



Review Article

The Role of Personalised Advertising in Shaping Consumer Purchase Intention: A Literature-Based Review

Priya Gill ^{1*}, Dr. Archana Singhal ²

¹ Research Scholer, Department of Commerce, M.D. University, Rohtak, Haryana, India

² Associate Professor, D.A.V. Centenary College, Faridabad, Haryana, Rohtak

Corresponding Author: * Priya Gill

DOI: <https://doi.org/10.5281/zenodo.21318680>

Abstract

In the digital marketing environment, personalised advertising has become widely used as a tool for delivering customised promotional messages based on consumer preferences, browsing behaviour, and online interactions. The effectiveness of such advertising depends on how consumers interpret both its benefits and associated concerns. This conceptual study examines the relationship between personalised advertising and consumer purchase intention by identifying major variables that influence consumer response. The study includes perceived relevance, entertainment, informativeness, credibility, interactivity, trust, intrusiveness, privacy concern, and irritation as important determinants drawn from existing literature. A qualitative conceptual approach based on secondary sources has been used to develop an integrated framework explaining how these factors collectively shape purchase intention. The framework proposes that positive dimensions such as relevance, informativeness, credibility, entertainment, interactivity, and trust strengthen consumer willingness to consider advertised products by improving perceived value and engagement. In contrast, negative perceptions including intrusiveness, privacy concern, and irritation may reduce favourable responses by creating discomfort and hesitation toward personalised messages. The study suggests that consumer purchase intention is formed through a continuous evaluation of advertising usefulness and perceived risk. By combining both supportive and resistant factors within a single framework, the study offers a broader conceptual understanding of consumer behaviour in personalised advertising and provides direction for future empirical research in digital marketing contexts.

Manuscript Information

- ISSN No: 2583-7397
- Received: 07-05-2026
- Accepted: 28-06-2026
- Published: 12-07-2026
- IJCRM: 5(4); 2026: 116-121
- ©2026, All Rights Reserved
- Plagiarism Checked: Yes
- Peer Review Process: Yes

How to Cite this Article

Gill P, Singhal A. The Role of Personalised Advertising in Shaping Consumer Purchase Intention: A Literature-Based Review. Int J Contemp Res Multidiscip. 2026;5(4):116-121.

Access this Article Online



www.multiarticlesjournal.com

KEYWORDS: Personalised Advertising, Consumer Purchase Intention, Trust, Privacy Concern, Intrusiveness, Perceived Relevance.

1. INTRODUCTION

The increasing digitalisation of markets has drastically altered advertising practices, enabling businesses to shift from conventional mass communication to personalised strategies. Recent technological advances in information-processing systems have enabled advertisers to adopt personalised advertising approaches that emphasise individual consumer preferences rather than mass (Baek & Morimoto, 2012) [8]. The field of digital advertising has changed dramatically due to the rapid development of artificial intelligence (AI), which enables marketers to develop highly customised campaigns based on preferences, behaviours, and consumer interests (An & Ngo, 2025) [5]. Personalised advertising (PA) is generally defined as “customised promotional messages that are delivered to each individual consumer through paid media based on personal information (such as consumers’ names, past buying history, demographics, psychographics, locations, and lifestyle interests)” (Baek & Morimoto, 2012; Gironde & Korgaonkar, 2018) [8, 12]. PA promises to provide consumers with more relevant and helpful advertisements through advancements in data collection that enable the identification of specific consumers and the analysis of their behaviour (Aguirre *et al.*, 2015) [1]. Ads are personalised based on consumer information and preferences gathered from online behaviour, such as search results, clickstream data, website customisation settings, and user profiles (Gironde & Korgaonkar, 2018) [12].

Personalised advertising entails a dual impact, generating both beneficial and adverse outcomes for consumers and marketers (Yu & Cude, 2009) [30]. These include increasing customer satisfaction, improving the effectiveness of online display ads, reducing costs, increasing business profitability, and minimising wasted ad spending (Gironde *et al.*, 2018) [12]. It also poses notable challenges, including privacy concerns, perceptions of intrusiveness, consumer mistrust, and the risk of negative brand evaluations when personalisation is perceived as excessive or invasive. This coexistence of positive and negative consumer perceptions suggests that personalized advertising operates through complex psychological mechanisms rather than producing uniform outcomes. Personalised advertisement has a significant influence on consumers’ purchase intention. When consumers perceive advertisements as highly personalized, they are more likely to find them relevant, which enhances the overall advertising experience and positively influences purchase intention. Instead of seeing ads as intrusive or disruptive, personalised advertisements are considered meaningful and helpful, providing information aligned with consumers’ needs and preferences (An & Ngo, 2025) [5].

Although personalised advertising has received growing attention in marketing and consumer behaviour research, existing studies have examined consumer responses; a comprehensive and integrative conceptual understanding of how personalised advertising influences consumer purchase intention remains underdeveloped. To address this gap, the present conceptual paper aims to synthesise existing literature and develop a comprehensive framework that explains the influence of personalised advertising on consumer purchase intention. The specific objectives of this study are to conceptually integrate prior research into a coherent structure,

to clarify the underlying mechanisms shaping consumers’ purchase intention to personalised advertising, and to propose a conceptual model that can guide future empirical research in this domain.

2. OBJECTIVES

- To identify the key factors which are affecting the consumer’s purchase intentions influenced by personalized advertisement.
- To develop a conceptual model of personalized advertisement and its influence on customer's purchase decision.

3. LITERATURE REVIEW

After reviewing the literature, it is evident that personalised advertising offers several benefits to consumers while also entailing certain costs and concerns. Consumers evaluate personalised advertisements by simultaneously considering multiple factors such as perceived relevance, informativeness, trust, entertainment value, and privacy concerns. When advertisements are perceived as relevant and informative, they are more likely to capture consumers’ attention and be viewed as useful rather than intrusive. Trust further strengthens positive evaluations by reducing uncertainty and increasing confidence in the brand, while entertaining content enhances the overall advertising experience and emotional engagement. At the same time,

personalised advertising often raises privacy concerns, as it relies on the collection and use of personal data, which can influence how comfortable consumers feel with such messages. By balancing these positive and negative perceptions, consumers form purchase intentions toward the advertised product or service. Accordingly, this study integrates and examines these key factors together, based on existing literature, to understand their combined influence on consumer purchase intention.

Perceived relevance

“Perceived ad relevance refers to the extent to which promoted offerings, or their contexts, align with one’s preferences and values” (Arora *et al.*, 2025) [6]. Perceived relevance is the degree to which customers believe an advertisement addresses their specific needs, interests, and preferences. Perceived relevance significantly influences purchasing intention by making advertisements feel more meaningful and valuable to consumers (An & Ngo, 2025) [5]. When advertisements are individualised and relevant to consumers, they tend to shape more favourable perceptions of the advertised product by creating a feeling of personal connection. This sense of engagement makes the message more persuasive and ultimately increases consumers’ intention to purchase the product (Arora *et al.*, 2025) [6].

Entertainment

The literature on sharing behaviour identifies entertainment as a strong motivation, with entertainment gratification referring to the extent to which social media enables individuals to pass time, escape everyday routines, and engage in activities they

find enjoyable (Plume & Slade, 2018) ^[19]. Advertisements are intended to fulfil consumers' hedonic needs, and social media advertising, by offering pleasant and entertaining content, is capable of enhancing these hedonic experiences (Rodgers & Thorson, 2000) ^[21]. To attract consumers and draw their attention, advertisers often incorporate entertainment elements into advertisements (Tahat *et al.*, 2024) ^[25]. Consumers perceive engagement with social media platforms as an entertaining activity in itself (Hassan, 2024c), and advertisers use Entertainment in personalised advertising, which increases consumers' purchase intention.

Informativeness

Informativeness reflects a company's ability to offer adequate and relevant information that supports consumers in making improved purchasing decisions (Hassan, 2024) ^[13]. One of the objectives of advertising is to disseminate information about specific goods and services (Setyani *et al.*, 2019; Kim & Han, 2014) ^[23, 1]. Personalised advertising fulfils this objective by customising advertising content based on users' personal information, such as age, gender, preferences, and interests, thereby making the information more relevant and meaningful to individual consumers (Setyani *et al.*, 2019; Chen & Hsieh, 2012) ^[23, 1]. Consumers perceive information as a positive attribute of an advertisement when it helps them gain knowledge about new products, uncover previously unknown benefits of existing products, or compare alternative product options (Bindah & Gunnoo, 2024) ^[9]. Consumers' perceived informativeness of advertising positively influences advertising value on social media platforms (Hendriana *et al.*, 2022) ^[14]. To maximise advertising effectiveness, advertisements should provide detailed information about the business, product, or service. Prior research shows that consumers use advertisements across various media to obtain diverse information about products and services (Van Deventer & Saraiva, 2025) ^[27]. Information becomes valuable when it aligns with the needs and interests of the receiver.

Credibility

Credibility plays a crucial role in shaping consumers' attitudes toward advertisements, especially in digital and social media environments where issues of authenticity and reliability are more pronounced (Van Deventer & Saraiva, 2025) ^[27]. Advertising literature defines ad credibility as the "extent to which the consumer perceives claims made about the brand in the ad to be truthful and believable" (Tran, 2017; MacKenzie & Lutz, 1989) ^[26, 1]. Credibility is an important factor in the effectiveness of personalised advertisements and refers to consumers' perceptions of ads as trustworthy and capable of playing a meaningful role in influencing purchase decisions (Aiolfi *et al.*, 2021) ^[2]. Greater credibility of the information makes it more likely to be accepted (T. Arora *et al.*, 2020) ^[7]. Credibility plays a significant role in shaping consumers' perceptions of advertising, as messages perceived as credible are more likely to be persuasive (Tran, 2017) ^[26].

Interactivity

Interactivity refers to a communication condition characterised by a simultaneous and continuous exchange between

participants, where such interaction strengthens social connections and reinforces social bonds (Hendriana *et al.*, 2022; Rafaeli & Sudweeks, 1997) ^[14, 20]. Interactivity significantly influences customers' online buying behaviour by fostering greater engagement, responsiveness, and participation in the purchasing process. Prior research indicates that interactivity in SNS advertisements not only strengthens consumers' purchase intention but also enhances their overall attitudes toward advertising (Hassan, 2024b; Alalwan, 2018) ^[13, 3].

Trust

In the marketing literature, consumer trust has been a key concept. Previous marketing studies have highlighted trust as an important element in building and sustaining relationships and in driving success within e-commerce (Wang *et al.*, 2019). Personalisation can significantly contribute to building trust by signalling that the brand recognises and values the consumer's preferences (Kumar, 2024) ^[15]. Trust plays a crucial role in customers' purchasing decisions in online marketplaces, where buyers are unable to physically examine or evaluate products prior to purchase (Duffett & Charles, 2024) ^[11]. Trust reduces consumers' doubts and increases their confidence in a brand, which, in turn, makes them more willing and comfortable to proceed with a purchase (An & Ngo, 2025; Wang *et al.*, 2022) ^[5, 28].

Intrusiveness

Customers perceive advertisements as intrusive when they interrupt their goal-oriented activities. Advertising content is considered invasive when users are actively seeking specific information and promotional messages appear unexpectedly during this process (Arora *et al.*, 2025; Rana & Arora, 2022b) ^[6, 1]. Advertisement personalisation leads to increased perceptions of intrusiveness among consumers (Morimoto, 2020) ^[17]. Intrusive advertising can create feelings of frustration and irritation, often prompting negative responses from consumers (Odoom, 2022) ^[18]. Tailored advertisements on social media platforms can contribute to unfavourable consumer perceptions by being perceived as intrusive, which subsequently leads to a reduction in purchase intention (Arora *et al.*, 2025; De Keyser *et al.*, 2022) ^[6, 10]. Perceived intrusiveness significantly reduces purchase intention in the context of personalized social media advertising (Lee *et al.*, 2022; Van Doorn & Hoekstra, 2013) ^[16].

Privacy concern

Privacy concern (PC) is a construct used to explain the discomfort individuals experience regarding the collection and use of their personal information by organizations. As personalized advertisements are created based on consumers' personal data, individuals may perceive a loss of control over their information, which consequently heightens their privacy concerns (Saha *et al.*, 2024) ^[22]. Privacy concerns describe consumers' need to maintain control over the collection, access, and use of their personal information by companies and other organizations (Wang *et al.*, 2019). Privacy concerns reflect negative perceptions in consumers' minds and therefore function as a cost component within the cost-benefit evaluation proposed by privacy calculus theory (Girona & Korgaonkar,

2018) [12]. Privacy concerns negatively influence purchase intention by increasing consumers' discomfort and perceived risk, which lowers their willingness to buy the advertised product or service.

Irritation

Perceived irritation is defined as an intense negative emotional response that arises when consumers perceive personalised advertisements as intrusive, frequently driven by concerns over privacy violations or moral inappropriateness of the advertising message (Alhelaly *et al.*, 2025) [4]. Irritation stems from advertising practices that interrupt users, employ offensive or manipulative tactics, and overwhelm audiences through an excessive number of advertisements (Hendriana *et al.*, 2022) [14]. Several studies suggest that irritation negatively affects the perceived value of advertisements (Van Deventer & Saraiva, 2025; Arora & Agarwal, 2019; Bevan-dye, 2013; Firat, 2019; Taylor *et al.*, 2011; Lom *et al.*, 2024) [27, 1]. therefore, greater perceived irritation raises the risk of advertising ineffectiveness (Van Deventer & Saraiva, 2025) [27].

Purchase intention:

Purchase intention reflects a consumer's readiness and willingness to buy a particular product or service, arising from the combined influence of psychological responses and surrounding contextual factors (An & Ngo, 2025) [5]. Purchase intention is influenced by a customer's interest, which develops through gathering information from various sources, evaluating available alternatives, and making a purchase decision based on the analysis of that information (Shukla *et al.*, 2021) [24]. After reviewing the existing literature, it is evident that purchase intention is shaped by both positive and negative factors. Studies indicate that perceived relevance, entertainment, trust, interactivity, informativeness, and credibility positively influence consumers' purchase intention, whereas privacy concerns, intrusiveness, and irritation have a negative impact on it.

4. RESEARCH METHODOLOGY

Research approach:

A qualitative approach was used in this study to understand and interpret the concepts of personalised advertisement and consumer buying intention in detail.

RESEARCH DESIGN

A descriptive research design is used in this study to systematically gather and present information from existing literature and previously available data. This design helps describe and understand the subject through various secondary sources, such as published research articles, survey reports, and observations from earlier studies. It enables the researcher to organise existing knowledge and explain important patterns related to the study topic clearly and effectively

DATA SOURCE

The study is based on secondary data, which was obtained from published research papers, academic journals, conference articles and reliable online sources related to personalised

advertisement and consumer purchase intention. These sources provided a theoretical and conceptual understanding of the topic.

DATA COLLECTION METHOD

Data was collected through a systematic review of existing literature. Relevant studies were selected by examining published articles, previous research findings, and scholarly documents. The collected information was then organised and analysed to identify important concepts, factors, and relationships related to the study

Conceptual framework

Based on the reviewed literature, personalised advertising influences consumer purchase intention through a combination of positive and negative perceptions. The proposed conceptual framework integrates nine major determinants that shape consumer responses toward personalised advertising, namely perceived relevance, entertainment, informativeness, credibility, interactivity, trust, intrusiveness, privacy concern, and irritation.

5. DISCUSSION AND CONCLUSION

The present conceptual study explains that consumer purchase intention toward personalised advertising is shaped by a combination of positive and negative perceptions. Based on the reviewed literature, variables such as perceived relevance, entertainment, informativeness, credibility, interactivity, and trust contribute positively to consumer evaluation of personalised advertisements. These factors increase the perceived usefulness and attractiveness of advertising messages, making consumers more likely to respond favourably toward advertised products or services.

Among these factors, perceived relevance plays a particularly important role because consumers tend to engage more with advertisements that match their personal needs and preferences. Similarly, informative and credible advertising helps consumers reduce uncertainty during decision-making, while entertainment and interactivity improve engagement and emotional connection with advertising content. Trust further strengthens consumer confidence in the advertiser and supports positive behavioural intention.

At the same time, the study highlights that personalised advertising also creates certain challenges. Intrusiveness, privacy concern, and irritation may weaken the effectiveness of personalised advertising when consumers perceive advertising messages as excessive, disruptive, or overly dependent on personal data collection. Privacy concern remains especially significant because consumers may become uncomfortable when advertisements reflect personal online behaviour too closely. Repeated exposure and interruption may also create irritation, reducing consumer willingness to engage with the advertisement.

The overall discussion suggests that purchase intention emerges from a balance between perceived benefits and perceived risks. When positive advertising attributes outweigh negative concerns, personalised advertising is more likely to generate favourable consumer responses. However, if consumers experience discomfort related to privacy or excessive targeting,

purchase intention may decline despite the relevance of the advertisement.

Therefore, this conceptual framework contributes to personalised advertising literature by integrating multiple determinants within a single model and showing that consumer response cannot be explained through one variable alone. For

marketers, the findings indicate that effective personalised advertising should focus not only on targeting accuracy but also on maintaining consumer trust, transparency, and non-intrusive communication. The framework also provides a foundation for future empirical studies to test these relationships across different digital platforms and consumer segments.

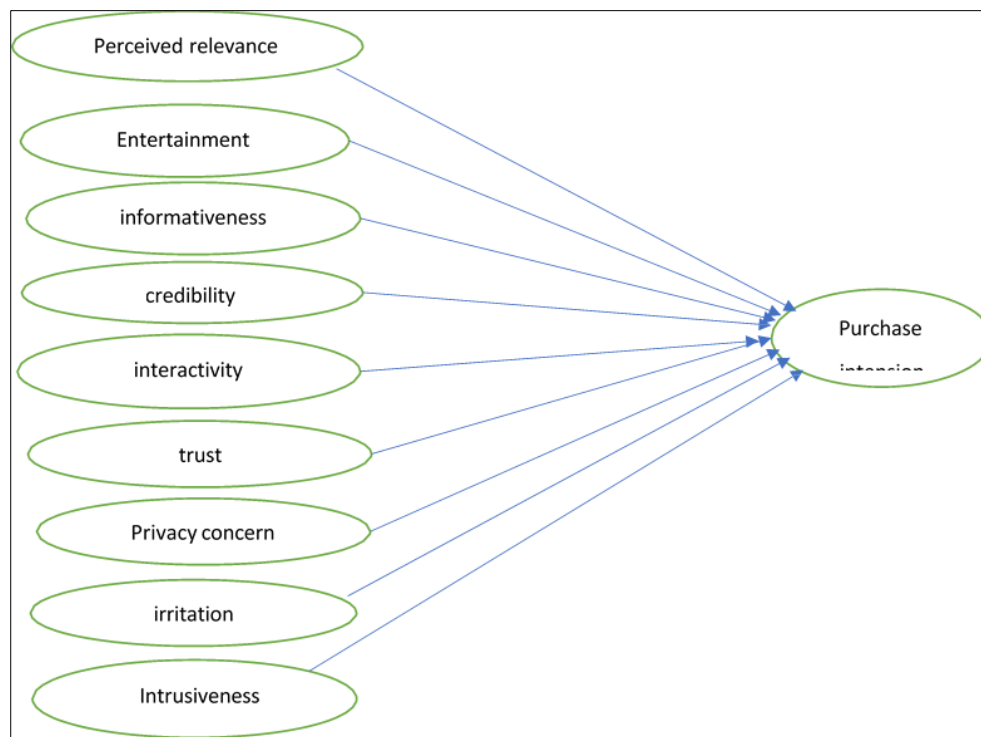


Figure: Conceptual Framework of the Study

LIMITATIONS

This study has certain limitations. First, the proposed framework focuses on selected factors influencing consumer purchase intention in the context of personalised advertising, while other potentially relevant variables may also affect consumer responses. Second, the study is conceptual in nature and is based solely on existing literature; therefore, the proposed relationships have not been empirically validated. Third, the reviewed studies were conducted in different contexts, industries, and geographical settings, which may limit the generalizability of the framework. Future research may address these limitations by incorporating additional variables and conducting empirical studies to test and refine the proposed conceptual model across diverse consumer and market settings.

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About the Corresponding Author



Priya Gill is a Research Scholar in the Department of Commerce at M.D. University, Rohtak, Haryana, India. Her research interests include commerce, finance, business management, and emerging economic trends. She is committed to academic excellence and contributes to scholarly research through analytical studies, innovative perspectives, and interdisciplinary collaboration.