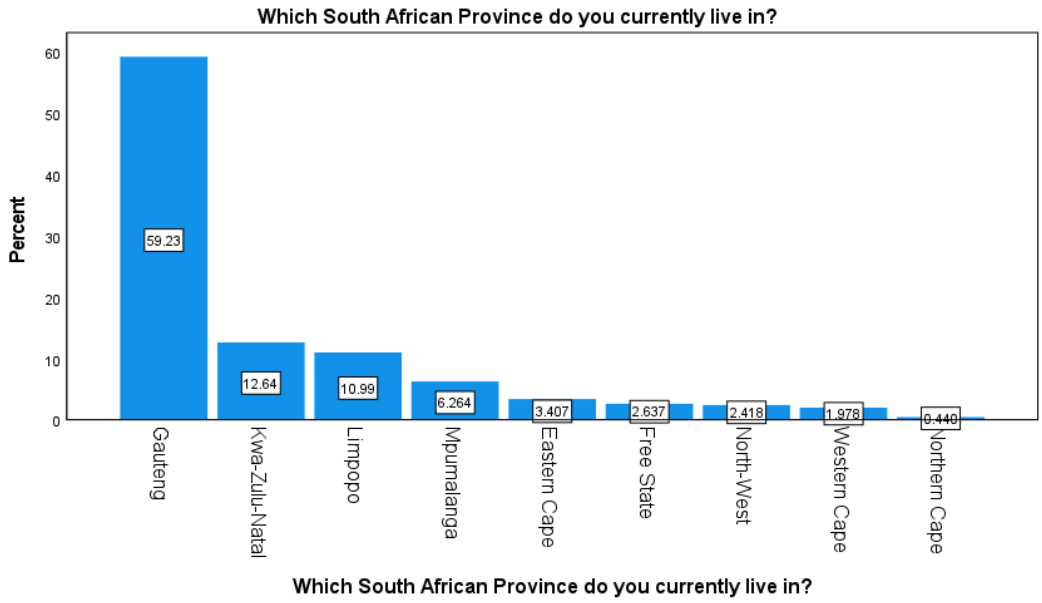


Figure 9. Geographic Location distribution of research sample

4.2.4 Device Type

The majority of participants accessed the online questionnaire through a mobile device which was 87.69% of the sample. A total of 10.44% of the participants accessed via desktop and 1.868% on a Tablet.

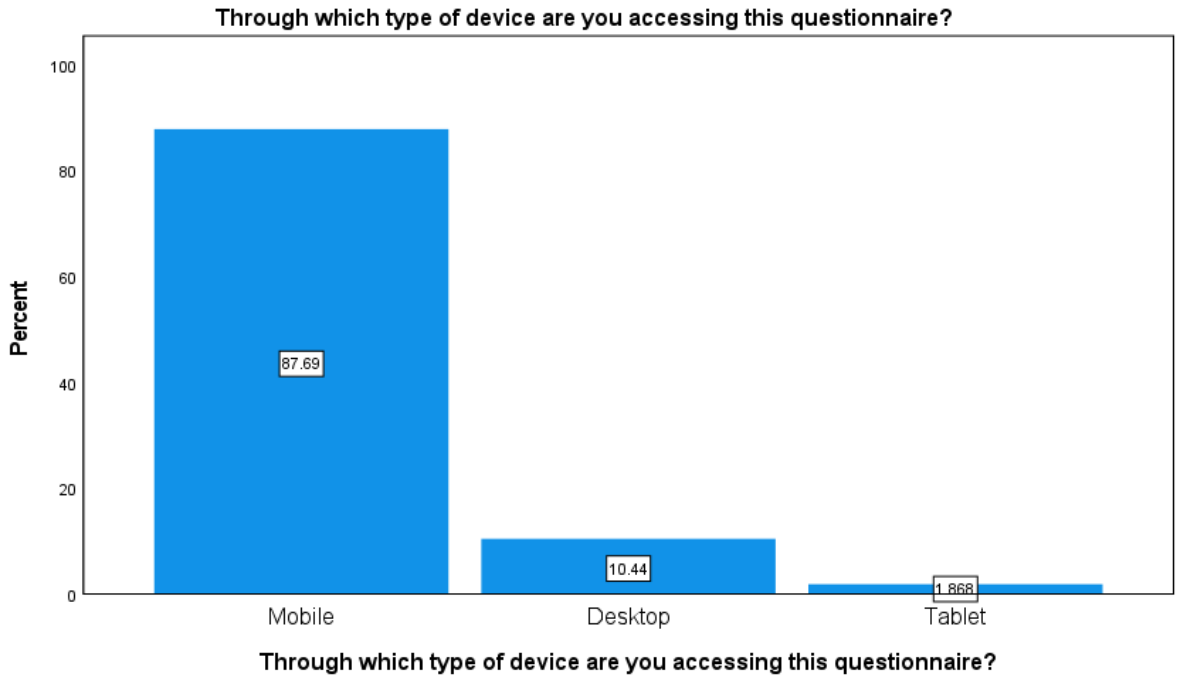


Figure 10. Device type of research sample

4.2.5 Digital Savviness

Participants were firstly asked if they considered themselves to be digitally savvy. A total of 91.42% of the participants responded with a “yes” that they do consider themselves to be digitally savvy and 8.581% did not consider themselves to be digitally savvy.

Secondly, participants were asked to rate their digital savviness. A total of 31.90% rated their digital savviness as Very Good, the majority of 43.67% of participants rated it as Good, followed by 22.33% as moderate and 1.760% and 0.330% as poor and very poor respectively.

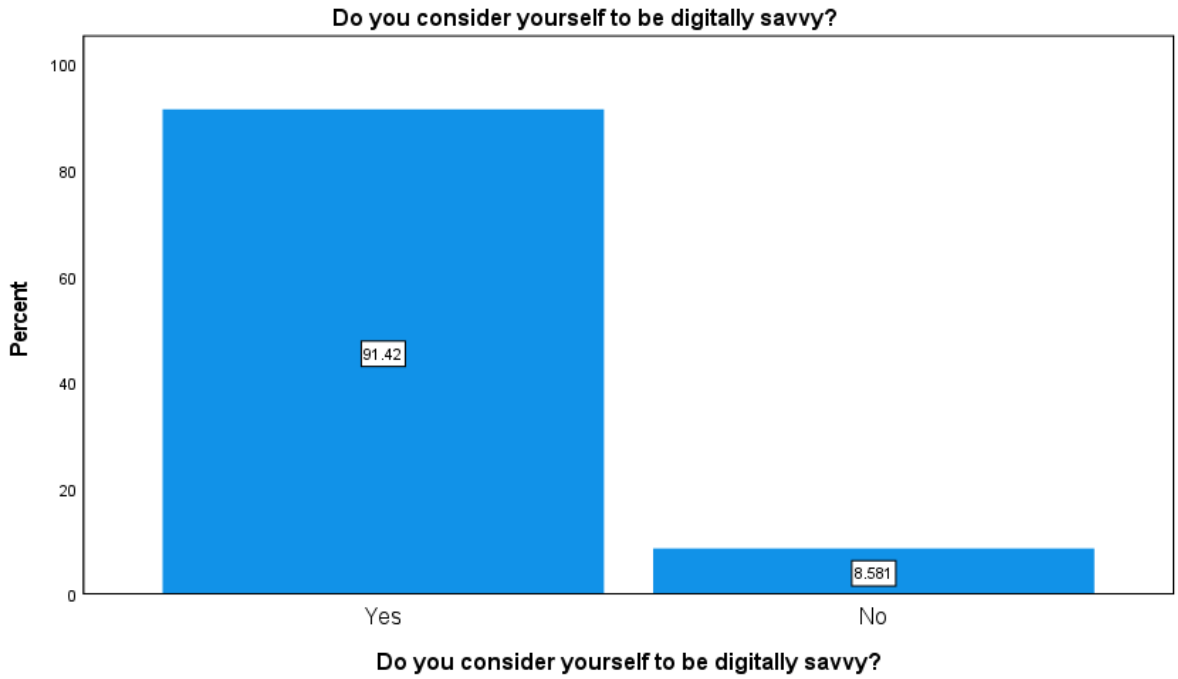


Figure 11. Digital Savviness of the research sample

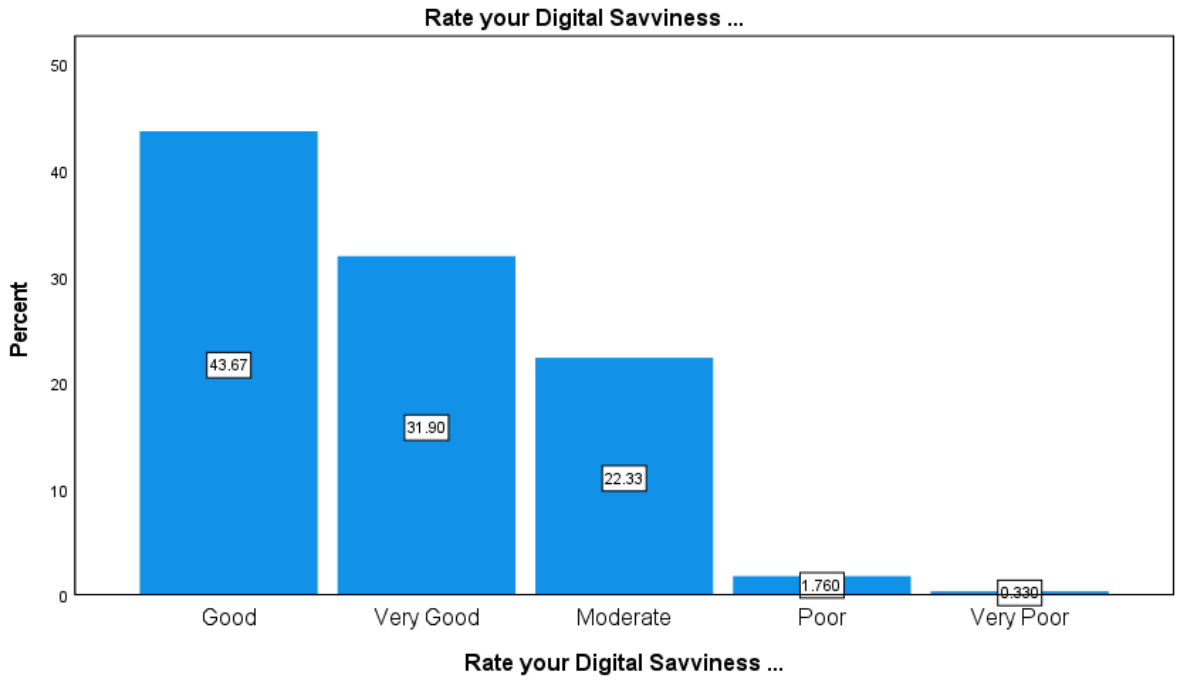


Figure 12. Digital Savviness rating of the research sample

4.2.6 Social Media Activity

Participants were firstly asked which social media platforms they are most active on. Figure 13 below showcases that WhatsApp was the number one selected platform by participants. A total of 40.91% of the sample selected WhatsApp, followed by YouTube with 17.25%, Instagram with 16.69%, Facebook with 14.32% then Tik Tok with 10.01% of the sample selection.

Secondly, participants were asked if they have been more active on social media during the COVID-19 Pandemic.
A total of 89.60% of the population in Figure 14 have said “yes” that they have been more active on social media during the COVID-19 Pandemic. A total of 10.40% had indicated that they have not been more active.

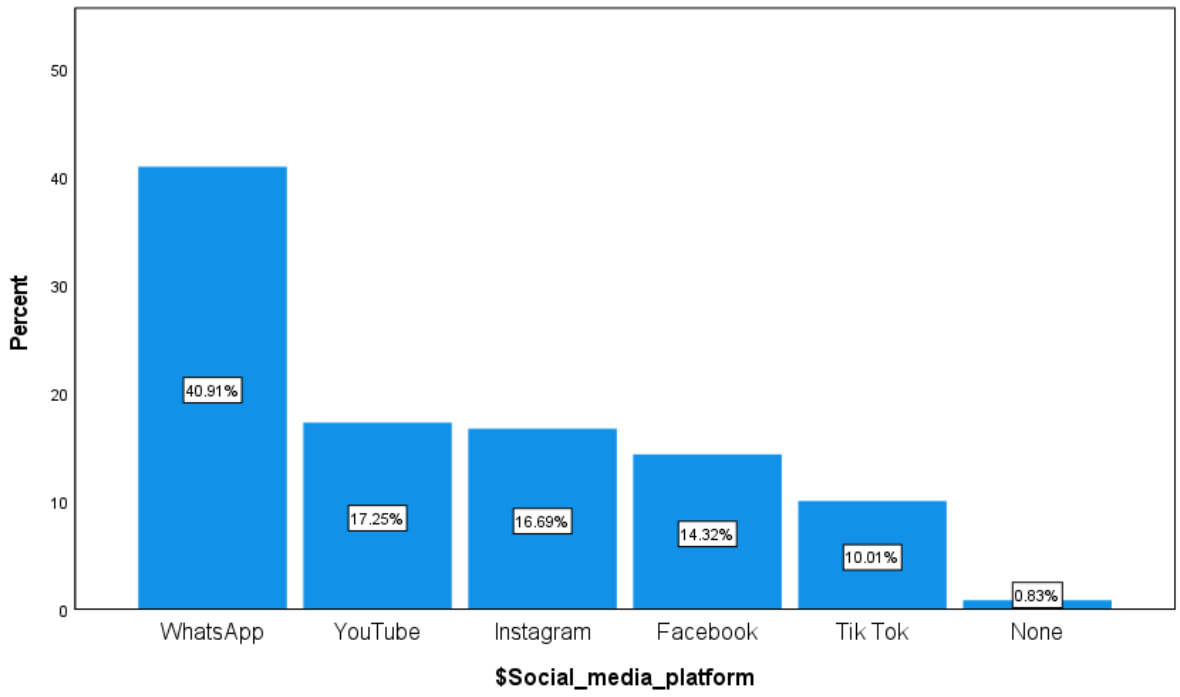


Figure 13. Most used social media platforms by research sample

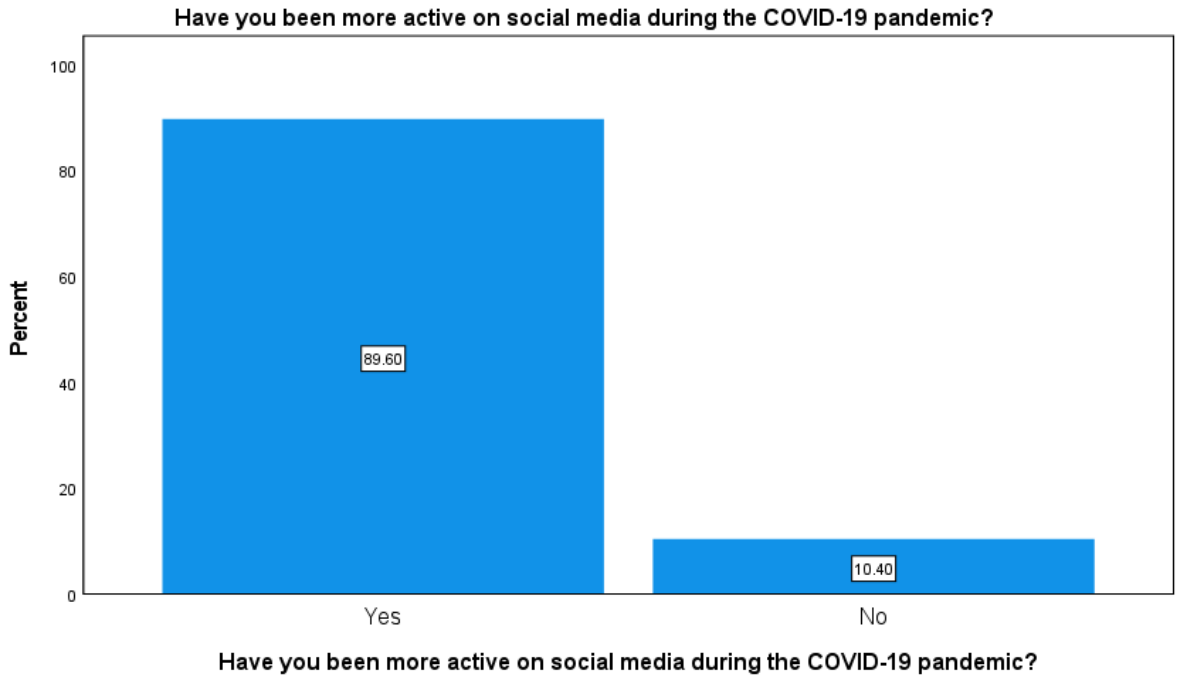


Figure 14. Research sample more active on social media during the COVID-19 pandemic

4.2.7 Online Purchase

Firstly, participants were asked what they have purchased from an online store.
A total of 17.66% of the sample purchased fast food, followed strongly behind by clothing with 16.73%. The sample purchased the following online respectively: 10.92% Consumer Electronics, 9.38% Shoes, 8.28% Groceries, 7.66% Cosmetics and beauty products, 6.08% Other, 5.20% Toiletries, 3.30% Furniture and lastly 2.99% Flowers.
A total of 10% of the population have not yet made a online purchase but have the intention to do so in the future.

A sum of 1.85% of the sample expressed that they have not yet made an online purchase but have the intention to do so in the future – this portion of the sample has been excluded.
Secondly, participants were asked if they have made an online purchase during the COVID-19 Pandemic.

A sum of 65.02% of the sample have made an online purchase during the COVID-19 Pandemic whilst 34.98% have not.

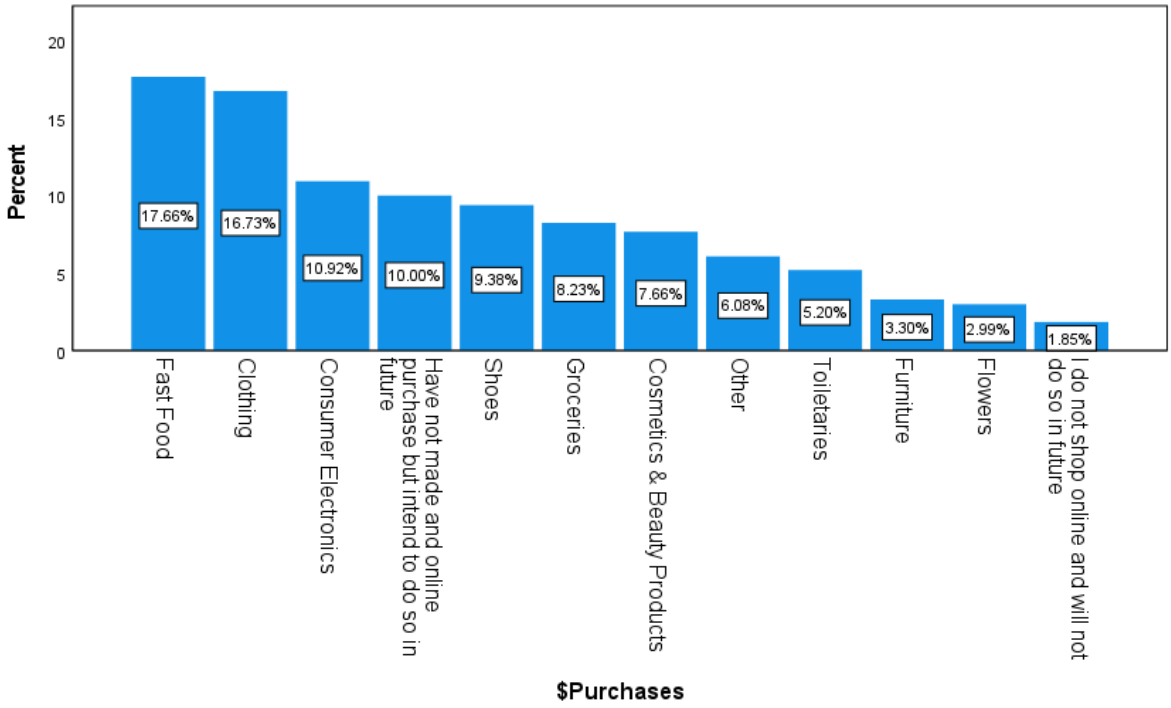


Figure 15. Research sample purchases from an online store

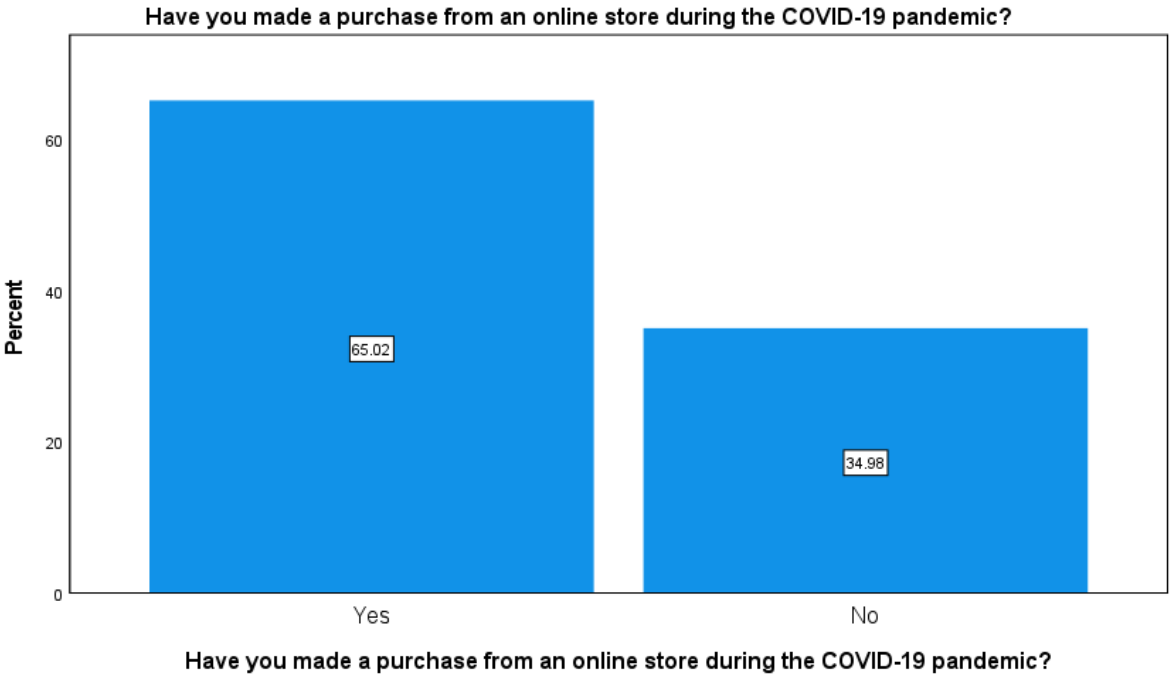


Figure 16. Respondents who made an online purchase during the COVID-19 pandemic

4.2.8 Personalised Social Media Advertisement

Participants were asked if they have ever noticed social media adverts that seemed personalised (tailored) to them. A total of 84.98% of respondents answered “yes” that they have noticed personalised social media adverts whilst 15.02% answered “no” that they have not.

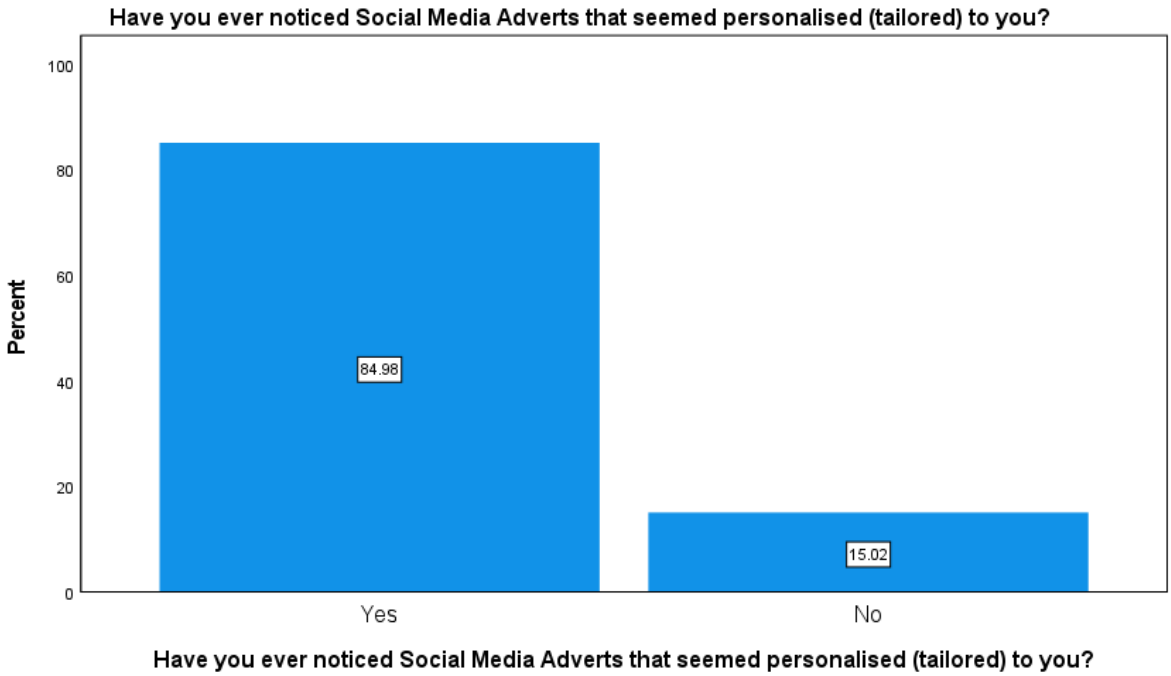


Figure 17. Respondents who noticed social media adverts that seem personalised to them.

4.3 Personalised Social Media And Online Purchase Scales

The below is a summative view of the responses from the five-point Likert scale used in the hypothesis testing section within the questionnaire in accordance with the literature review.

The Likert scale ranged from strongly agree; to agree; neither agree nor disagree; disagree to strongly disagree, with one being strongly agree and five being strongly disagree.

The responses below are firstly from the four sections that looked at personalised adverts in the four main social media platforms through the lens of perceived value and relevance, thereafter responses from perceived value and relevance of personalised adverts on online clothing purchase intentions.
Results are depicted below through mean and standard deviation.

4.3.1 Whatsapp

For the platform, WhatsApp results for both value and relevance range from 2.94 to 3.15 and thus were all very close to 3, which was the midpoint of the scale.

	Mean	Std. Deviation
I perceive a personalized advert for clothing on WhatsApp as VALUABLE as it addresses my specific NEED OR WANT.	2,99	1,305
A personalized clothing advert on WhatsApp GRABS MY ATTENTION/INTEREST as I see VALUE in it.	3,01	1,356
I have POSITIVE FEELINGS towards a personalized clothing advert on WhatsApp as I see VALUE in it.	3,15	1,358

Table 1. Personalised WhatsApp adverts and perceived value respondent analysis.

	Mean	Std. Deviation
I perceive a personalized advert for clothing on WhatsApp as RELEVANT as it addresses my specific NEED OR WANT.	2,94	1,325
A personalized clothing advert on WhatsApp GRABS MY ATTENTION/INTEREST as it is RELEVANT to me.	2,90	1,351
I have POSITIVE FEELINGS towards a personalized clothing advert on WhatsApp as it is RELEVANT to me.	3,09	1,338

Table 2. Personalised WhatsApp adverts and perceived relevance respondent analysis.

4.3.2 Facebook

The mean results for the Facebook social media platform for both value and relevance range from 2.56 to 2.75 and thus were all very close to 3 which was the midpoint of the scale.

	Mean	Std. Deviation
I perceive a personalized advert for clothing on Facebook as VALUABLE as it addresses my specific NEED OR WANT.	2,61	1,238
A personalized clothing advert on Facebook GRABS MY ATTENTION/INTEREST as I see VALUE in it.	2,56	1,264
I have POSITIVE FEELINGS towards a personalized clothing advert on Facebook as I see VALUE in it.	2,74	1,286

Table 3. Personalised Facebook adverts and perceived value respondent analysis.

	Mean	Std. Deviation
I perceive a personalized advert for clothing on Facebook as RELEVANT as it addresses my specific NEED OR WANT.	2,62	1,260
A personalized clothing advert on Facebook GRABS MY ATTENTION/INTEREST as it is RELEVANT to me.	2,59	1,278
I have POSITIVE FEELINGS towards a personalized clothing advert on Facebook as it is RELEVANT to me.	2,75	1,284

Table 4. Personalised Facebook adverts and perceived relevance respondent analysis.

4.3.3 Youtube

The mean results for the YouTube social media platform for both value and relevance range between 2.59 and 2.78 and thus were all very close to 3 which was the midpoint of the scale.

	Mean	Std. Deviation
I perceive a personalized advert for clothing on YouTube as of VALUE as it addresses my specific NEED OR WANT.	2,65	1,271
A personalized clothing advert on YouTube GRABS MY ATTENTION/INTEREST as I see VALUE in it.	2,63	1,277
I have POSITIVE FEELINGS towards a personalized clothing advert on YouTube as I see VALUE in it.	2,78	1,277

Table 5. Personalised YouTube adverts and perceived value respondent analysis.

	Mean	Std. Deviation
I perceive a personalized advert for clothing on YouTube as RELEVANT as it addresses my specific NEED OR WANT.	2,66	1,240
A personalized clothing advert on YouTube GRABS MY ATTENTION/INTEREST as it is RELEVANT to me.	2,61	1,253
I have POSITIVE FEELINGS towards a personalized clothing advert on YouTube as it is RELEVANT to me.	2,78	1,283

Table 6. Personalised YouTube adverts and perceived relevance respondent analysis.

4.3.4 Instagram

The mean results for the Instagram social media platform for both value and relevance range between 2.38 and 2.78 and thus were all very close to 3 which was the midpoint of the scale.

	Mean	Std. Deviation
I perceive a personalized advert for clothing on Instagram as of VALUE as it addresses my specific NEED OR WANT.	2,41	1,227
A personalized clothing advert on Instagram GRABS MY ATTENTION/INTEREST as I see VALUE in it.	2,38	1,246
I have POSITIVE FEELINGS towards a personalized clothing advert on Instagram as I see VALUE in it.	2,53	1,264

Table 7. Personalised Instagram adverts and perceived value respondent analysis.

	Mean	Std. Deviation
I perceive a personalized advert for clothing on Instagram as RELEVANT as it addresses my specific NEED OR WANT.	2,41	1,230
A personalized clothing advert on Instagram GRABS MY ATTENTION/INTEREST as it is RELEVANT to me.	2,35	1,218
I have POSITIVE FEELINGS towards a personalized clothing advert on Instagram as it is RELEVANT to me.	2,51	1,260

Table 8. Personalised Instagram adverts and perceived relevance respondent analysis.

4.3.5 Online Purchase

The mean results for online clothing purchase intentions for both value and relevance range between 2.35 and 2.62 and thus were all very close to 3 which was the midpoint of the scale.

	Mean	Std. Deviation
Since I see VALUE in a personalized advert I am motivated to MAKE a PURCHASE DECISION by CLICKING on a personalized clothing advert.	2,61	1,244
I am likely to make an ONLINE PURCHASE from a personalized clothing advert as i see VALUE in it as it aligns to my needs and wants.	2,62	1,292
I am more likely to make an online purchase from a PERSONALIZED clothing advert as i see VALUE in it rather than a REGULAR social media advert.	2,56	1,277

Table 9. Online clothing purchase intent and perceived value respondent analysis.

	Mean	Std. Deviation
Since a personalized advert is RELEVANT to my needs I am motivated to a MAKE PURCHASE DECISION by CLICKING on a personalized clothing advert.	2,59	1,233
I am likely to make an ONLINE PURCHASE from a personalized clothing advert as it is RELEVANT to my needs and wants.	2,57	1,246
I am more likely to make an online purchase from a PERSONALIZED clothing advert as it is RELEVANT to my needs and wants rather than a REGULAR social media advert.	2,55	1,241

Table 10. Online clothing purchase intent and perceived relevance respondent analysis.

4.4 Validity And Reliability

The below section will outlay the results of the validity and reliability of the instrument utilised within the study.
Firstly, to assess the validity and reliability of the online questionnaire, as discussed in chapter 3, a pilot study was conducted with 33 participants. Results obtained from the plot study were satisfactory and no further amendments were required or made to the online questionnaire.

To assess the validity of the results from the final study an exploratory factor analysis was utilised along with a confirmatory factory analysis.
To assess the reliability of the results from the final study a Cronbach Alpha analysis was utilised. Results from both scales are discussed below.

4.4.1 Validity Measure

An exploratory factor analysis was performed on the variables relating to personalised adverts on the four social media platforms as well as on online clothing purchase intention thereof. The theoretical intention was to have two sub-factors within each social media platform, pertaining to perceived value and relevance respectively. The intention was also to have this same distinction of perceived value and relevance within the online clothing purchase intention factor. The expectation of the two-sub factor distinction of perceived value and relevance was not confirmed. However, a clear distinction was seen between personalised adverts on the four social media channels and online purchase intentions. This is further detailed below.

All the items were entered into a factor analysis. The KMO value was 0.959, which is well above the recommended value of 0.60 (Kaiser H. (1970) "A second generation little jiffy," (Psychometrika, Springer, vol. 35(4), pages 401-415, December). Five factors could be identified with Eigenvalues larger than one, explaining a total of 85.213% of variance in the data. The pattern of factor loadings showed that personalised adverts in the four social media channels, namely WhatsApp, Instagram, YouTube and Facebook were clearly separated, while online clothing purchase

intention formed the fifth factor. No evidence of a distinction between perceived value and relevance dimensions were found.

The exploratory factor analysis was followed up with a confirmatory factor analysis. The measurement model for personalised adverts on the social media platforms as well as online clothing purchase intention was tested. After some modifications, the model was found to have a good fit. Fit indices and guidelines are summarised below:

Model Fit Indices		Value	Reference Value	Fit
Chi-Square Test	X^2	969.38	-	-
Degrees of freedom	df	217	-	-
Relative Chi-Square Test	X^2/df	4.67	<3	Poor Fit
Tucker Lewis Index	TLI	0.966	>0.9	Good Fit
Comparative Fit Index	CFI	0.973	>0.9	Good Fit
Root Mean Square Error of Approximation	RMSEA	0.064	<0.08	Good Fit
Standardised Root Mean Square of residuals	SRMR	0.019	<0.08	Good Fit

Table 11. Fit indices: CFA Social media platforms.

As can be seen from the Table above, the model provided a good fit to the data, with the exception of the Chi sq/df which is somewhat above the references value. Adding further modifications, however, lowered other indices such as the RSMR to zero while not dramatically increasing Chi sq/df. The model was thus deemed acceptable based on the vast majority of fit indices being acceptable.

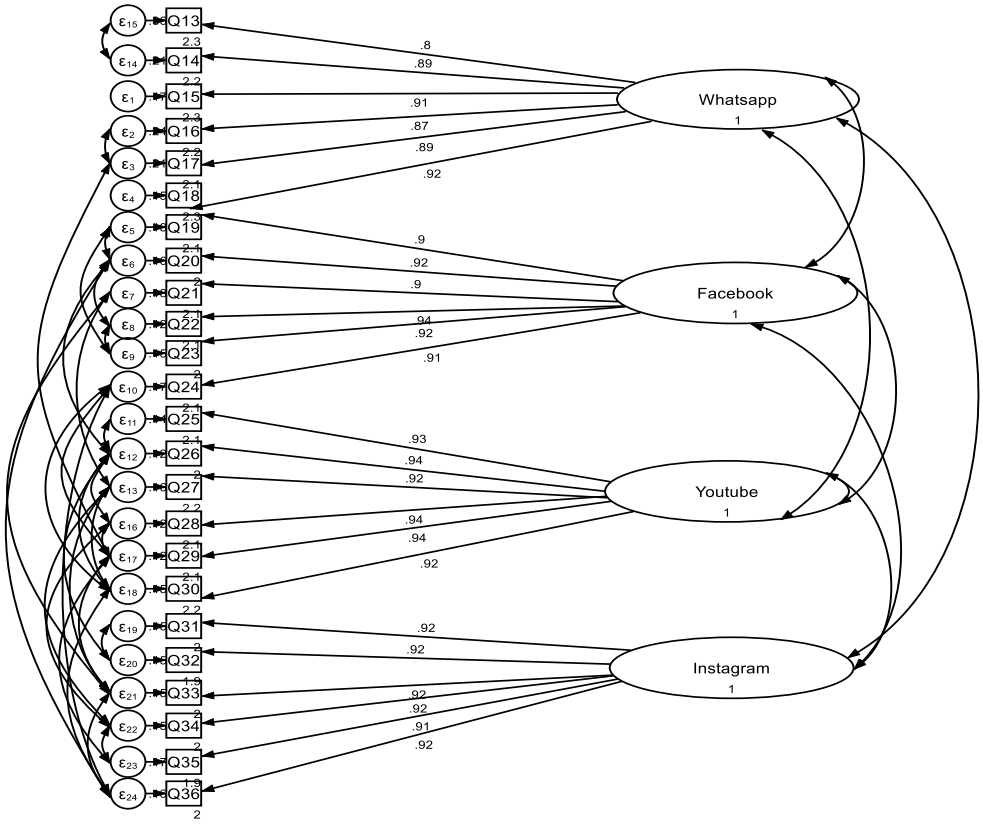


Figure 18. CFA social media model

Model Fit Indices		Value	Reference value	Fit
Chi-Square Test	X^2	24.309	-	-
Degrees of freedom	df	5	-	-
Relative Chi-Square Test	X^2/df	4.868	<3	Poor Fit
Tucker Lewis Index	TLI	0.989	>0.9	Good Fit
Comparative Fit Index	CFI	0.996	>0.9	Good Fit
Root Mean Square Error of Approximation	RMSEA	0.067	<0.08	Good Fit
Standardised Root Mean Square of residuals	SRMR	0.008	<0.08	Good Fit

Table 12. Fit indices: CFA Online purchase intent.

As can be seen from the Table above, the model provided a good fit to the data, with the exception of the Chi sq/df which is somewhat above the references value. Adding further modifications, however, lowered other indices such as the RSMR to zero while

not dramatically increasing Chi sq/df. The model was thus deemed acceptable based on the vast majority of fit indices being acceptable.

The instruments used were thus deemed to be valid based on the exploratory and confirmatory factor analyses above.

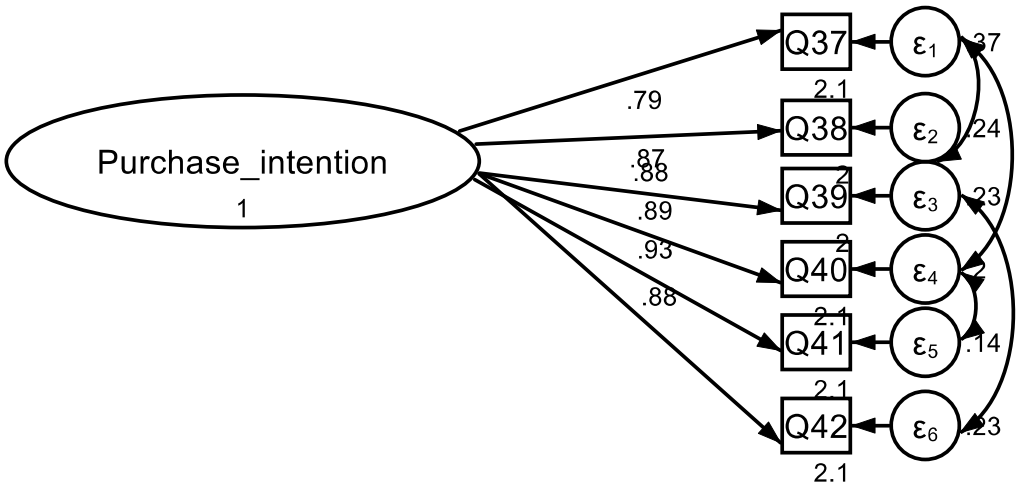


Figure 19. CFA Online clothing purchase intent model.

4.4.2 Reliability

Cronbach Alpha is the traditional method to establish reliability for Likert scales. In the case of CFA, the composite reliability of the scale can be determined. Both measures are reported below for the factors identified above. It is clear that the values are well above the recommended value of 0.70. In fact, it can be regarded as almost "too high" indicating possible item redundancy. The below results represent a good internal consistency. The instrument is therefore reliable.

Value	Cronbach Alpha	Composite reliability
WhatsApp	0.956	0.954
Facebook	0.969	0.969
YouTube	0.974	0.975
Instagram	0.971	0.970
Purchase intention	0.954	0.951

Table 13. Cronbach Alpha and composite reliability.

4.5 Hypothesis Testing And Results

As presented in Chapter 2 the below Figure 20 was the initial proposed conceptual framework.

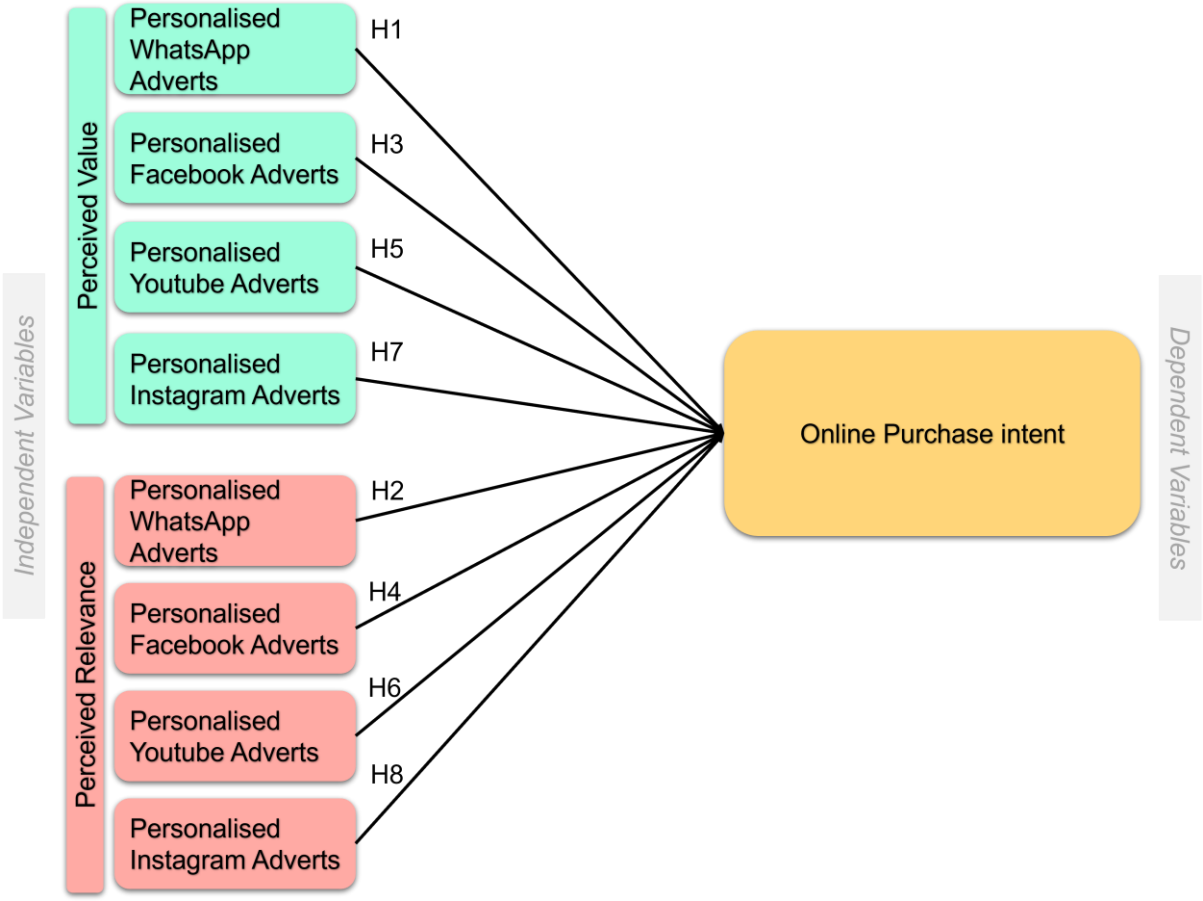


Figure 20. Initial proposed conceptual framework (Chapter 2).

However, through the exploratory and confirmatory factor analyses, it did not confirm the conceptual distinction between the perceived value and relevance subdimensions. Therefore, the model was simplified into Figure 21 below.

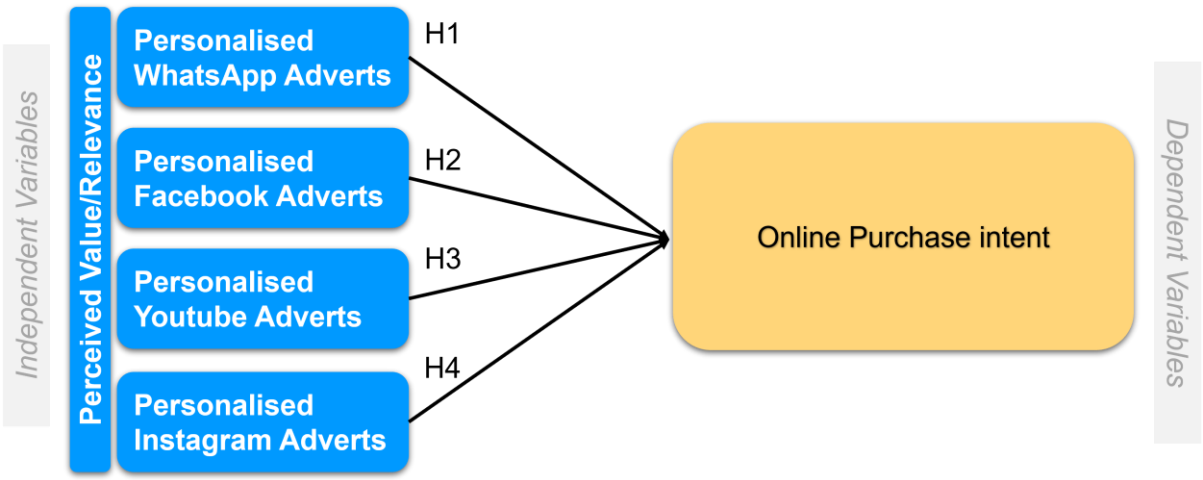


Figure 21. The revised conceptual framework for this study.

The revised relationships that were then tested by way of multiple regressions and structural equation modelling were according to the research hypotheses, questions and objectives below.

Hypotheses:

H1: Perceived value and relevance of personalised WhatsApp adverts have an influence on online clothing purchase intentions of South Africans.

H2: Perceived value and relevance of personalised Facebook adverts have an influence on online clothing purchase intentions of South Africans.

H3: Perceived value and relevance of personalised YouTube adverts have an influence on online clothing purchase intentions of South Africans.

H4: Perceived value and relevance of personalised Instagram adverts have an influence on online clothing purchase intentions of South Africans.

Research Questions:

1. Does perceived value and relevance of personalised WhatsApp adverts influence online clothing purchase intentions of South Africans?
2. Does perceived value and relevance of personalised Facebook adverts influence online clothing purchase intentions of South Africans?
3. Does perceived value and relevance of personalised YouTube adverts influence online clothing purchase intentions of South Africans?

4. Does perceived value and relevance of personalised Instagram adverts influence online clothing purchase intentions of South Africans?

Research Objective:

1. To Investigate if perceived value and relevance of personalised WhatsApp adverts has an influence on online clothing purchase intentions of South Africans.
2. To Investigate if perceived value and relevance of personalised Facebook adverts has an influence on online clothing purchase intentions of South Africans.
3. To Investigate if perceived value and relevance of personalised YouTube adverts has an influence on online clothing purchase intentions of South Africans.
4. To Investigate if perceived value and relevance of personalised Instagram adverts has an influence on online clothing purchase intentions of South Africans.

Perceptions of personalised advertising on the four most used South African social media platforms through the lens of value and relevance formed part of the independent variables of the analysis.
Responses on online clothing purchase intentions as a result of personalised advertising through the lens of value and relevance formed part of the dependent variable of the analysis.

4.5.1 Regressions:

The main research objective of this study was to determine if personalised social media advertising influences online clothing purchase intentions. The initial theoretical proposition indicated variables that would be individual distinctions derived from personalised adverting that would influence a purchase intention, namely perceived value, and relevance respectively. However, these distinctions were not confirmed. This indicates that participants did not see a distinction between value or relevance

when receiving a personalised advert but instead had an overall perception of the personalised advert.

Therefore, for the purposes of this study and the main research question, perceived value and relevance results were combined per personalised social media platform to analyse the relationship with online clothing purchase intentions. A regression analysis was subsequently performed to investigate to which extent personalised adverts on the various social media platforms influence online clothing purchase intention. Assumptions of multiple regression were tested. In terms of the normality of residuals, twelve outliers were removed after which the assumption was met. Homoscedasity was inspected using a residual plot. Results are reported below. Multicollinearity diagnostics were within limits.

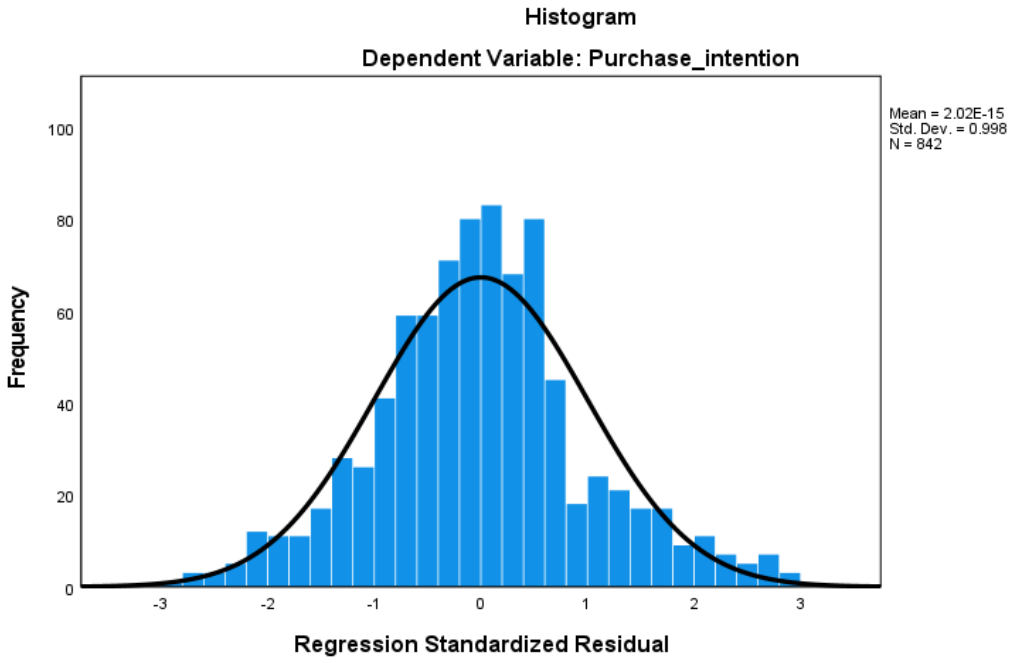


Figure 22. Histogram representing regression results of online purchase intentions.

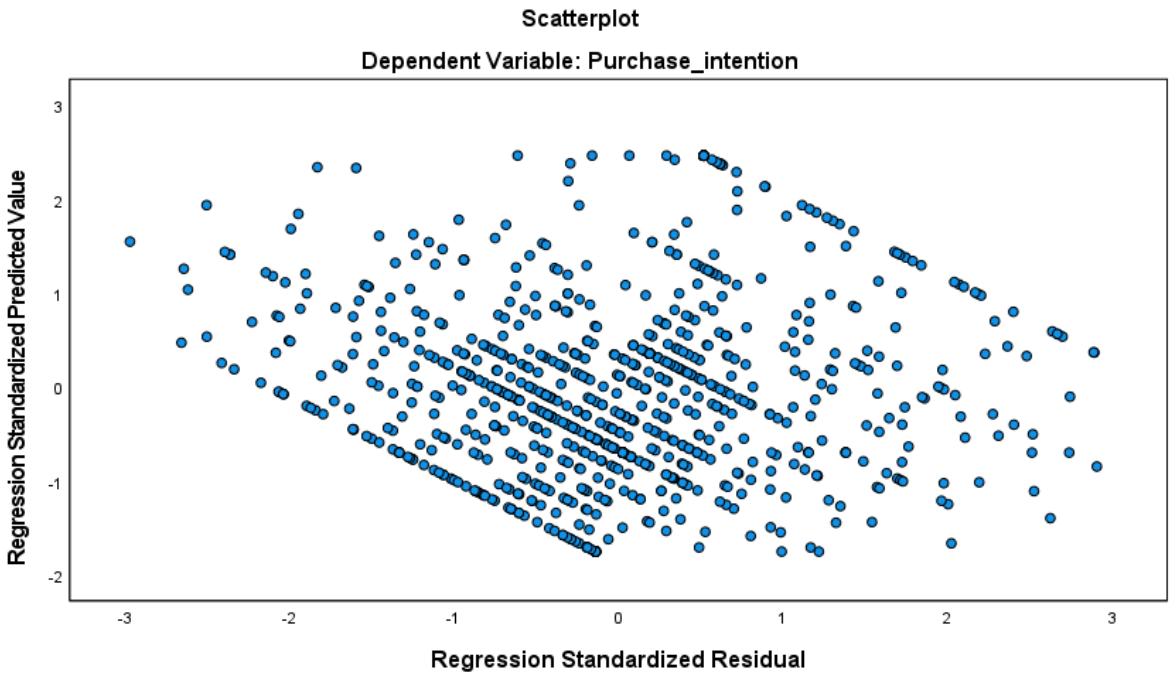


Figure 23. Scatterplot representing regression test results of online purchase intention.

	Unstandardised Coefficients		Standardised Coefficients	p	R sq	F	P
Variable	**B**	**SE (B)**	β				
Constant	0.223	0.078	0.000	0.004	0.562	268.789	<.001
WhatsApp	0.220	0.026	0.240	0.000			
Facebook	0.195	0.029	0.207	0.000			
YouTube	0.124	0.030	0.132	0.000			
Instagram	0.340	0.029	0.355	0.000			
Dependent Variable: Online clothing purchase intention							

Table 14. Regression results regression test results of online purchase intention.

The findings from Table 20 above proves and supports the research study objective that personalised adverts on all four social media platforms positively and significantly predicted online clothing purchase intention ($p<0.001$). From a standardised coefficients perspective, when comparing the various social media platforms, personalised advertisements on Instagram had the strongest influence ($\beta = 0.355$, $p<0.000$), followed by WhatsApp ($\beta = 0.240$, $p<0.000$) and Facebook ($\beta = 0.207$,

p<0.000). Adverts on YouTube (β = 0.132, p<0.000) had the least influence. These predictors explain a total of 56.2% of variance in the dependent variable. The model was significant F(4, 837) = 268.789, p<0.001.

4.5.2 Structural Equation Modelling

Lastly, the model was tested using structural equation modelling. All path coefficients were significant, and after a few rounds of modifications, an adequate fit was obtained. Fit indices as reported below.

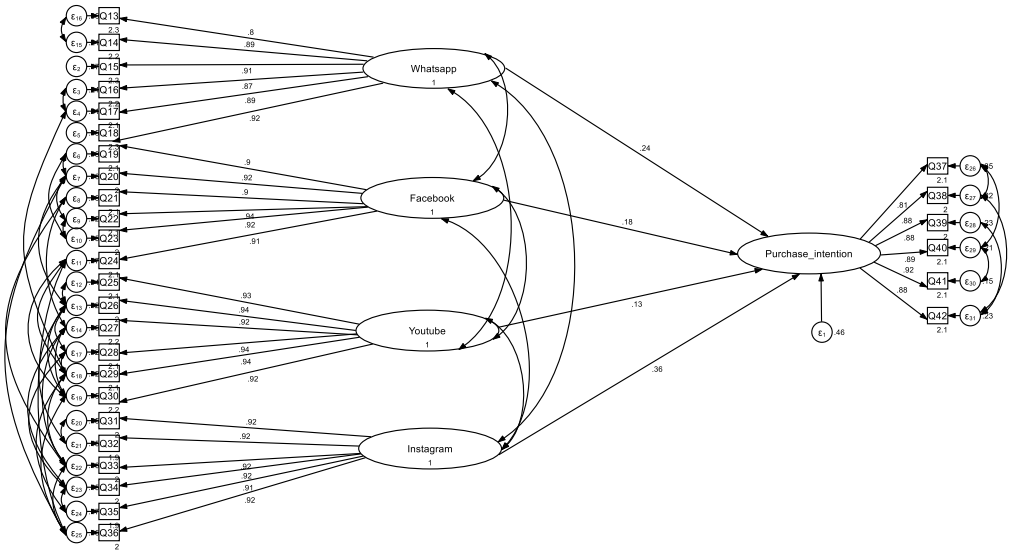


Figure 24. Structural equation model.

Model Fit Indices		Value	Reference Value	Fit
Chi-Square Test	X^2	1260.30	-	-
Degrees of freedom	df	361	-	-
Relative Chi-Square Test	X^2/df	3.49	<3	Good Fit
Tucker Lewis Index	TLI	0.968	>0.9	Good Fit
Comparative Fit Index	CFI	0.974	>0.9	Good Fit
Root Mean Square Error of Approximation	RMSEA	0.054	<0.08	Good Fit
Standardised Root Mean Square of residuals	SRMR	0.023	<0.08	Good Fit

Table 15. Results based on model testing

4.5.3 Hypothesis Result Summary

The below is a summary of the result findings based on the analyses conducted.

4.5.3.1 **H1: Perceived value and relevance of personalised WhatsApp adverts have an influence on online clothing purchase intentions of South Africans.**
The coefficient estimates of H1 had the second strongest influence on online clothing purchase intentions with the result of β = 0.240. The P-Value was p<0.000 which indicates a high level of significance. Both results support the hypothesis, answers the research questions, addresses the research objectives and proves its significance.

4.5.3.2 **H2: Perceived value and relevance of personalised Facebook adverts has an influence on online clothing purchase intentions of South Africans.**

The coefficient estimates of H2 had the third strongest influence on online clothing purchase intentions with the result of β = 0.207. The P-Value was p<0.000 which indicates a high level of significance. Both results support the hypothesis, answers the research questions, addresses the research objectives and proves its significance.

4.5.3.3 **H3: Perceived value and relevance of personalised YouTube adverts has an influence on online clothing purchase intentions of South Africans.**
The coefficient estimates of H3 had an influence on online clothing purchase intentions with the result of β = 0.132, this was the weakest result out of the four social media platforms. The P-Value was p<0.000 which indicates a high level of significance. Both results support the hypothesis, answers the research questions, addresses the research objectives and proves its significance.

4.5.3.4 **H4: Perceived value and relevance of personalised Instagram adverts has an influence on online clothing purchase intentions of South Africans.**
The coefficient estimates of H4 had the strongest influence on online clothing purchase intentions with the result of β = 0.355. The P-Value was p<0.000 which indicates a high level of significance. Both results support the hypothesis, answers the research questions, addresses the research objectives and proves its significance.

4.6 Conclusion Of Presented Results

In conclusion of this chapter, a comprehensive review has been presented of results obtained from the statistical analyses conducted on the data collected from the 933 respondents from the Qualtrics online questionnaire. The sample and descriptive profile of respondents have been presented. The validity and reliability measurements of this study have been verified through the utilisation of exploratory and confirmatory factor analyses and lastly the Cronbach Alpha test. Derived from several testing's the model for this study has been deemed a good fit.

The distinction between perceived value and relevance was not found, however, through the combination of the two a significant relationship between personalised social media adverts and online purchase intentions has been confirmed.

The revised hypotheses, to support the research problem at hand were all supported and proved significant. Hypothesis 4 (personalised adverts on Instagram) had the highest significance, whilst hypothesis 3 (personalised adverts on YouTube) had the weakest. The revised research questions were answered effectively and research objectives were met. The results and research findings will be further discussed in the next chapter in correlation to the literature review.

CHAPTER 5: DISCUSSION OF THE FINDINGS

5.1 Introduction

This chapter deep dives into discussions and interpretation of findings for the research study at hand. Firstly, this chapter will outline a summary of the research study itself. Secondly, discuss highlights and considerations from the demographic profile. Thirdly, and most importantly, interpret and discuss results obtained from the previous chapter in correlation to the literature review. Lastly, a summary will conclude this chapter.

5.2 Summary Of Research

The main purpose and intention of the research study were to determine if personalised social media advertising influences online purchase intentions of South Africans. This was specifically looked at for the clothing apparel category.

To determine the above, research was conducted only on the four most used social media platforms by South Africans, namely, WhatsApp, Facebook, YouTube and Instagram. Perceived value and relevance were part of the personalised social media advert construct.

Historic literature on social media, personalisation and online purchase respectively exists in abundance, however as a collective whereby a relationship exists with one another is very limited. Hence the deployment of this research study to bridge this gap. Quantitative was the methodology utilised to conduct this empirical research study.

Data collection of the 933 participants was done using a Qualtrics online questionnaire which was deployed to participants through a URL link through the utilisation of non-probability snowball sampling within the researcher's individual industry network and alumni groups which was shared via instant messaging, email and social media. SPSS 28 was the statistical tool utilised to perform the analyses and reporting of the data in the previous chapter.

5.3 Demographic Profile Discussion

The first finding that will be discussed in the demographic profile is gender.
The majority of the research respondents were female, with a high percentage split of 64.06% versus 35.94% of male participants. This is aligned to the overall South African population statistics, which states that out of the 59.67 million population females are the predominant majority who make up 50.7% of the population whilst males only 49.3% (Hootsuite, 2021).

When taking a look at the age of respondents, the majority were from the Gen Z and Millennial generation which aligns with South African social media usage statistics. According to Hootsuite (2021) out of the 42% of social media users within the South African population, 59% are Gen Z and Millennials. A total of 70.65% of respondents were Gen Z (18-24 age group) who accounted for the majority of the participants of this study and 16.52% were Millennials (25-40 age group). This indicates that the majority of respondents are frequent social media users. Based on the above Gen Z and Millennials are a prime target for personalised adverts as they are likely to make an online purchase.

A total of 87.69% of participants accessed the online questionnaire via their mobile device. Access from desktop and Tablet accounted for 10.44% and 1.868% respectively. This is in line with South Africa's share of web traffic by device statistics, mobile devices drive 79.4% of web traffic followed by laptops/desktops and then Tablets (Hootsuite, 2021). From an effectiveness perspective, this key insight points out that personalised social media adverts should be targeted through mobile.
A total of 91.42% of participants consider themselves to be digitally savvy, with the majority 75.6% rating themselves either between very good or good.

Research questionnaire participants indicated that they were most active on WhatsApp, followed by YouTube, Instagram, Facebook and then Tik Tok. This is closely aligned with South African statistics of the most used social platforms in South Africa, with WhatsApp being number one with 93.2% of the population being most active on this platform followed by YouTube at 92.4% (Hootsuite, 2021). However, the

exception lies with the third and fourth spot, the third most used social media platform by South Africans is Facebook with 86.7% of the population and Instagram with 70.2% (Hootsuite, 2021), although, within this study, Instagram ranked higher than Facebook. Even though participants are more active on other social mediums, they are more likely to perceive value and relevance from a personalised social media advert on Instagram and proceed to make an online clothing purchase.

The highest-ranked category of what participants have purchased from an online store is Fast foods (17.66%) closely followed by clothing (16.73%). A total of 1.85% of the sample expressed that have not yet made an online purchase but have the intention to do so in the future – this portion of the sample has been excluded from the study.

From a COVID-19 pandemic perspective, participants have indicated that they have been more active on social media (89.60%) as well as made online purchases (65.02%) during the COVID-19 pandemic. This aligns with the report by Ogilvy Social.Lab (2021) who have indicated that digital and eCommerce within South Africa have seen three years' worth of growth in one year due to the COVID-19 pandemic. This is due to there being more activity on digital from both a consumer and business point of view. It is now harder to reach audiences via social media due to all the clutter. Personalisation is a core clutter-cutting strategy to aid businesses to grow market share and gain a competitive advantage (Reena & Udita, 2020).

An extensive 84.98% of respondents have said that they have noticed social media adverts that seem personalised to them. This indicates that the majority of participants were able to distinguish whether or not personalised social media adverts would be of value and relevance and therefore if it would influence an online clothing purchase intention thereof. South Africans are digitally savvy, they understand what a personalised advert is, they can establish whether or not they derive a benefit from it or advise if they are likely to make a purchase or not.

To meet assumptions outlined in the research, the demographic section within the questionnaire had certain restrictions set in the form of validations, participants that were not eligible would not be able to proceed to complete the full questionnaire. Such

results have been excluded from the analysis. This includes participants who did not consent to take the questionnaire; were not over the age of 18; were not South African residents; were not users of social media; have never made an online purchase nor intended to do so in future.

The next section will be a discussion on the main research question at hand in relation to the literature review in support of the research findings.

5.4 Discussion And Interpretation Of Findings

The main research problem for this study was to investigate whether personalised social media adverts influence the online purchase intentions of South Africans. Through the research conducted for this study, the answer is yes, all hypotheses have been supported and proven significant as well as answered the research questions and addressed the research objectives.

Previous literature suggests personalisation is an essential tool for marketing on social media (ZAG Interactive, 2021) through providing a tailored online shopping experience that encourages a positive customer experience which translates into a purchase intent thereof (Anil et al., 2016).

For this study perceived value and relevance were seen as part of the personalised social media advertising construct. Literature by Reena & Udita (2020), Lina & Ahluwalia (2021) and Aslam et al. (2021) found that consumers find relevance and see value in personalised adverts as it is felt that the messaging is specific to them. However, one of the main gaps identified by the researchers above was that there were too many variables as part of their personalisation constructs and more focus should have been placed on perceived value and relevance in future research.

Therefore, this research study undertook to only utilise perceived value and relevance respectively as part of the personalised social media advertising construct.

Perceived value and perceived relevance were used as individual distinctions and not as a combination when the research was being conducted, these were part of the construct of personalised social media adverts in the four main social media platforms.

However, upon analysis through the statistical tool SPSS 28 through the utilisation of exploratory and confirmatory factor analyses, it was found that participants did not see a distinction between value and relevance when receiving a personalised advert. Perceived value and relevance of personalised social media adverts were seen as one construct.

Therefore, for the remainder of the analysis perceived value and relevance of personalised adverts were combined for each of the four social media platforms for the hypotheses, research questions and objectives.

Lina and Ahluwalia (2021) found that the more relevant and interesting a consumer feels an advert is, the more likely they are to see value in it to make a purchase, hence why it is likely from a respondent point of view this could be seen as interchangeable.

When looking at online purchase intentions, Lina and Ahluwalia (2021) highlights a key aspect, when a consumer sees interest or relevance from a personalised advert, they see value which motivates them to make a purchase decision. Aslam et al. (2021) supports this theory and found that there is a positive effect of personalised social media advertising on online purchase intent.

Therefore, the research study undertook to investigate if personalised social media adverts through the lens of perceived value and relevance had an influence on online clothing purchase intentions.

As part of the data analysis, variables were sub-divided into independent and dependent subsets. The independent variable was the construct of perceived value and relevance of personalised advertising with each of the respective four main social media platforms. The dependent variable was online purchase intent.

When reviewing all independent variable predictors (four main social media platforms; namely, WhatsApp, Facebook, YouTube and Instagram) they explain a total variance of 56.2% in the dependent variable (online clothing purchase intent). The model utilised for the research analysis was found to be significant $F(4, 837) = 268.789$,

p<0.001. Structural equation modelling was utilised to test the model. All path coefficients were proven significant and therefore a good fit.

All hypotheses, research questions and objectives were supported and proven significant. Through this research study, it has provided significant empirical evidence that personalised social media advertising does indeed influence online clothing purchase intentions of South Africans.

5.4.1 Personalised Social Media Adverts Influence On Online Purchase Intent

WhatsApp, YouTube, Facebook and Instagram are the four most used South African social media platforms, these platforms were used as an amalgamation to prove the main research question of does personalise social media adverts influence online purchase intent. These findings are an essential revelation as it aligns with key literature from various researchers. Anjum, Thomas, and Prakash (2020) emphasised personalisation as a crucial element of social media and was recommended to always be a core focus within digital marketing efforts. Research by Wirtz et al., (2017) found social media to affect online purchase intentions as social media acted as a form of influencer in the consumer world. Personalisation was discovered to be a pivotal instrument for marketing on social media (ZAG Interactive, 2021) and in providing a tailored online shopping experience that translates into an online purchase intent (Anil et al., 2016).

Previous findings by Reena and Udita (2020) are consistent with finding within this research study. Reena and Udita (2020) found that consumers are rapidly scrolling on social media and personalised advertising is the solution to grab a consumer's attention through the clutter. Reena and Udita (2020) indicated that through consumers seeing a personalised advert as relevant they see value and are likely to make a purchase decision. Although Reena and Udita (2020) research had a limitation of too many variables being utilised within the study, it did however find that personalisation does indeed positively encourage consumer purchase intentions by being relevant.

Research conducted by Lina and Ahluwalia (2021) is closely aligned with the findings of this research study. Lina and Ahluwalia (2021) research confirmed that personalised advertising results in an impulsive online purchase. In Lina and Ahluwalia (2021) research, findings indicate that personalised advertising is found to make consumers feel valued due to the relevance of the advert content. Due to the consumer considering what they are seeing of value or of relevance they are motivated to make an online purchase decision (Lina & Ahluwalia, 2021). Even though Lina and Ahluwalia (2021) research only looked at one social media channel, the findings are very closely aligned to that of this research study.

Aslam et al. (2021) recognises personalisation as a critical strategy to cut through the clutter on social media when communicating with the consumer. Within the research of Aslam et al. (2021) reports that consumers take interest in a personalised advert and responds positively to it even if they are familiar with it, this is due to it being relevant or value-adding as they feel it is especially for them, this then results in an online impulse buy. Even though Aslam et al. (2021) did not have social media channels as part of the research constructs, the findings from the research were broadly in harmony with those of this research study at hand. Aslam et al. (2021) research found that there is a positive effect of personalisation on online purchase.

Below is a summary of each hypothesis tested per social media platform together with a discussion on the empirical findings from Chapter 4.

5.4.1.1 Personalised WhatsApp Adverts and Online Purchase

H1: Perceived value and relevance of personalised WhatsApp adverts have an influence on online clothing purchase intentions of South Africans

There is a positive and significant relationship between perceived value and relevance of personalised WhatsApp adverts and its influence on online clothing purchase intentions. The coefficient estimates of H1 had the second strongest influence on online clothing purchase intentions with the result of β=0,240. The P-Value was p<0,000 which indicates a high level of significance. Both findings support the hypothesis and proves its significance. WhatsApp is both the number one most used

social platform in South Africa as well as by participants of this study. This finding indicates that consumers are very likely to make an online clothing purchase as a result of receiving a personalised advert on WhatsApp due to them perceiving the advert as of value and relevance.

5.4.1.2 Personalised Facebook Adverts and Online Purchase

H2: Perceived value and relevance of personalised Facebook adverts have an influence on online clothing purchase intentions of South Africans.

The below findings support the hypothesis and proves its significance, indicating that a consumer is likely to make an online clothing purchase upon receiving a personalised advert through Facebook due to them perceiving the advert as of value and relevance. The coefficient estimates of H2 had the third strongest influence on online clothing purchase intentions with the result of β = 0,207. The P-Value was p<0,000 which indicates a high level of significance.

Facebook is known for being a reach medium due to its large audience sizes (Anjum et al., 2020). Facebook is the third most-used social platform in South Africa (Hootsuite, 2021), however the fourth most used platform with participants from this research study. Based on research findings from this study, this is likely due to the fact that the majority of participants are Gen Z and prefer the platform Instagram over Facebook.

5.4.1.3 Personalised YouTube Adverts and Online Purchase

H3: Perceived value and relevance of personalised YouTube adverts have an influence on online clothing purchase intentions of South Africans.

The P-Value for YouTube was p<0,000 which indicates a high level of significance. The coefficient estimates of H3 had an influence on online clothing purchase intentions with the result of β=0,132, which was the weakest result out of the four social media platforms. Both findings support the hypothesis and proves its significance. Therefore, even though YouTube had the lowest result, the findings still prove that a consumer is still likely to make an online clothing purchase when served a personalised advert on the platform due to them perceiving the advert as of value and relevance. At this point

in time, the platform is known to drive more user-generated content rather than to be a shoppable/social commerce platform, however, this is changing. YouTube is both the second most-used social platform in South Africa (Hootsuite, 2021) as well as from participants of this study.

5.4.1.4 Personalised Instagram Adverts and Online Purchase

H4: Perceived value and relevance of personalised Instagram adverts have an influence on online clothing purchase intentions of South Africans.

Personalised adverts on Instagram had the strongest influence on online purchase intentions, the coefficient estimates of H4 had the result of β=0,355. The P-Value was p<0,000 which indicates a high level of significance. Both findings support the hypothesis and proves its significance. Findings suggest, if a consumer had to make an online purchase from a personalised social media advert due to them perceiving the advert as of value and relevance, it most likely would occur on Instagram. This could be due to the fact that Instagram is known for being a successful advertising medium for products and services as previously outlined by Anjum et al. (2020). Anjum et al. (2020) further suggests that Instagram stories are an essential part of any social media strategy as it serves as an engagement mechanism for businesses to promote products and services. The harmony from Lina and Ahluwalia (2021) research emerges and affirms research findings from this study as Lina and Ahluwalia (2021) reported that Instagram is a prime platform for businesses to serve personalised advertising which intern directs consumers to the website to drive an online purchase.

In summary, all social media platforms (WhatsApp, Facebook, YouTube and Instagram) proved to have a positive and significant relationship with online clothing purchase intent due to the perception of relevance and value of a personalised advert.

5.5 Summary

Beyond the start of web 2.0 in the beginning of the 21st century, COVID-19 has influenced a digital boom of sorts within the South African market that has accelerated change in many areas such as consumer behaviour, social media and eCommerce.

Wang, Cho, and Denton (2017) recognises personalisation strategies as the best method to effectively engage with the dynamic evolve of consumers.

There is now more activity and clutter on social media platforms from both consumers and businesses making it difficult for marketers to target and reach audiences through all the clutter. Personalisation is a key strategy to aid businesses to cut through the clutter (Reena & Udita, 2020).

It was for this reason that this research was undertaken to spotlight the importance and findings regarding personalised social media advertising and the influence it has on online purchase intentions. Through this study majority of participants have indicated that they have been more active on social media during the COVID-19 pandemic and have made online purchases.

Within Chapter 5, findings from the demographic profile were discussed and reviewed. This was followed by a deep dive of discussions and interpretations of findings in correlation to the literature review.
Discussion from the demographic profile outlined that the majority of online questionnaire participants were female Gen Z respondents who accessed the questionnaire via mobile who have previously noticed social media adverts that seemed personalised to them and consider themselves to be digitally savvy. Participants indicated that they are most active on WhatsApp and YouTube and have mostly made online purchases for fast food and clothing.

Within the deep dive discussion on interpretations of results in correlation to the literature review the first and main finding was that all hypotheses were supported with a significant P value of $p<0.000$. The findings showcased that perceived value and relevance of personalised adverts in all four social media platforms had a significant relationship to online purchase intent. The second key finding was that perceived value and relevance of personalised adverts on Instagram had the strongest influence on online purchase intentions out of the four social media platforms. The independent variable of the four social media platforms (predictors) explains a total 56.2% variance in the dependent variable online purchase intent.

The main finding of this study, which is, that personalised social media advertising does influences online purchase intentions, were consistent with similar research studies and findings conducted by Reena and Udita (2020), Lina and Ahluwalia (2021) and Aslam et al. (2021). The second key finding of Instagram having the strongest influence on purchase intentions was strongly aligned with research studies from Lina and Ahluwalia (2021).

This chapter concludes the discussions on the interpretation of findings relating to the research study. The next chapter concludes the complete research study at hand by discussing limitations, recommendations, implications, and future suggestions for research.

CHAPTER 6: CONCLUSION AND RECOMMENDATIONS

6.1 Introduction

This chapter is an overview that concludes the research study at hand. As part of this chapter, recommendations will be made based on findings and discussions from chapters 4 and 5. Implications, recommendations, limitations and future research suggestions for further research related to the research study will be discussed.

6.2 Conclusion Of The Study

The digital era has driven accelerated evolution and even more so with the impact of COVID-19, especially within the eCommerce, social media and the consumer behaviour landscape, which calls for the rapid need for agility to adapt and transform.

The new aged digital consumer communicates differently and has changed their buying behaviour (Kaulina & Kaulins, 2018), they are digitally savvy and informed seeking personalised and engaging experiences from businesses. Businesses need to provide unique personalised customer experiences to remain competitive in the agile market (Anil et al., 2016).

Not all businesses are equipped or agile enough to adapt to understand the importance that personalisation has on firstly, addressing the consumer need and secondly, growing market share whilst maintaining a competitive edge. Respondents from the research study were much more active on social media due to the COVID-19 pandemic, therefore making it extremely difficult for marketers to reach the intended audience due to all the clutter from both consumers and businesses (Reena & Udita, 2020).

Personalised social media is an essential business model opportunity (Lina & Ahluwalia, 2021; ZAG Interactive, 2021) to aid businesses to effectively engage with the new aged digital consumer as it creates a sustainable positive experience (Anil et al., 2016) through showcasing value and relevance to the consumer which translates

into an online purchase (Lina & Ahluwalia, 2021). Wang et al., (2017) affirms this by stating that consumer behaviour is on the constant change and the best manner to effectively engage with them is through personalisation strategies.

Within this field of research previous studies have explored and emphasised on the themes of online purchase, social media and personalisation respectively. However, literature and research on the relationships between these themes are limited or less consistent, especially in the South African context. Dissimilar to developed markets, South Africa has a diverse market due to its emerging nature which makes it crucial to have market-specific research and findings (Africa, 2017).

The rationale for embarking on this research study stemmed from the illuminated limitations mentioned from both a practical business context and theoretical literature standpoint. As a result, this study provides significant empirical evidence and contributions to literature and business practice around the substantial significance of personalised social media adverts as a driver of online purchase intent.

The main purpose of the research was to determine personalised social media advertising's influence on online purchase intentions of South Africans. The research study focused specifically on the clothing apparel category to drive a definitive result as a part of the sub-problems.

The research construct consisted of an independent and dependent variable. The independent variables of the study were perceived value and relevance of personalised social media advert in the four most used social media platforms of South Africa; namely, WhatsApp, Facebook, YouTube and Instagram. The sub-problems by way of the independent variables sought to determine its influence on the dependent variable online clothing purchase intentions.

The research analysis from a validity perspective was evident in highlighting the indistinction between the two sub-factors of perceived value and relevance. As a result, unearthed the sequence of analyses that followed for the remainder of the research study as one construct.

The research proved effective in firstly, answering the main problem and secondly, consequential to the sub-problems determining which or if all social media platforms had an influence on online clothing purchase intentions when serving a personalised advert due to it being perceived as of value and relevance.

As a conclusive finding, all hypotheses of the study were tested and proven significant and therefore supported. The first major finding reported personalised adverts in all the social media platforms (WhatsApp, Facebook, YouTube and Instagram) as a collective as well as individual have a positive influence on online purchase intentions. As such, the main research question was proved. The second major finding reported Instagram to have the strongest influence on an online purchase intention driven through a personalised advert.

Therefore, businesses and marketers should look to personalised social media strategies to drive online purchase intention to positively impact business objectives to drive a competitive edge and increase market share, especially through the social media platform Instagram.

6.3 Implications

6.3.1 Theoretical

The findings within this research study contributes significantly to academia from a literature and research standpoint. This is by way of expanding on the knowledge of the relationship between the themes of personalisation, social media and online purchase intent.

The study not only contributes to the importance of personalisation as an influencer of online purchase intentions, but it is also impactful to South African literature due to knowledge gained from in-market specific research for the topic and themes at hand, which are rarely available.

Within the theme of online purchase, numerous studies have a narrow focus on online impulse buying behaviour, implications of this study opens up a broader outlook for future researchers to look further than just this topic.

Through empirical findings of this research, not only expands on theory within the themes of personalised social media but encourages more than one social media platform to be utilised as a part of a research construct which is often a limitation found in the existing literature.

Overall, through confirmed empirical findings of this research study, it broadens literature substantiation for future academics and scholars on the topic of personalised social media advertising and its positive influence on online purchase intentions.

6.3.2 Practical

The findings of this study yields implications for businesses and marketers that directly or indirectly communicate with its consumer via social media and or sell their offering online.

The market and consumer landscape within South Africa has drastically evolved. Consumers are digitally savvy, informed, seeking value from engaging interactions with businesses. Extreme clutter exists on social platforms and competition is rife due to many fighting for the consumer's attention. Many businesses make the mistake of not addressing consumers with relevant specific communications hence proving efforts ineffective.

Findings from this study firstly indicated that participants considered themselves to be digitally savvy, have made an online purchase and have previously received a personalised advert.

The implication here for businesses is to highlight that consumers are already fluidly navigating the digital and eCommerce space, they are informed, and they know what

they want. Businesses need to be as agile in meeting the consumer's specific need or want through personalised engagements to create a positive experience.

Many South African businesses were on the back foot of digital adoption, especially when COVID-19 occurred. This resulted in many businesses rapidly seeking to implement digital and eCommerce as part of their business model. Furthermore, another mistake most businesses make is to focus their core efforts on the end consumer journey which is online purchase itself.

Findings from this study indicated that personalised social media adverts are drivers of online purchase intentions. It was found that personalised social media adverts on the platform Instagram had the strongest influence on online purchase intent. Hence, the implication is for efforts to be focused on personalised strategies higher up in the consumer journey as this is what drives the intent of an online purchase.

This study specifically focused on the online purchase intent in the clothing apparel category, however, learnings and findings from this study are universal and can be applied across categories.

The implication to marketers and businesses is to highlight the vital need for the adoption of personalised social media marketing strategies as an essential business opportunity, especially through Instagram, as opposed to only focusing on the online purchase itself. This firstly is an effective proven method to engage with consumers; secondly, it grabs the attention of consumers through the clutter as it enables businesses to drive relevant communications that are seen of value; lastly, this then creates a positive customer experience that results in an online purchase intention. The implication of the above is what gives a business a competitive edge, especially in today's rapidly changing landscape.

This research study aims to spotlight the importance of findings and implications thereof. This is done with the intention to add value to practitioners, businesses, and marketers alike, that are having to navigate within this ever-evolving digital space.

6.4 Recommendations

This study and its findings provide both practical and theoretical implications, for literature and businesses respectively.
Recommendations will be discussed based on findings attained within this study through the lens of a practical application point of view specifically for businesses.

The first recommendation from a practical standpoint would be for businesses to understand who their consumers are, what are their needs and wants, to be able to effectively engage with them through relevant personalised advertising that would grab their attention. Research by Mitreanu (2005) indicates by understanding who the consumer is, is an important aspect of being competitive. Anjum et al. (2020) specifies the crucialness of knowing who your target audience is before serving a personalised advert, this is to ensure that the right message is delivered to the right consumer so that it can be of relevance.

Based on the findings from the research study we already know that the sample has been much more active on social media during the COVID-19 pandemic. More activity is an indicator of more clutter, making it more difficult to reach the intended audience. Reena and Udita (2020) specify that consumers are rapidly scrolling on social media and personalised advertising is the solution to grab a consumer's attention through the clutter.

The majority of participants of this study were females which are aligned to the predominance of population statistics of South Africa. South Africa is a young population, this aligns with the majority age grouping of participants within this study who were Gen Z and millennials. The share of web traffic for South Africa is predominantly mobile which aligns with how the majority of participants accessed the online questionnaire for this study.

Therefore, the second recommendation to businesses would be to (with the dependence on what the offering is) target personalised social media adverts to female Gen Z and millennials through mobile-only as a test versus with a larger

target affinity grouping to determine if it would be more effective in generating higher online purchases. The recommendation is based off the bat of findings derived from this research study combined with South African statistics as a whole.

Research empirical findings from this study as well as from Lina and Ahluwalia (2021) indicate that personalised Instagram adverts have the strongest influence on online purchase intentions. Based on the above, the third recommendation is for businesses to run personalised Instagram advert strategies to drive online purchase intentions.

The fourth recommendation is to test different personalised Instagram ad formats, especially stories, to determine which would be more successful in generating online purchases. This recommendation is based on the literature from Anjum et al. (2020) who suggests that Instagram stories are an essential part of any social media strategy to promote products and services.

The fifth recommendation is to do a test by targeting a group of consumers in all four social media platforms with a personalised advert. Some platforms may create the familiarity and positive experience which will encourage the consumer to ultimately make the online purchase when they are served the personalised advert on another platform. This recommendation is based on Aslam et al. (2021) research, which reported that consumers respond positively to a personalised advert even though they are already familiar with it, this is because the consumer takes an interest as they feel the advert is specifically for them due to perceived value or relevance, this which then results in an online impulse buy.

Although this study specifically focused on the online purchase intent of the clothing apparel category learnings, findings and recommendations from this study are universal and can be applied across categories.

6.5 Limitations And Suggestions For Future Research

6.5.1 Limitations Of The Study

Through this empirical research study, significant findings have been found. However, with all empirical contributions, there is a component of limitations, these are identified below.

The main limitation of the current study is that it was only conducted with participants living in South Africa. Therefore, findings may not be applicable to other countries.

Another limitation to be noted, is within the research construct only the top four main social media platforms within South Africa were utilised as they had the highest user penetration. However, learnings from this study may not be as relevant in the future due to the prospect of fluctuation with user penetration changing/increasing in nonparticipant social media platforms.

Additionally, to drive definitive results, the study focused on the category of online clothing apparel. This could potentially be perceived as a limitation by other researchers.

Lastly, the final limitation of this research is that there are limited theoretical foundations within the literature that reports on the relationship between social media, personalisation and online purchase intention, therefore making theoretical assumptions difficult.

6.5.2 Suggestions For Future Research

As a result of empirical findings from this research study coupled with the limitations identified, the below are the suggestions for further research.

Firstly, future studies could fruitfully explore this empirical research within other countries, to derive market-specific findings.

Secondly, as penetration rates of nonparticipant social media platforms (based on the original study) increase, future research should look at investigating the influence that these platforms have on online purchase intentions.

Thirdly, as a contribution to literature, future research should certainly further test online purchase intentions for other online shopping categories.

In addition, conducting studies to understand the impact that COVID-19 has had on social media and online buying behaviours might prove an important area for future research.

Lastly, literature in the theme areas of social media, personalisation, and online purchase intention is limited overall, especially in the South African context. Therefore, the main recommendation is that further research is warranted on the study of the relationship between social media, personalisation and online purchase intentions.

6.6 Summary

Chapter 6 summarised findings and conclusions from the research study at hand, by firstly confirming that all hypotheses were proved significant and supported.

Therefore, answering the main research question that personalised social media does indeed influence online purchase intention of South Africans. The first key finding was that all four social media platforms proved to have an influence on online clothing purchase intention through a personalised advert as it was perceived as of value and relevance. The second key finding was that personalised Instagram adverts had the strongest influence out of the four social media channels on online purchase intentions.

This chapter highlighted significant key implications that this study has contributed to both theoretical from a literature standpoint and practical from a business perspective. To conclude this chapter, limitations were identified and recommendations for future research have been highlighted based on empirical findings of this research study.

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APPENDIX A: ONLINE QUESTIONNAIRE

This questionnaire will be distributed through the tool Qualtrics.

Below is the live URL for the Questionnaire where data will be gathered:

https://wits.eu.qualtrics.com/jfe/form/SV_8BXDsjgfSJymx38

SECTION 1: Consent

Hi there, :).

I am Shanice.

- I am a Wits Business School Student that is completing a master's in management of Strategic Marketing.
- This questionnaire is broken up into 8 parts.
- The duration of completing the questionnaire is +/-7 Mins.
- All information gathered in this questionnaire is confidential and strictly used for research purposes only.

Thank you so much for your help! Your participation is greatly appreciated.

Q1. **Do you consent to participate in this questionnaire?**

- ◯ Yes
- ◯ No

SECTION 2: Demographic Information

Q2. **Please indicate your age group.**

- ◯ 18 -24 Years old
- ◯ 25 - 40 Years old
- ◯ 41 - 56 Years old
- ◯ 56 years and older

Q3. **Please indicate your Gender.**

- ◯ Male
- ◯ Female
- ◯ Gender Neutral
- ◯ Prefer not to say

Q4. **Which South African Province do you currently live in?**

- ◯ Gauteng
- ◯ Kwa-Zulu-Natal
- ◯ Limpopo
- ◯ Northern Cape
- ◯ Mpumalanga
- ◯ Free State
- ◯ North-West
- ◯ Eastern Cape
- ◯ Western Cape
- ◯ I do not live in South Africa

Q5. **Through which type of device are you accessing this questionnaire?**

SECTION 3: Social Platforms & Savviness

Digitally Savvy.

Definition:

Being Digitally Savvy is being able to make use of any of the below platforms on your own:

- *On social media (Facebook, YouTube, Instagram, Tik Tok, Snapchat etc.)*
- Email, SMS, Pop-up notification on Phone
- *Websites*
- *Articles and blogs*
- *Search (Google, Bing Etc.)*
- *In App advertising or in-Gaming*

Q6. **Do you consider yourself to be digitally savvy?**

◯ Yes

◯ No

Q7. **Rate your Digital Savviness ...**

◯ Very Good

◯ Good

◯ Moderate

◯ Poor

◯ Very Poor

Q8. **Which Social Media Platform are you most active on?**
**Multiple selections are allowed*

☐ WhatsApp

☐ Facebook

☐ YouTube

☐ Instagram

☐ Tik Tok

☐ None

Q9. **Have you been more active on social media during the COVID-19 pandemic?**

◯ Yes

◯ No

Q10. What have you purchased from an Online store?
*Multiple selections are allowed

- ☐ Clothing
- ☐ Shoes
- ☐ Consumer Electronics
- ☐ Fast Food
- ☐ Groceries
- ☐ Cosmetics & Beauty Products
- ☐ Toiletries
- ☐ Flowers
- ☐ Furniture
- ☐ Other
- ☐ Have not made and online purchase but intend to do so in future
- ☐ I do not shop online and will not do so in future

Q11. **Have you made a purchase from an online store during the COVID-19 pandemic?**

- ◯ Yes
- ◯ No

SECTION 4: Personalized WhatsApp Advertising Relationship with Value & Relevance

Personalization.

Personalization is tailored communications/advertising on any digital platform.
Examples:

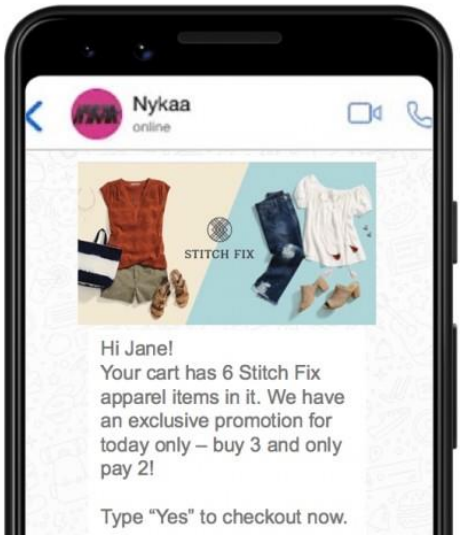
- *Ads that have used your name or any other personalized details*
- *Ads that tells you not to forget what's in your shopping basket*
- *Ads that say, "You may also like" or "Recommended for you"*
- *Ads that seem unique to something you recently*

Q12. **Have you ever noticed Social Media Adverts that seemed personalized (tailored) to you?**

- ◯ Yes
- ◯ No

WHATSAPP.

Scenario for example purposes:
You have forgotten to checkout your basket at an Online shop – you get a reminder along with a promotional offer on WhatsApp to check-out



Please state how you feel about the questions below:

Definition.

Value: *Usefulness as it is beneficial to you*

Q13. **I perceive a personalized advert for clothing on WhatsApp as VALUABLE as it addresses my specific NEED OR WANT.**

- ◯ Strongly agree
- ◯ Somewhat agree
- ◯ Neither agree nor disagree
- ◯ Somewhat disagree
- ◯ Strongly disagree

Q14. **A personalized clothing advert on WhatsApp GRABS MY ATTENTION/INTEREST as I see VALUE in it.**

- ◯ Strongly agree
- ◯ Somewhat agree
- ◯ Neither agree nor disagree
- ◯ Somewhat disagree
- ◯ Strongly disagree

Q15. **I have POSITIVE FEELINGS towards a personalized clothing advert on WhatsApp as I see VALUE in it.**

- ◯ Strongly agree
- ◯ Somewhat agree
- ◯ Neither agree nor disagree
- ◯ Somewhat disagree
- ◯ Strongly disagree

Definition.

Relevance: *Connection to a specific topic/subject of interest*

Q16. **I perceive a personalized advert for clothing on WhatsApp as RELEVANT as it addresses my specific NEED OR WANT.**

- ◯ Strongly agree
- ◯ Somewhat agree
- ◯ Neither agree nor disagree
- ◯ Somewhat disagree
- ◯ Strongly disagree

Q17. **A personalized clothing advert on WhatsApp GRABS MY ATTENTION/INTEREST as it is RELEVANT to me.**

- ◯ Strongly agree
- ◯ Somewhat agree
- ◯ Neither agree nor disagree
- ◯ Somewhat disagree
- ◯ Strongly disagree

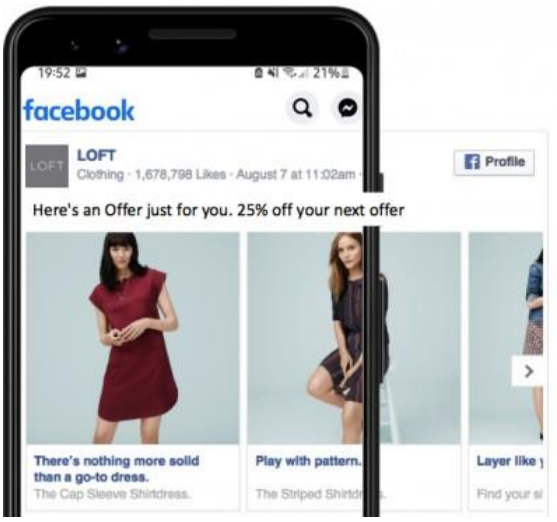
Q18. **I have POSITIVE FEELINGS towards a personalized clothing advert on WhatsApp as it is RELEVANT to me.**

- ◯ Strongly agree
- ◯ Somewhat agree
- ◯ Neither agree nor disagree
- ◯ Somewhat disagree
- ◯ Strongly disagree

SECTION 5: Personalized Facebook Advertising Relationship with Value & Relevance

FACEBOOK.

Scenario for example purposes:
You have been researching for discounted deals for clothing, later the advert below appears whilst on Facebook.



Please state how you feel about the questions below:

Definition.

Value: *Usefulness as it is beneficial to you*

Q19. **I perceive a personalized advert for clothing on Facebook as VALUABLE as it addresses my specific NEED OR WANT.**

- ◯ Strongly agree
- ◯ Somewhat agree
- ◯ Neither agree nor disagree
- ◯ Somewhat disagree
- ◯ Strongly disagree

Q20. **A personalized clothing advert on Facebook GRABS MY ATTENTION/INTEREST as I see VALUE in it.**

- ◯ Strongly agree
- ◯ Somewhat agree
- ◯ Neither agree nor disagree
- ◯ Somewhat disagree
- ◯ Strongly disagree

Q21. **I have POSITIVE FEELINGS towards a personalized clothing advert on Facebook as I see VALUE in it.**

- ◯ Strongly agree
- ◯ Somewhat agree
- ◯ Neither agree nor disagree
- ◯ Somewhat disagree
- ◯ Strongly disagree

Definition.

Relevance: *Connection to a specific topic/subject of interest*

Q22. **I perceive a personalized advert for clothing on Facebook as RELEVANT as it addresses my specific NEED OR WANT.**

- ◯ Strongly agree
- ◯ Somewhat agree
- ◯ Neither agree nor disagree
- ◯ Somewhat disagree
- ◯ Strongly disagree

Q23. **A personalized clothing advert on Facebook GRABS MY ATTENTION/INTEREST as it is RELEVANT to me.**

- ◯ Strongly agree
- ◯ Somewhat agree
- ◯ Neither agree nor disagree
- ◯ Somewhat disagree
- ◯ Strongly disagree

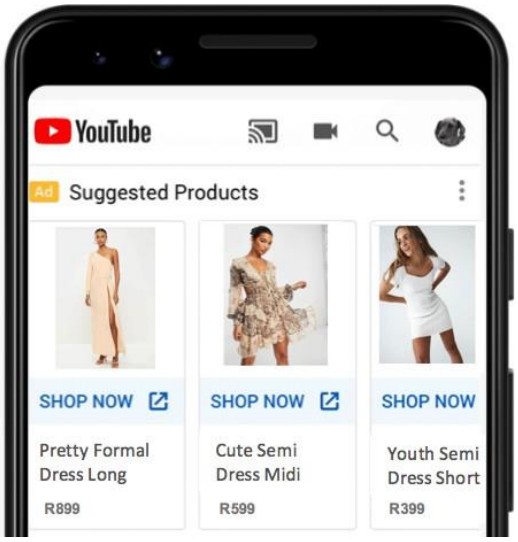
Q24. **I have POSITIVE FEELINGS towards a personalized clothing advert on Facebook as it is RELEVANT to me.**

- ◯ Strongly agree
- ◯ Somewhat agree
- ◯ Neither agree nor disagree
- ◯ Somewhat disagree
- ◯ Strongly disagree

SECTION 6: Personalized YouTube Advertising Relationship with Value & Relevance

YOUTUBE.

Scenario for example purposes:
You have been searching for the latest fashion available, later the below is served to you on YouTube.



Please state how you feel about the questions below:

Definition.

Value: Usefulness as it is beneficial to you

Q25. **I perceive a personalized advert for clothing on YouTube as of VALUE as it addresses my specific NEED OR WANT.**

- ◯ Strongly agree
- ◯ Somewhat agree
- ◯ Neither agree nor disagree
- ◯ Somewhat disagree
- ◯ Strongly disagree

Q26. **A personalized clothing advert on YouTube GRABS MY ATTENTION/INTEREST as I see VALUE in it.**

- ◯ Strongly agree
- ◯ Somewhat agree
- ◯ Neither agree nor disagree
- ◯ Somewhat disagree
- ◯ Strongly disagree

Q27. **I have POSITIVE FEELINGS towards a personalized clothing advert on YouTube as I see VALUE in it.**

- ◯ Strongly agree
- ◯ Somewhat agree
- ◯ Neither agree nor disagree
- ◯ Somewhat disagree
- ◯ Strongly disagree

Definition.

Relevance: *Connection to a specific topic/subject of interest*

Q28. **I perceive a personalized advert for clothing on YouTube as RELEVANT as it addresses my specific NEED OR WANT.**

- ◯ Strongly agree
- ◯ Somewhat agree
- ◯ Neither agree nor disagree
- ◯ Somewhat disagree
- ◯ Strongly disagree

Q29. **A personalized clothing advert on YouTube GRABS MY ATTENTION/INTEREST as it is RELEVANT to me.**

- ◯ Strongly agree
- ◯ Somewhat agree
- ◯ Neither agree nor disagree
- ◯ Somewhat disagree
- ◯ Strongly disagree

Q30. **I have POSITIVE FEELINGS towards a personalized clothing advert on YouTube as it is RELEVANT to me.**

- ◯ Strongly agree
- ◯ Somewhat agree
- ◯ Neither agree nor disagree
- ◯ Somewhat disagree
- ◯ Strongly disagree

SECTION 7: Personalized Instagram Advertising Relationship with Value & Relevance

INSTAGRAM.

Scenario for example purposes:
You have been searching for clothing sales, later the advert below appears on your Instagram stories.



Please state how you feel about the questions below:

Definition.

Value: *Usefulness as it is beneficial to you*

Q31. **I perceive a personalized advert for clothing on Instagram as of VALUE as it addresses my specific NEED OR WANT.**

- ◯ Strongly agree
- ◯ Somewhat agree
- ◯ Neither agree nor disagree
- ◯ Somewhat disagree
- ◯ Strongly disagree

Q32. **A personalized clothing advert on Instagram GRABS MY ATTENTION/INTEREST as I see VALUE in it.**

- ◯ Strongly agree
- ◯ Somewhat agree
- ◯ Neither agree nor disagree
- ◯ Somewhat disagree
- ◯ Strongly disagree

Q33. **I have POSITIVE FEELINGS towards a personalized clothing advert on Instagram as I see VALUE in it.**

- ◯ Strongly agree
- ◯ Somewhat agree
- ◯ Neither agree nor disagree
- ◯ Somewhat disagree
- ◯ Strongly disagree

Definition.

Relevance: *Connection to a specific topic/subject of interest*

Q34. **I perceive a personalized advert for clothing on Instagram as RELEVANT as it addresses my specific NEED OR WANT.**

- ◯ Strongly agree
- ◯ Somewhat agree
- ◯ Neither agree nor disagree
- ◯ Somewhat disagree
- ◯ Strongly disagree

Q35. **A personalized clothing advert on Instagram GRABS MY ATTENTION/INTEREST as it is RELEVANT to me.**

- ◯ Strongly agree
- ◯ Somewhat agree
- ◯ Neither agree nor disagree
- ◯ Somewhat disagree
- ◯ Strongly disagree

Q36. **I have POSITIVE FEELINGS towards a personalized clothing advert on Instagram as it is RELEVANT to me.**

- ◯ Strongly agree
- ◯ Somewhat agree
- ◯ Neither agree nor disagree
- ◯ Somewhat disagree
- ◯ Strongly disagree

SECTION 8: Value & Relevance Relationship with Online Purchase Intent

Definition.

Value: *Usefulness as it is beneficial to you*

Q37. **Since I see VALUE in a personalized advert, I am motivated to MAKE a PURCHASE DECISION by CLICKING on a personalized clothing advert.**

- ◯ Strongly agree
- ◯ Somewhat agree
- ◯ Neither agree nor disagree
- ◯ Somewhat disagree
- ◯ Strongly disagree

Q38. **I am likely to make an ONLINE PURCHASE from a personalized clothing advert as I see VALUE in it as it aligns to my needs and wants.**

- ◯ Strongly agree
- ◯ Somewhat agree
- ◯ Neither agree nor disagree
- ◯ Somewhat disagree
- ◯ Strongly disagree

Q39. **I am more likely to make an online purchase from a PERSONALIZED clothing advert as I see VALUE in it rather than a REGULAR social media advert.**

- ◯ Strongly agree
- ◯ Somewhat agree
- ◯ Neither agree nor disagree
- ◯ Somewhat disagree
- ◯ Strongly disagree

Definition.

Relevance: *Connection to a specific topic/subject of interest*

Q40. **Since a personalized advert is RELEVANT to my needs, I am motivated to a MAKE PURCHASE DECISION by CLICKING on a personalized clothing advert.**

- ◯ Strongly agree
- ◯ Somewhat agree
- ◯ Neither agree nor disagree
- ◯ Somewhat disagree
- ◯ Strongly disagree

Q41. **I am likely to make an ONLINE PURCHASE from a personalized clothing advert as it is RELEVANT to my needs and wants.**

- ◯ Strongly agree
- ◯ Somewhat agree
- ◯ Neither agree nor disagree
- ◯ Somewhat disagree
- ◯ Strongly disagree

Q42. **I am more likely to make an online purchase from a PERSONALIZED clothing advert as it is RELEVANT to my needs and wants rather than a REGULAR social media advert.**

- ◯ Strongly agree
- ◯ Somewhat agree
- ◯ Neither agree nor disagree
- ◯ Somewhat disagree
- ◯ Strongly disagree

End……

UNIVERSITY OF THE WITWATERSRAND, JOHANNESBURG

OFFICE OF THE DEPUTY REGISTRAR

25 January 2022

Shanice Lutchman
Student Number (568858)
Master of Management (Strategic Marketing)
Wits Business School

TO WHOM IT MAY CONCERN

"Personalized social media advertising and its influence on SA consumer's online purchase intentions through the view of the clothing apparel category."

This letter serves to confirm that the above project has received permission to be conducted on University premises, and/or involving staff and/or students of the University as research participants. In undertaking this research, you agree to abide by all University regulations for conducting research on campus and to respect participants' rights to withdraw from participation at any time.

If you are conducting research on certain student cohorts, year groups or courses within specific Schools and within the teaching term, permission must be sought from Heads of School or individual academics.

Ethical clearance has been obtained. (Protocol number: WBS/SM568858/930)

Research Expiration: (Research submission date)

Nicoleen Potgieter
University Deputy Registrar

APPENDIX B: CONSISTENCY MATRIX

Research Problem	**It is unknown personalised social media advertising and its influence on online clothing purchase intentions of South Africans.**				
Sub-Problem	**Literature Review**	**Hypothesis**	**Source of Data**	**Type of Data**	**Analysis**
It is unknown whether perceived value and relevance of personalised WhatsApp adverts has an influence on online clothing purchase intentions of South Africans.	(Wirtz, Göttel, & Daiser, 2017) (Reena & Udita, 2020) (Lina & Ahluwalia, 2021) (Aslam et al., 2021) (Christian et al., 2021) (Voorveld, 2019) (Anil et al., 2016) (Anjum et al., 2020) (Li, Larimo, & Leonidou, 2021) (Hootsuite, 2021) (Behera et al., 2020)	**H1:** Perceived value and relevance of personalised WhatsApp adverts has an influence on online clothing purchase intentions of South Africans.	A cross-sectional digital (Web) survey questionnaire will be used as the research instrument to gather data	Interval and Likert Scale	Regression Analysis Structural Equation Modelling (SEM)

It is unknown whether the perceived value and relevance of personalised Facebook adverts has an influence on online clothing purchase intentions of South Africans.	(Van der Heijden, Verhagen, & Creemers, 2003) (Africa, 2017) (Ogilvy Social.Lab, 2021) (Kaulina & Kaulins, 2018) (ZAG Interactive, 2021) (Wang et al., 2017) (Mitreanu, 2005) (Eui-Bang, Sang-Gun, & Chang-Gyu, 2017) (Zarouali et al., 2017) (Zahay & Griffin, 2003) (Buganza et al., 2020) (Zhu & Kanjanamekanant, 2021)	**H2:** Perceived value and relevance of personalised Facebook adverts has an influence on online clothing purchase intentions of South Africans.	A cross-sectional digital (Web) survey questionnaire will be used as the research instrument to gather data	Interval and Likert Scale	Regression Analysis Structural Equation Modelling (SEM)

It is unknown whether perceived value and relevance of personalised YouTube adverts has an influence on online clothing purchase intentions of South Africans.	(Talbot, 2018) (Vempati, Malayil, V, and R , 2019) (Li et al., 2021) (Dwivedi, Rana, Slade, Singh, & Kizgin, 2020) (Stephen, 2016) (Menon, 2017) (Mogos, 2015) (Reena & Udita, 2020) (Lina & Ahluwalia, 2021) (Hootsuite, 2021) (Aslam et al., 2021) (Africa, 2017) (Ogilvy Social.Lab, 2021) (Shopify, 2020) (Zhou et al., 2007) (Taken Smith, 2012) (Anil et al., 2016) (Anjum et al., 2020) (Vinodh & K., 2013) (Stephen, 2016) (Hill & Troshani, 2009) (Hanley, Becker & Martinsen, 2006) (Bamba & Barnes, 2007) (Karjaluoto et al.,	**H3:** Perceived value and relevance of personalised Facebook adverts has an influence on online clothing purchase intentions of South Africans.	A cross-sectional digital (Web) survey questionnaire will be used as the research instrument to gather data	Interval and Likert Scale	Regression Analysis Structural Equation Modelling (SEM)
It is unknown whether perceived value and relevance of personalised Instagram adverts has an influence on online clothing purchase intentions of South Africans.		**H4:** Perceived value and relevance of personalised YouTube adverts has an influence on online clothing purchase	A cross-sectional digital (Web) survey questionnaire will be used as the research	Interval and Likert Scale	Regression Analysis Structural Equation Modelling (SEM)

	2007; Yaniv, 2008) (Eui-Bang et al., 2017) (Vatanparast & Asil, 2007) (Hausman & Siekpe, 2009) (Hasan, 2016) (Verhagen & Van Dolen, 2009) (Laura & Carlos, 2018) (Jaiswal, 2018)	intentions of South Africans.	instrument to gather data		