# Craving towards a Personalized Advertisement: Identifying Preferences and Attitudes of Saudi Consumers toward Its Effectiveness

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# Abstract

The preferences of the study related to Saudi customers regarding personalized advertisements have not been investigated, since the rapid penetration of social media marketing among consumers. So the present study aims to determine the attitudes of consumers related to the personalized advertisement. An online questionnaire was used for collecting data from 512 Saudi consumers, who were active on social media. The questionnaire items were developed based on the previous literature and the collected data was analyzed through structural equation modelling and path analysis. The results showed that credibility (0.244, p < 0.001) and lack of irritation (0.536, p < 0.001) significantly impact the preferences of the consumer regarding personalized advertisements. An increase in credibility and lack of irritation is likely to improve the preference of consumers. Moreover, informativeness (0.571, p < 0.001) and entertainment (0.493, p < 0.001) positively influence the preferences of the consumer regarding personalized advertisements. The study holds significant importance as the first study in Saudi Arabia investigating the attitudes of consumers regarding personalized advertisements. This will help expand the theory about the attitudes of consumers regarding personalized advertisements. This will help expand the theory about the attitudes of consumers regarding personalized advertisements that replace the traditional way of advertising. Practically, this study provides guidelines about following personalized advertisements on social media sites for marketers.

Keywords: attitude, credibility, entertainment, informativeness, irritation, personalized advertisement, preferences, Saudi consumers

# 1. Introduction

The field of advertising has experienced significant changes in the last decade due to the rapid changes in social media development (Dahl, 2018). Previously, the efforts of the majority of companies to advertisement directed toward traditional media that include radio and television (Evans, 2010). However, consumers become resistant to advertising because it increases exposure to different advertisements every day (Fransen et al., 2015). Therefore, new and effective ways to interact and communicate with consumers are being searched by marketers. Some virtuous portions of advertising budgets are rendered to social media because of its interactive nature (Ashley & Tuten, 2015). The foundation of social media is based on the technological and ideological fundamentals of Web 2.0, allowing creation as well as exchanges for user-generated content (Kaplan & Haenlein, 2010). The use of social media software and technologies for creating, communicating, delivering, and exchanging offers adds value to stakeholders for an organization included in marketing conducted through social media (Tuten & Solomon, 2017). In the last few years, there were a significant expansion in the use of social media, with millions of consumers joining different social networking websites each year (Gaber et al., 2019)

There are two main forms of practice that perform social media marketing. One is the use of paid advertisements on social media platforms like YouTube, Facebook, and Instagram (Social, 2016). Another practice is using free tools for creating online communities to interact with community followers. This is similar to brand communities that are surrounded by social networking sites like Instagram, Twitter, Facebook, and YouTube (Tuten & Solomon, 2017). Many sides of social media marketing require further investigation because it's a new practice and academic publications have not been focusing on its use in the industry. In the study by Barger et al. (2016),

emphasis has been made on a lack of engagement between the consumer and the marketer. This leads to financial loss for the marketer and the disinterest of the customer. Additionally, there has been a lack of research studies on customizing advertisements to the needs and preferences of Saudi social media users. Marketers need to have a complete understanding of the unique factors related to advertising on social media besides the ways to interact with the consumers.

Social networking sites are used by billions of companies to advertise, market research, and manage the customer relationship (Zhao et al., 2017). There is a lack of academic research examining the preferences of Saudi customers toward personalized advertisements, considering the rapid penetration of social media marketing among consumers. Previous studies failed to focus on the factors enhancing the attitudes of consumers towards personalized advertisement, along with the impact of those attitudes on consumer behavior (Elmira Djafarova, 2017). They need to study the factors affecting the attitudes of consumers towards innovative marketing strategies as there is a difference in the attitude of consumers with the medium use of advertising. In a similar context, the present study aims to determine the preferences and attitudes of consumers toward the effectiveness of personalized advertisements. This study also examined the impact of personalized advertisements to brands.

#### 2. Literature Review and Hypothesis Development

The attitude of consumers toward personalized advertisements gained immense attention as it predicts the behavior of consumers (Gaber et al., 2019). Previous studies have shown that the main predictor for advertising effectiveness and consumer behavior is the attitude of consumers toward advertising (Mehta, 2000; Tsang et al., 2004). Initially, the significance of preferences and attitudes of consumers toward advertising was highlighted by Slump (1981) and Mitchell and Olson (1981). These studies showed that the attitudes of consumers toward brands were affected by their attitudes toward advertisements based on the changes in the way consumers perceive the advertised brands. Another study by Speck and Elliott (1997) stated that negative attitudes toward advertisements.

The present study aims to focus on the preferences and attitudes of consumers towards personalized advertisements in the light of satisfaction theory. This theory is rooted in the needs and motivation theory. The hierarchal needs of different individuals are satisfied through directed behavior. The principles of Maslow's Hierarchy were developed by Katz and Blumler (1974) for explaining the usage of different media by individuals to gratify their needs. According to the gratification theory, the usage of different media defines uses and gratifications among different individuals toward goal-directed behavior. Therefore, empirical mass communication research utilizes the uses and gratifications approach for explaining the motives of people towards the adoption of mass media that satisfies their needs.

The affect transfer hypothesis is another theory that seems relevant to the present study. This theory was presented by Lutz et al. (1983) and is used to explain the impact of the attitudes of consumers on the advertisement. A direct one-way relationship exists between the attitude of consumers and advertisements that further affect their behavior towards a specific brand. In support of this theory, Mitchell and Olson (1981) highlighted the significant role played by the attitude of consumers toward advertisements in defining their attitudes toward specific brands. The wide acceptance of this theory has been justified in one of the recent studies that investigated the attitude of consumers toward brands advertised on television or through the internet (Kaushal & Kumar, 2016). The permissibility of the effectiveness of the consumer's attitude toward the green item relates to buying intention (Handayani, 2017). Mulderrig (2017) used a critical multimodal approach to investigate the social marketing strategies employed to emotionally manipulate and persuade children and their parents to adopt healthier lifestyles. Technopedia (2017) defined f-commerce as e-commerce that is facilitated by the social media networking website Facebook, where various transactions can occur on a page of Facebook that integrates third-party websites with Facebook. The recent definition of f-commerce is a subgroup of social commerce where commercial and business activities are performed via the use of Facebook and the transactions involving buying and selling of goods and services can be performed on the page of Facebook or any third party website (Leong et al., 2018). Moreover, the greening issues of two contending organizations have been investigated with no buyer evenness (Xu et al., 2018). Shabbir et al. (2020) analyzed the major green marketing approaches and their effect on consumer behavior toward the environment in the United Arab Emirates (UAE).

## 2.1 Credibility in Personalized Advertisements

According to Scott and Lutz (1989), the credibility of advertisements is defined as the extent to which claims perceived by the consumers are believable and true about the brand depicted in the advertisement. In the literature on advertisements, advertisement credibility is considered among the widely studies concepts.

Advertisement credibility plays an important role in predicting the attitude and behavior of consumers, along with the effectiveness of the advertisement (Choi & Rifon, 2002). Few of the previous studies also highlighted the concept of advertisement credibility among the significant elements of advertisement value (Tsang et al., 2004; Faraz & Hamid, 2011).

Web advertisement is perceived as less credible as compared to other media because it allows self-publishing in a largely unregulated environment (Prendergast et al., 2009). Therefore, one of the recent studies has stated that it is challenging for companies to convince consumers about the credibility of personalized advertisements (Aktan et al., 2016). The important role of credibility in the advertisement was initially discussed by Ducoffe (1996) and Brackett and Carr (2001). These studies highlighted the main sources of advertisement value in online environments. The attitude of consumers is positively affected by the increased credibility of personalized advertisements that further affects the online purchase intention of the consumers, positively. The following hypothesis is proposed based on the discussion of previous literature;

H1: The attitudes of consumers are positively affected by credibility in personalized advertisements in Saudi Arabia.

## 2.2 Irritation in Personalized Advertisements

The concept of irritation is among the major challenges in reporting advertisement effectiveness (Tsang et al., 2004). Consumers perceive personalized advertisement as unwanted and irritating when it has been employed with techniques that annoy, insult, or offend over manipulations (Ducoffe, 1996). The main reason for criticism towards an advertisement is because of irritation of advertising, which highlights the negative feelings associated with some of the advertisements (Li et al., 2002).

There are many reasons for irritation regarding web advertisements among consumers. For instance, some web advertisements annoy individuals because of their nature, intrusiveness, and loss of control (Edwards et al., 2002). Other characteristics of advertising irritating include; manipulative messages, increased frequency of advertising placement, targeting the wrong audience, and forceful exposures. Advertisements are perceived as annoying on social media when advertisements interfere with goal-oriented tasks on social media sites (Kornias & Halalau, 2012). Companies need to think about ways to make their advertisements pleasant and not irritating because consumers perceive advertisements as unwanted if they are annoying or offending.

Previous studies have shown that the perception of irritation about advertisements among consumers is negatively associated with their overall attitude toward advertisements (Tsang et al., 2004; Faraz & Hamid, 2011; Aktan et al., 2016). Considering the above discussion, the study proposes that;

H2: The attitudes of consumers are positively affected by their perception of the lack of irritation in personalized advertisements in Saudi Arabia.

## 2.3 Informativeness in Personalized Advertisements

According to Ducoffe (1996), the capability of advertising messages to inform consumers about different services and product alternatives to increase satisfaction among consumers is known as the informativeness of advertisement. The attitude of consumers toward advertising is affected by perceived accuracy and information usefulness (Bauer *et al.*, 2005). The value of advertising effectiveness depends on the informativeness of the advertisements, where consumers state that the main reason for approving it was the ability of advertisements to supply relevant information (Faraz & Hamid, 2011).

The significance of the availability of informative content on social media explains based on the uses and gratification theory that is responsible for enhancing the attitudes of consumers. One of the recent studies by Wright *et al.* (2017) has focused on the significance of the informativeness of personalized advertisement to engage consumers with advertisements on social media. Useful information about the brand such as product specifications and technical knowledge needs to be included in the social media advertisements (Luarn *et al.*, 2015; Tafesse, 2015). Consumers look for informative advertisements for choosing the best alternative products that yield the greatest satisfaction because it's increased exposure to numerous advertisements. The following hypothesis is proposed considering the significance of informative content to consumers;

H3: The attitudes of consumers are positively affected by their perception of informativeness in personalized advertisements in Saudi Arabia.

## 2.4 Entertainment in Personalized Advertisements

The ability of advertisement to achieve the needs of consumers for diversion, emotional enjoyment, escapism, and aesthetic enjoyment has been referred to as entertainment in the context of advertising (Ducoffe, 1996). Entertainment advertisement plays a positive role in the attitude of the brand, where the experience of advertising exchanges for the consumers enhance based on the ability of advertisements to entertain (Gaber et al., 2019). Loyalty and better purchase intention among consumers depend on how entertaining are the web advertisements. According to Ling et al. (2010), there is a positive relationship between entertaining advertisement content and the positive attitude of consumers toward online advertisements.

The reason for preferring entertaining advertisement content on social media is explained based on the uses and gratification theory, as the majority of consumers possess natural playfulness. There is an increased chance of participation by providing prizes on social media as it attracts and retains consumers (Gaber & Wright, 2014). One of the previous studies by Keshtgary and Khajehpour (2011) narrated that the attention of consumers could also be attracted through funny messages. The following hypothesis has been formulated based on the previous literature;

H4: The attitudes of consumers are positively affected by their perception of entertainment in personalized advertisements in Saudi Arabia.

## 2.5 Preferences and Attitude towards Personalized Advertisements

Sending advertisement messages to consumers based on their demographics and preferences is termed ad personalized advertisements. This type of advertisement assures that the most relevant advertisement messages are sent to the consumers so that they are not annoyed or disturbed (Xu, 2006). The majority of advertisers are using customized messages for consumers to consider their personal information for avoiding advertising clutter for them Jung, (2017). Customized content is highly preferred by consumers, which matches their interests. It would be possible to target consumers and maintain an effective relationship with them if advertisements are made somewhat personal Faraz & Hamid, (2011). Jung (2017) investigated the responses of consumers towards personalized advertisements on social media and revealed that advertisement effectiveness depends on the relevancy of the advertisement such as a decrease in advertisement violence and increased attention towards advertisements.

The present study assumes that the attitude of consumers towards advertising brands would be affected positively if they develop a positive attitude towards personalized advertisements. This assumption is based on the theory suggested by Lutz et al. (1983) i.e. the affect transfer hypothesis. Attitudes towards a brand are likely to enhance based on the attitude of consumers towards advertisement as it has a positive impact on the choice of brand and the creation of brand-related beliefs. The following hypothesis was proposed based on the above discussion;

H5: The preferences and attitudes of consumers towards the brands are positively affected by personalized advertisements in Saudi Arabia.

## 3. Research Model

The research model proposed in the present study is based on the study of Brackett and Carr (2001) focusing on the attitudes of consumers toward web advertising. The model developed by Brackett and Carr (2001) showed that the behavior of consumers depends on the perceived entertainment, credibility, lack of irritation, and informativeness of web advertisements. The main argument in the present study is about the impact of perceived advertisements on the attitude of consumers. Ducoffe (1996) was the first one to introduce the concept of advertising value considering web advertisements. The study by Ducoffe (1996) explained that the main factors determining the assessment of consumers about advertising in an online environment depend on irritation, informativeness, and entertainment.

The present study has added another factor that is personalized advertisements to highlight the impact of consumer attitude towards advertisements considering the capabilities of social media networks (Xu, 2006; Mir, 2011). The model proposed in this study shows a positive association between the attitude of consumers towards advertisements and advertised brands as advertising might evoke negative or positive emotions influencing the overall attitude of the consumers (Ducoffe, 1996). There is the consistency of this model with one of the previous studies by Mitchell and Olson (1981) showing the positive impact of interesting and pleasant advertisements on the attitude of consumers towards advertisements and brands (Figure 1).

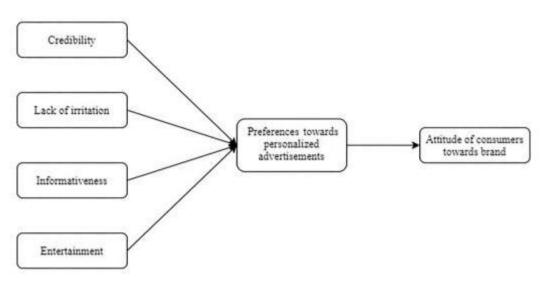


Figure 1. Conceptual model

## 4. Methodology

## 4.1 Data Collection

The target population of this study is the consumers active on social media in Saudi Arabia. A link to the online questionnaire was posted on popular social networking sites like Facebook, Instagram, and Twitter. A total of 512 complete questionnaires were received after three months of continuous postings. It has been known that a sample of 15 participants is required per variable based on the recommendations provided by Stevens (2002). There are five variables in the present study that requires 75 participants in total. Accordingly, the sample size for this study comprising 512 participants is adequate. The study adopted a random sampling method as in this sampling the chance of being selected for every member is equal (Bhardwaj, 2019).

## 4.2 Measures

The questionnaire items were developed based on the previous literature and were recorded on a 5-point Likert scale. Three items adapted from Xu (2006) were used to measure the perceptions of consumers about the credibility of personalized advertisements. The study of Tsang *et al.* (2004) was used for adapting three items measuring the lack of irritation in personalized advertisements. The studies of Tsang *et al.* (2004) and Xu (2006) were used to adopt items for informativeness and entertainment of personalized advertisements. The item related to preferences and attitudes of consumers towards the brands were adapted from Mehta (2000) and Xu (2006).

## 4.3 Data Analysis

The study applied structural equation modeling and path analysis to conduct the analysis. The structural model identifies the association between the latent variables by specifying direct or indirect influence in the model. Two components of the structural equation modeling process include; validation of the measurement model and fitting of the structural model. In the initial step, the internal consistency and reliability of all the variables were checked based on the measurement model. The reliability results showed that the threshold of 0.6 was exceeded by most of the variables indicating a good factor loading with reliability, which is needed for structural equation modeling.

## 5. Results

## 5.1 Reliability Testing

The pilot study emphasizes that it is appropriate to estimate the internal consistency of the instrument on a comparatively smaller population (Edwin & Hundley, 2001). Therefore, the study has also estimated the internal consistency of the instrument using 50 responses. It was conducted before the collection of complete data from the population. Cronbach's alpha reliability analysis was used as a statistical technique for estimating internal consistency. Table 1 shows the result of the alpha coefficient along with their respective variables and the number of measures.

Guilford (1954) suggested that Cronbach's alpha should be greater than or equal to 50% for adequate internal consistency. It was posited for a pilot study that at least 50% of the variable measures have internal consistency for the rationale of proceeding data collection process using a similar questionnaire. It was shown clearly that all

the variables have at least 51 percent internal consistency up to 91% at most. Thus, the pilot study has successfully achieved its objective, and the instrument was proven acceptable for full data collection.

Table 1. Reliability Statistics

Variables	Items	Cronbach Alpha
Credibility	3	0.71
Lack of irritation	3	0.77
Informativeness	2	0.83
Entertainment	3	0.85
Preferences toward the personalized advertisement	3	0.79
Attitude of consumers	3	0.83

The demographic profile of the study respondents is presented in table 2.

Items	Measures	Frequency	Percentage	
Gender	Male	209	41.8	
	Female	303	59.1	
Age	18 – 22 years	100	19.5	
	23 – 27 years	213	41.6	
	28 – 32 years	53	10.3	
	33 – 37 years	64	12.5	
	>38 years	82	16.0	
Qualification	Intermediate	28	5.4	
	Graduate	397	77.5	
	Post-graduate	87	16.9	

Table 2. Demographic profile of the respondents

## 5.2 Construct Validity

Construct validity has significant importance in the PLS-SEM technique for structural modeling data analysis. Started to Hair et al (2014) construct validity referred to the assessment of construct development with its measures. The following tables provide statistical results of construct validity encompassing outer loadings estimates for reflective constructs shown in Table 3 and outer weights of items that compose formative constructs shown in Table 4.

It was stated by Hair et al (2014) that factor loadings should be at least 0.70 or higher for adequate construct formation. In the above table, it was found clearly that all the items were loaded appropriately to their particular constructs and their factor loadings were also greater than 0.70. Therefore, construct validity has been achieved for the study.

Table	3.	Outer	Loadings
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	CRED	IRR	INF	ENT	PREF
CRED1	0.772				
CRED2	0.908				
CRED3	0.771				
IRR1		0.862			
IRR2		0.885			
IRR3		0.814			
INF1			0.840		
INF2			0.874		
INF3			0.830		
ENT1				0.823	
ENT2				0.745	
ENT3				0.812	
PREF1					0.808
PREF2					0.778
PREF3					0.845

Constructs	Items	Estimates	S.E.	T-Stats	P Values
Credibility	CRED1	0.360	0.023	15.957	0.000
	CRED2	0.473	0.021	22.704	0.000
	CRED3	0.380	0.019	20.270	0.000
Lack of irritation	IRR1	0.404	0.015	27.578	0.000
	IRR2	0.415	0.014	29.808	0.000
	IRR3	0.442	0.017	25.815	0.000
Informativeness	INF1	0.533	0.012	42.943	0.000
	INF2	0.565	0.014	41.285	0.000
Entertainment	ENT1	0.605	0.022	27.666	0.000
	ENT2	0.581	0.024	24.306	0.000
Preference	PREF1	0.407	0.021	19.207	0.000
	PREF2	0.408	0.023	18.122	0.000
	PREF3	0.418	0.015	27.149	0.000

#### Table 4. Outer Weights

It was proposed by Hair et al. (2014) that for formative constructs, the outer weights of each item should be statistically significant at a 95% confidence interval. Therefore, in the above table, it has been clearly illustrated that all the items have statistically significant and hence, the formative construct has been achieved adequately.

#### 5.3 Convergent Validity

Another important statistical confirmation technique is popularly known as convergent validity. It refers to assessing the extent of correlation or degree of convergence among measures of particular construct that have theoretical linkages for conformation (Hair et al., 2014). Table 5 shows the result of convergent validity comprising two measurement parameters i.e. average variance extracted and composite reliability.

#### Table 5. Convergent Validity

Construct	Composite Reliability	Average Variance Extracted (AVE)
Credibility	0.859	0.672
Lack of irritation	0.895	0.681
Informativeness	0.885	0.719
Entertainment	0.886	0.661
Preference	0.836	0.631

It was suggested by Hair et al (2010); Hair et al. (2014) that AVE should be greater than 0.50 and composite reliability should be at least 70 percent for an adequate degree of convergence among measures. However, it was also stated by Hair et al. (2010) that a slightly lesser AVE coefficient in the presence of sufficient composite reliability does not affect the convergence of measures. Therefore, it has been proven that the current study has achieved convergent validity.

#### 5.4 Discriminant Validity

It is another important statistical validity that refers to assessing the degree of differences amongst variables or constructs in the model to secure their distinct characteristics (Hair et al., 2010). The result of discriminant validity was presented using Fornell and Larcker's (1981) criterion in Table 6 and the HTMT ratio in Table 7.

It was proposed by Fornell and Larcker (1981) that the squared root of AVE for a particular variable should be greater than its corresponding other variables of the structural model to achieve discriminant validity. This method of discriminant validity has been popularly recognized as Fornell and Larcker's (1981) criterion. In the above table, it was shown clearly that all the constructs have distinct characteristics and roles in the model and thus, discriminant validity has been achieved.

Construct	CRED	IRR	INF	ENT	PREF
Credibility	0.820				
Lack of irritation	0.459	0.825			
Informativeness	0.642	0.410	0.848		
Entertainment	0.598	0.378	0.647	0.813	
Preference	0.475	0.499	0.335	0.673	0.794
Table 7. Heterotrait-Monotra	ait (HTMT) Ratio				
Construct	CRED	IRR	INF	ENT	PREF
Credibility					
Lack of irritation	0.572				
Informativeness	0.811	0.496			
Entertainment	0.744	0.443	0.741		
Preference	0.640	0.642	0.415	0.857	

#### Table 6. Fornell and Larcker (1981) Criterion

Table 7 showed the HTMT ratio for all the study constructs. The threshold to fulfill the HTMT criterion for the discriminant validity problem according to  $HTML_{0.85}$  as suggested by (Henseler et al., 2015; 2016), should be below 1.00. In this case, all the HTMT ratio values of constructs were found below 1.00. Therefore, all the constructs have met the HTMT ratio criterion for discriminant validity.

#### 5.5 Path Analysis

Table 8 provides the results of path analysis for hypothesis testing and statistically analyzing the structural model framework of the current study. The above table showed that credibility (0.244, p < 0.001) and lack of irritation (0.536, p < 0.001) have a significantly positive impact on preference. It implied that an increase in credibility and lack of irritation ultimately improves the preferences. It also posited that lack of irritation has a greater influence on preference as compared to credibility. Furthermore, informativeness (0.571, p < 0.001) and entertainment (0.493, p < 0.001) have a positive significant influence on preference. In addition, preference (0.154, p < 0.001) significantly influence attitudes.

Table 8. Path Analysis for Hypothesis-Testing

Path Effects	Estimates	S.E.	T-Stats	P Values
Credibility→ Preference	0.244	0.054	4.533	0.000
Lack of irritation $\rightarrow$ Preference	0.536	0.043	12.514	0.000
Informativeness $\rightarrow$ Preference	0.571	0.038	14.932	0.000
Entertainment $\rightarrow$ Preference	0.493	0.045	11.067	0.000
Preference $\rightarrow$ Attitudes	0.154	0.042	3.659	0.000

## 6. Discussion and Implications

The present study has significantly contributed towards a better understanding of the factors affecting the attitudes of consumers towards personalized advertisement. These factors have been superficially discussed in one of the previous studies by Korotina and Jargalsaikhan (2016). The main aim of this study was to focus on the impact of personalized advertisements on the attitude of consumers, which revealed that the perception of consumers towards innovative forms of marketing depends on credibility, lack of irritation, entertainment, and informativeness. These results are consistent with a few of the previous studies that investigated the attitude of consumers toward web advertisements (Ducoffe, 1996; Aktan et al., 2016). The main reason for the company's failure to make consumers feel that personalized advertisements are according to their preferences is the unexpected lack of support to develop the association between personalization and the attitude of the consumers. This might be ascribed to the fact that personalized advertisements by companies are in their initial stage in Saudi Arabia, where they have not completely customized advertisements based on the preferences and needs of the consumers. One of the previous studies by Lu (2016) highlighted the significance of personalized advertisements contributing to a positive attitude of consumers on social networks like Facebook.

The present study also investigated the impact of the positive attitude of the consumers on the brand image, which revealed an important role played by personalized advertisement in enhancing the relationship of consumers with brands. One of the recent studies by Huang and Su (2018) reported that Instagram plays an important role in enhancing the relationship with brands because it is among the most popular social media applications among consumers.

The results of this study have provided some valuable guidelines for marketers through its theoretical and

practical implications. Firstly, the study shows that personalized advertisements play an important role to enhance the relationship of consumers with brands. It is recommended that social networking sites like Facebook, and Instagram are likely to provide better ways to interact with customers considering the high levels of advertising avoidance towards traditional advertising media. Marketers also need to follow some guidelines while advertising on social media sites; they need to generate personalized advertisements that are informative as well as entertaining. This would make the advertisement appealing to the consumers. The attitude of consumers toward buying a product or service is likely to enhance if the advertisements entertainingly present informative content because the consumers use these advertisements as a reference to make decisions about purchasing (Xu, 2006). Marketers also need to take care of the credibility of the content presented in the personalized advertisements because consumers would not continue with this association beyond a single transaction in the absence of credibility. Especially, social media managers need to take care of the negative impact of irritation on the attitude of consumers by avoiding advertisements that would be either offensive, annoying, or insulting to the consumers.

#### 7. Conclusion

The present study has determined the attitudes of Saudi consumers toward personalized advertisements that further affect their attitude toward different brands. The results showed that the perceptions about credibility, lack of irritation, informativeness, and entertainment play an important role to shape the attitude of consumers towards innovative forms of marketing and purchasing a specific product or service. It has also been shown that social media sites like Instagram and Facebook provide a great platform for personalized advertisement to enhance the relationship of consumers with the brands.

Although there are some great contributions to this study it also has some limitations. For instance, the study has only focused on a single country that is Saudi Arabia to examine the attitudes of consumers toward personalized advertisements. Moreover, the attitudes of consumers toward personalized advertisements were not investigated based on a specific industry or a social media platform, rather it was observed from a general perspective. Therefore, it is suggested that future studies need focus on consumers from different regions on diverse social media platforms and a wide range of industries. There is also a need to investigate the impact of personalized advertising on Facebook as well as Instagram considering some other factors like positive word of mouth and purchase intentions of the consumers. Future studies need to compare the attitudes of consumers based on their demographic details like gender, age monthly income, and location.

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