



# Brand Trust in Mediation Social Media Personalized Advertisements and Product Purchase Decisions

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**Abstract:** This study aims to determine (1) the effect of personal relevance as a dimension of advertisement personalization on brand trust and purchase decisions, (2) the effect of personal irritation on brand trust and purchase decisions, and (3) the effect of privacy concern on brand trust and purchase decisions. In addition, this study also aims to determine the role of brand trust, which mediates the effect of advertisement relevance, advertisement irritation, and personal worry on purchase decisions. The setting is consumers who bought Naliza fashion products on the Shopee marketplace, with a total of 145 respondents. The instrument used was questionnaires that had been tested for validity and reliability, and were distributed online. The data analysis used descriptive statistical analysis and structural equation modelling with the AMOS program. The results show that personal relevance positively and significantly affected brand trust and purchase decisions. In contrast, personal irritation and privacy concern did not affect brand trust and purchase decisions. Brand trust affected purchase decisions significantly. In addition, brand trust could mediate the effect of personal relevance on purchase decisions; however, it could not mediate the effect of personal irritation and privacy concern on purchase decisions.

**Key Words:** Advertising Personalization, Personal Relevance, Personal Worry, Brand Trust, Purchase Decision.

## 1. INTRODUCTION:

The internet, as a communication network, has the function of connecting one electronic media to another electronic media quickly and accurately. Based on data from Hootsuite, We Are Social, March 2021, internet users in Indonesia reached 202.6 million or 73.7% of the total Indonesian population and users active on social media reached 170 million people (Dataportal, 2021). Some consumers conduct product research before making an online purchase. Data from the 2022 Global Web Index (GWI, 2019) survey on internet users aged 16 to 64 years from different countries shows that 53% of the total global respondents admitted to conducting product research, brand research and service research online before making transactions. Access to online shopping is also increasing, especially during the Covid 19 pandemic.

Advertising is used to communicate products, goods and services to consumers. The large number of advertisements that appear on the internet can lead to different consumer reactions, such as being annoyed, normal or happy because the advertisements are informative. If online advertising is perceived as annoying, consumers will avoid it. It is therefore important to personalise advertising to reduce consumer avoidance.

According to Pavlou & Stewart (Pavlou & Stewart, 2013) personalised advertising requires steps to identify what consumers want to know, what they want to buy and how they want to buy. Interactive advertising has the potential to ensure that consumers receive only relevant messages, which serves a dual purpose. By collecting and compiling records of individual consumers' online activities, interests, preferences and/or communications over time and across websites, online advertisers can deliver personalised advertising to individuals (Jai et al., 2013). However, this may raise privacy concerns among consumers (Zhu & Chang, 2016).

Previous research explains that ad relevance influences consumer responses, including paying more attention to the ad (Xu, 2014), higher purchase intention (Xu, 2014) (Antonio et al., 2022), and providing better advertising



effectiveness (Pavlou & Stewart, 2013). Consumers will be more receptive to advertising that is relevant to their lifestyle (personal relevance), and will be less annoyed by advertising that does not meet their needs (personal irritation) and respects their privacy (privacy concern) (Dobrinić et al., 2021). However, the influence of these elements of social media personalized advertisements on brand trust and purchase decisions is still a gap in the literature.

This study further fulfills the gap in the literature by examining the influence of personal relevance, personal irritation and privacy concerns directly on brand trust and indirectly on purchase decisions through the mediation of brand trust. The study was conducted at Naliza Office, a fashion brand in Indonesia that uses online social media and through the Shopee marketplace to promote its products. As a new player in the fashion business, Naliza needs to strengthen its brand through personalized advertising. The problem faced is that the advertisements created have not been able to increase sales transactions even though the level of consumer visits to social media is quite high. Consumers are only looking for information without continuing the purchase process. Naliza chose the Shopee marketplace because it is the number one e-commerce marketplace in Indonesia.

## 2. LITERATURE REVIEW:

Personalization, when viewed from a marketing perspective, can be interpreted as efforts made by producers/companies to provide products that are customized based on customer needs. Personalization is a strategy carried out by companies in marketing their products by identifying customers' needs and interests in order to tailor their products to those customers' interests and needs (Antonio et al., 2022; Xu, 2014)

Brand trust can create an emotional bond between customers and the brand, this is shown by positive emotional attachment to the brand because it is considered to provide a signal of care, concern and connection for customers (Huaman-ramirez & Merunka, 2020). Brands that are able to meet or exceed customer expectations and provide quality assurance will make customers more confident in their choice. It can be concluded that trust is a belief that exists in a brand and is related to quality and consistency (Ermawati et al., 2016).

Purchasing decision is an involved process activity a person's physical and mental, because within activity the own understanding alone about the product that will be bought and consumed. Buying decision is also a stage end where a has determined his choice for buying and consuming product (Schiffman & Wisenblit, 2019). A study (Song, 2016) found that when someone evaluates an attribute by comparing it with other alternatives, it means that he is ready to make a purchasing decision.

Personal relevance is something that can influence a person towards advertising and the decision-making process (Dobrinić et al., 2021; Haqim & Martini, 2019). Brand trust is considered to have a positive impact on brand loyalty, motivating customers to show brand trust in order to maintain a long-term relationship with the customers. Brand trust can create an emotional bond between customers and the brand, which is indicated by a positive emotional attachment to the brand because it is considered to be a signal of care, concern and connection for customers (Ermawati et al., 2016; Huaman-ramirez & Merunka, 2020).

H1: There is a positive and significant influence of personal relevance on brand trust.

Irritation advertisement happen if too lots or no relevant with what is desired consumer (Dobrinić et al., 2021). The more consumer feel disturbed the more try for avoid advertisement brand. Attitude dodge the can resulting in a decline trust to brand. So that irritation advertisement will affect negatively to brand trust.

H2: There is a negative and significant influence of personal irritation on brand trust.

The use of information technology, especially big data, raises privacy issues that arise from internet and social networking users who are not aware of their exposure and do not have sufficient knowledge about how to protect themselves (Dobrinić et al., 2021). When a brand's personalized advertising raises concerns about personal freedom, it will affect trust in the brand.

H3: There is a negative and significant influence of privacy concern on brand trust.

Brand trust can create an emotional bond between customers and the brand, which is demonstrated by positive emotional attachment to the brand because it is seen as a signal of care, concern and connection for customers. Customer trust in a brand (brand trust) is defined as the customer's desire to rely on a brand despite the risks it faces because of the expectation that the brand will lead to positive outcomes (Ermawati et al., 2016; Huaman-ramirez & Merunka, 2020; Sari, 2012). This means that the more consumers trust a brand, the more their purchasing decisions will increase.

H4: There is a positive and significant influence of brand trust on purchasing decisions.

Personal relevance is something that can influence a person towards advertising and the decision-making process. Thus, the relationship is positive. The more relevant advertising is to the consumer's personal needs, the more it will increase purchasing decisions.



H5: There is a positive and significant influence of personal relevance on purchasing decisions.

Advertising irritation occurs if there are too many advertisements that are annoying or irrelevant to what consumers want (Dobrinić et al., 2021). Apart from affecting trust in the brand, advertising interference will influence consumer purchasing decisions. The more disturbed it will reduce the consumer's desire to make a purchase.

H6: There is a negative and significant influence of personal irritation on purchasing decisions.

Online systems and technology create fear and worry about misuse of information (Chang et al., 2016; Gajendra Liyanaarachchi, 2019). This will influence consumer purchasing decisions (Gajendra Liyanaarachchi, 2019). The more consumers worry, the more it will impact their decision not to buy.

H7: There is a negative and significant influence of privacy concern on purchasing decisions.

The influence of personal relevance in advertising on purchasing decisions can be influenced by consumer trust in the brand. So the function of the brand is to mediate the influence of personal relevance and purchasing decisions.

H8: Brand trust mediates the influence of personal relevance on purchasing decisions.

The effect of advertising irritation on purchasing decisions can be caused by consumer trust in the brand. So the function of the brand is to mediate the influence of advertising irritation on purchasing decisions.

H9: Brand trust mediates the effect of personal irritation on purchasing decisions.

The influence of concerns about the use of personal data in advertising on purchasing decisions can be caused by consumer trust in the brand. So the function of the brand is to mediate the influence of personal concerns and purchasing decisions.

H10: Brand trust mediates the influence of privacy concern on purchasing decisions.

### **3. MATERIALS:**

Personalized advertisements consist of the dimensions of personal relevance, personal irritation and privacy concerns. Personalized advertisements were measured using a measurement scale instrument developed from previous research (Dobrinić et al., 2021) and adapted in this research. The personal relevance dimension consists of 5 indicators. The personal irritation dimension consists of 5 indicators. The privacy concerns dimension consists of 3. Brand trust is measured using a measurement scale instrument developed from previous research (Ermawati et al., 2016; Huaman-ramirez & Merunka, 2020) and adapted in this research. Brand trust consists of 6 indicators. Purchase Decisions are measured using a measurement scale instrument developed from previous research (Song, 2016) and adapted in this research. Purchase Decisions consists of 5 indicators.

Data collection in this research used a questionnaire or questionnaire which contained written statements/questions and was given to respondents to fill in according to their choice using a closed ended question model. Questionnaires were distributed to respondents via Google Form which was sent via the respondents' social media. Apart from that, closed questions also make it possible for researchers to carry out the coding process, data entry, data analysis and interpretation of results more quickly and easily. As material in the descriptive analysis process, apart from closed questionnaires, open space is also provided to fill in the respondent's identity and several attributes, thus enriching the analysis of research results.

### **4. METHOD:**

The research was conducted through a survey approach with a cross sectional design. The research was conducted by asking a list of questions online to 145 respondents of Naliza fashion products on the Shopee marketplace. The data analysis technique used is descriptive analysis and Structural Equation Modeling (SEM) model analysis. Descriptive analysis is used to analyze data by describing or illustrating the data that has been collected as it is without carrying out analysis and making generally accepted conclusions. Meanwhile, research data was analyzed using the Structural Equation Modeling (SEM) model, which is a multivariate analysis technique that tests relationships between complex variables, both recursive and non-recursive, to obtain a comprehensive picture of the entire model (Hair et al., 2017).

### **5. RESULT:**

Based on table 1 you can is known that all indicator has fulfil condition uij validity that is own CR value > 1.96 and standardized regression weight value > 0.50. Therefore all indicator declared valid. Based on table 1 you can is known that all indicator has fulfil condition uij validity that is own CR value > 1.96 and standardized regression weight value > 0.50. Therefore all indicator declared valid.



**Table 1** Validity Test Convergent Variable

Regression Weights	Estimate	Standardize Regression Weights	S.E	CR	P	Note
x11← X1	0.990	0.630	0.152	6,496	***	valid
X12 ←X1	1,063	0.685	0.153	6,959	***	valid
X13 ←X1	1,302	0.780	0.169	7,694	***	valid
X14 ←X1	1,311	0.795	0.168	7,793	***	valid
X15 ←X1	1,000	0.661				valid
X21 ←X2	0.904	0.759	0.134	6,742	***	valid
X22 ←X2	0.799	0.667	0.129	6,207	***	valid
X23 ←X2	1,242	0.870	0.172	7,219	***	valid
X24 ←X2	1,018	0.726	0.155	6,558	***	valid
X25 ←X2	1,000	0.580				valid
X31 ←X3	0.872	0.787	0.116	7,516	***	valid
X32 ←X3	0.641	0.651	0.094	6,810	***	valid
X33 ←X3	1,000	0.760				valid
X41 ←X4	1,000	0.663				valid
X42 ←X4	1,030	0.762	0.125	8,226	***	valid
X43 ←X4	1,202	0.863	0.132	9,123	***	valid
X44 ←X4	1,115	0.844	0.124	8,961	***	valid
X45 ←X4	1,275	0.919	0.133	9,585	***	valid
X46 ←X4	1,303	0.805	0.151	8,612	***	valid
Y11 ←Y	1,000	0.865				valid
Y12 ←Y	0.961	0.785	0.085	11,289	***	valid
Y13 ←Y	0.866	0.545	0.126	6,894	***	valid
Y14 ←Y	0.910	0.658	0.104	8,764	***	valid
Y15 ←Y	0.885	0.729	0.087	10,122	***	valid

**Table 2** Reliability Test Results

Variable	Construct Reliability	Information
Personal Relevance (X1)	0.88	Reliable
Personal Irritation (X2)	0.80	Reliable
Privacy Concern (X3)	0.78	Reliable
Brand Trust (X4)	0.98	Reliable
Purchase Decision (Y)	0.91	Reliable

Based on table 2, it can be seen that the construct reliability value from the reliability test shows that the variable as a whole is said to be reliable because it has fulfilled the requirements, namely having a construct reliability value of >0.7. Thus, this research can be continued for further analysis. Based on Figure 1, it can be seen that the model feasibility test value does not yet show a fit model, so it is necessary to modify the model to get a fit model. After carrying out several modifications, a fit model was obtained as in Figure 2.



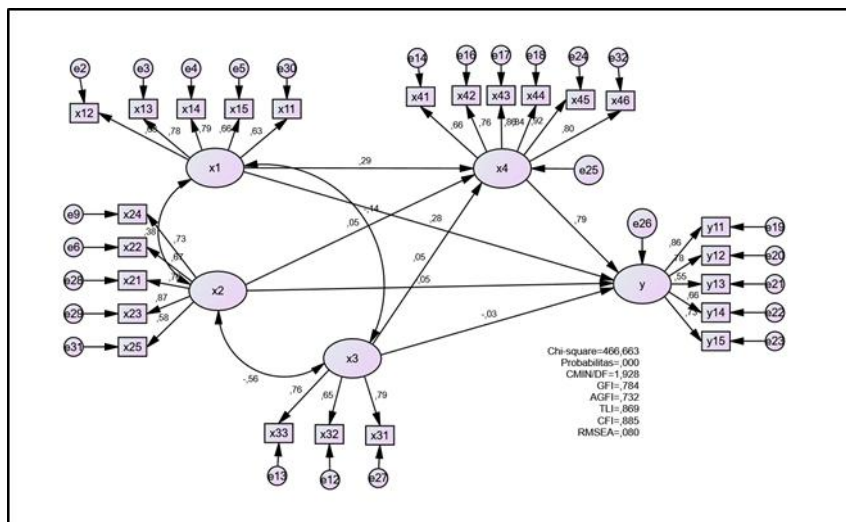


Figure 1 Initial Full Model Analysis

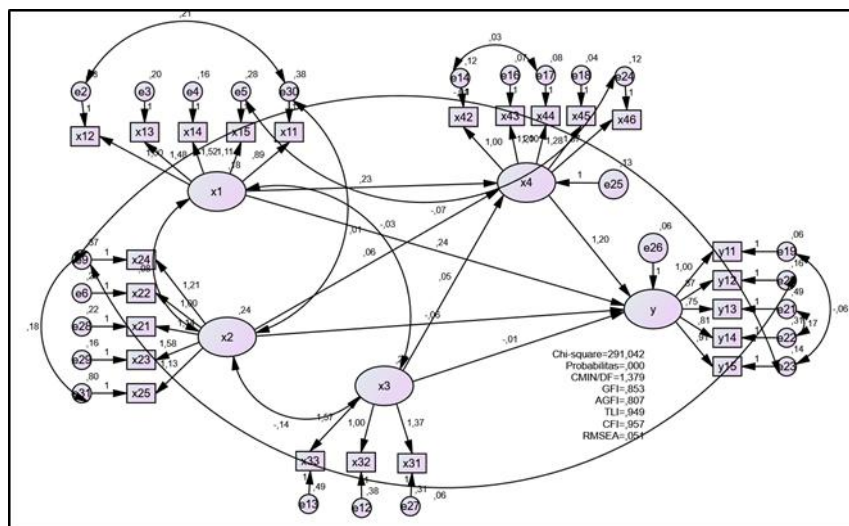


Figure 2 Initial Full Model Analysis

Table 3 Hypothesis Test Results Influence Direct

No	Hypothesis	Unstandardized estimates	Standardized estimates	CR	p	Note
1	X1 → Y	0.237	0.187	3,010	0.003	supported
2	X2 → Y	-0.59	-0.053	-0.788	0.431	rejected
3	X3 → Y	-0.11	-0.011	-0.165	0.869	rejected
4	X4 → Y	1,198	0.833	9,660	***	supported
5	X1 → X4	0.230	0.261	2,440	0.015	supported
6	X2 → X4	0.060	0.066	0.635	0.525	rejected
7	X3 → X4	0.051	0.0549	0.593	0.553	rejected

The results of the analysis show that the regression coefficient value for the influence of personal relevance on brand trust is 0.261 and the Critical Ratio (C.R) value is 2.440, which is greater than 1.96 and the probability value is  $p = 0.015 < 0.05$ . This means that the hypothesis which states that there is a positive and significant influence of Personal Relevance on brand trust is supported (accepted).

The results of the analysis show that the regression coefficient value for the influence of personal irritation on brand trust is 0.066 and the Critical Ratio (C.R) value is 0.635, which is smaller than 1.96 and the probability value is  $p = 0.525 > 0.05$ . This means that the hypothesis which states that there is a negative and significant influence of personal irritation on brand trust is not supported (rejected).



The results of the analysis show that the regression coefficient value of the influence of privacy concern on brand trust is 0.0549 and the Critical Ratio (C.R) value is 0.593, which is smaller than 1.96 and the probability value is  $p = 0.553 > 0.05$ . This means that the hypothesis which states that there is a positive and significant influence of privacy concern on brand trust is not supported (rejected).

The results of data analysis show that the regression coefficient value for the influence of brand trust on purchasing decisions is 0.833 and the Critical Ratio (CR) value is 9.660, which is greater than 1.96 and the probability value is  $p = 0.000 < 0.05$ . This means that the hypothesis which states that there is a positive and significant influence of brand trust on purchasing decisions is supported (accepted).

The results of the analysis show that the regression coefficient value for the influence of personal relevance on purchasing decisions is 0.187 and the Critical Ratio (C.R) value is 3.010, which is greater than 1.96 and the probability value is  $p = 0.003 < 0.05$ . This means that the hypothesis which states that there is a positive and significant influence of personal relevance on purchasing decisions is supported (accepted).

The results of data analysis show that the regression coefficient value of the influence of irritation on purchasing decisions is -0.053 and the Critical Ratio (c.r) value is -0.788, which is smaller than 1.96 and the probability value is  $p = 0.431 > 0.05$ . This means that the hypothesis which states that there is a negative and significant influence of personal irritation on purchasing decisions is not supported (rejected).

The results of data analysis show that the regression coefficient value for the influence of privacy concerns on purchasing decisions is -0.011 and the Critical Ratio (CR) value is -0.165, which is smaller than 1.96 and the probability value is  $p = 0.869 > 0.05$ . This means that the hypothesis which states that there is a positive and significant influence of privacy concern on purchasing decisions is not supported (rejected).

Hypothesis testing of the mediating influence (indirect influence) of the independent variable on the dependent variable through the mediating variable is carried out using path analysis by calculating the direct effect and indirect effect of the output value of standardized direct effect, standardized indirect effect and standardized total effect.

**Table 4** Hypothesis Test Results Influence Mediation

	Sat	t- count	t- table	conclusion
X1 →X4 →Y	0.09958	2.8512	1,645	supported
X2 →X4 →Y	0.09063	- 0.1454	1,645	rejected
X3 →X4 →Y	0.08191	-0.1609	1,645	rejected

## 6. DISCUSSION:

The results of this study show that personal relevance influence positive and significant towards brand trust. Study This in line with research (Geng et al., 2021) which states that personal relevance has an influence on platform trust form consumer engagement. Relevance is one of issue in personalization online advertising besides factor economy, accuracy and privacy(Meyer, 2014). The more tall personal relevance with preference consumers, then will zoom out level dependency advertisement that and create advertisement the become more effective (Donnell & Cramer, 2015). Brand trust can create an emotional bond between customers and the brand, this is shown by a positive emotional attachment to the brand because it is considered to provide a signal of care, concern and connection for customers (Huaman-ramirez & Merunka, 2020).

The results of this study show that personal irritation has a negative but not significant effect on brand trust. In other words, irritation has no effect on brand trust. Dobrinić (Dobrinić et al., 2021) states that too many annoying or irrelevant ads will make users feel annoyed. Amyx & Lumpkin (Amyx & Lumpkin, 2016) also explained that irritation in advertising is considered a response to perceived discomfort. This can form a negative attitude from users and indirectly influence consumer distrust because the impact of advertising irritation is that consumers avoid the advertisement. However, this study found that personal irritation had an insignificant impact on brand trust. Consumers want to avoid unpleasant advertising but do not trust brands.

Internet and social networking users are unaware of their exposure and do not have sufficient knowledge about how they can protect themselves (Dobrinić et al., 2021). The security and confidentiality factor of personal data is the most important thing for users. Liyanaarachchi (Gajendra Liyanaarachchi, 2019) stated the same thing that privacy protection is a success factor in protecting users' personal data. The research results do not support the hypothesis which states that privacy concerns have a negative and significant effect on brand trust. The results of this study show that consumers want exists protection to personal data but no brand trust.

The results show that brand trust has a positive and significant effect on purchase decisions. These results are in line with previous study (Ermawati et al., 2016) which confirms that brands that are able to meet or exceed customer



expectations and can provide quality assurance will increase their confidence in making purchases. Consumers who have trust in a brand will make it easier for consumers to make purchasing decisions and will make repeat purchases

This research proves the hypothesis which states that personal relevance has a positive effect on purchasing decisions. This research is in line with previous study (Haqim & Martini, 2019) which explains that personal relevance is something that can influence a person towards advertising and the decision-making process. Buying decision customer correlated positive with metric relevance and usefulness from personalized advertising on social media (Mehta, 2021).

The results of this study show that there is a negative influence of personal irritation on purchasing decisions but it is not significant. This means that purchasing decisions are not influenced by consumer discomfort regarding the confidentiality of their data (Dobrinić et al., 2021).

The results show that there is a negative influence of privacy concerns on purchasing decisions but it is not significant. In other words, privacy concerns have no influence on purchasing decisions. This is in line with previous study (Antonio et al., 2022) which states that respondents who see targeted advertising as an invasion of their privacy are unlikely to buy online. With the advent of technology that allows personalization of ads, there are also increasing concerns from users regarding their privacy.

This study proves the role of brand trust as a mediator in the influence of personal relevance on purchasing decisions. The magnitude of the direct influence of personal relevance on purchasing decisions (0.187) is smaller than the indirect influence (0.217) and the  $t$  value  $>$   $t$  table. So it can be said that brand trust partially mediates (partial mediation) the influence of personal relevance on purchasing decisions.

The results show that brand trust does not mediate the influence of personal irritation on purchasing decisions. In the mediating variable research model there is a requirement that the influence of the independent variable on the dependent variable is significant. In this study, the influence of irritation on purchasing decisions was  $0.431 > 0.05$ , not significant, with a regression coefficient value of  $-0.053$ , so the conditions for mediation were not met. Brand trust is not influenced by irritation although brand trust influences purchasing decisions. Apart from that, discomfort in using data in advertising does not influence purchasing decisions. Brand trust cannot bridge discomfort in data confidentiality with the decision to purchase (Dobrinić et al., 2021).

Purchase decisions influenced by privacy concerns are not mediated by brand trust. Consumer concern about the use of personal data does not influence purchasing decisions. Consumers want the confidentiality of personal data but do not trust brands. Even though brand trust has a significant influence on purchasing decisions (Foster, 2016), it cannot influence privacy concerns on purchasing decisions.

## 7. RECOMMENDATIONS:

The results of this study provide managerial implications for the strategy of personalized advertisements in social media. Advertisers can promote products in a more personal way, which is interesting according to the personality of the targeted consumer. Advertising materials, including content, design, images and messages, can be modified to be as attractive as possible to captivate and suit the personality of the target consumer. Content is needed that suits the problems and lives of target consumers. Advertisers can offer something useful, then relate it to the product being offered. Advertisers can carry out personalized advertisement strategies, such as developing an algorithm system to better understand users and provide advertising offers that are relevant and in line with user needs. Advertisers need to ensure that the platform used has the ability to segment, automate and analyze the data and information needed for promotional strategies.

This study has several limitations. First, the research was conducted with a survey design. Survey results may differ in different contexts and times such as due to different levels of technological, social and cultural development. Further research is needed in regions or countries with different levels of technological, social and cultural development. Secondly, the influence of demographic factors of the respondents was not widely discussed in this study. The impact of advertising exposure may differ across different demographic segments. Future research could explore the influence of demographic segmentation.

## 8. CONCLUSION :

This study reports that only personal relevance has a direct influence on brand trust and an indirect influence on purchase decisions through the mediation of brand trust. Other variables, personal irritation and privacy concerns do not have a significant effect on brand trust or have an indirect effect on purchase decisions through brand trust. This study provides theoretical implications for comparing the influence of social media elements of personalized advertisements both directly on brand trust and indirectly on purchase decisions through the mediation of brand trust. Brand trust has been shown to influence purchase decisions. Brand trust will be greater if it is supported by personalised advertising,



i.e. advertising that is relevant (personal relevance), i.e. that meets the consumer's needs. However, consumer reactions are not influenced by the degree of information interference caused by advertising that does not meet consumer needs (personal irritation) and lack of attention to consumer privacy (privacy concern).

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