

**Topic: The Key Role of Relevance in Personalized Advertisement: Perceptions of Privacy
Invasion on Behavioral Intentions**

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ABSTRACT

In pace with Internet booming and smartphone penetration, social media now becomes an irreplaceable part in the daily life for many youngsters in Vietnam, who make-up the largest segment of online shoppers in the local emerging e-commerce sector. Therefore, online retailers have attempted to seize this opportunity by increasingly using personalized advertisements to target young social media users. This study aims to address this business practice by investigating the impact of using this personalized advertising strategy on purchasing behaviors among local social media users. A convenience sample consisting of 168 respondents who are frequent young social media users was collected and the regression statistical results show that the perceived relevance of personalized ad on social media is important to promoting buying intentions and the image of the advertised brand also plays a significant role in driving online purchases. However, it is revealed that the privacy concern would impede this effectiveness of personalized ads as privacy invasion lowers intentions to make online purchases. The findings from this research could provide implications for local marketers and advertisers in order to improve the effectiveness of social media-based personalized advertising strategy.

Keywords: personalized advertising, privacy invasion, brand image, behavioral intentions.

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CHAPTER I: INTRODUCTION

This introductory unit formulates the background for this research topic by providing the topic-related contextual information and highlighting the associated practical business problem that necessitates the state-of-the-art knowledge. In particular, this beginning chapter indicates the rationale behind conducting this empirical study in order to gain a deeper understanding of personalized advertisement strategy on social media in the contemporary business milieu in Vietnam, calling for more research on this subject. This chapter then sets the primary research aim together with corresponding research objectives in response to this research calling.

1.1: Situational Background and Research Problem

Vietnam was one of the poorest economies in the 1980s but since economic reform in the end 1980s, the country has remarkably expanded to become one of the worlds’ fastest-growing economies during the past two decades (The World Bank, 2019). In pace with this impressive economic development, the Internet has become rapidly popular in this South-East Asian country where the smartphone penetration rate is among top-highest countries around the globe (Deloitte report, 2019). This high smartphone penetration (over 50%) and young population structure help to explain why social media is now an integral part in the daily activity for most of youngsters in Vietnam (see Figure 1.1). A recent report shows that young people, especially Generation Y (millennials) and Generation Z, spend a lot of time surfing social media platforms (e.g., Facebook, YouTube, Instagram) on the daily basis (Statista, 2020a), and what should be noted here is that young people also make-up the biggest segment for e-commerce in Vietnam, which has recently witnessed an emerging and unprecedented growth thanks to the booming of mobile shopping (see Figure 1.2).

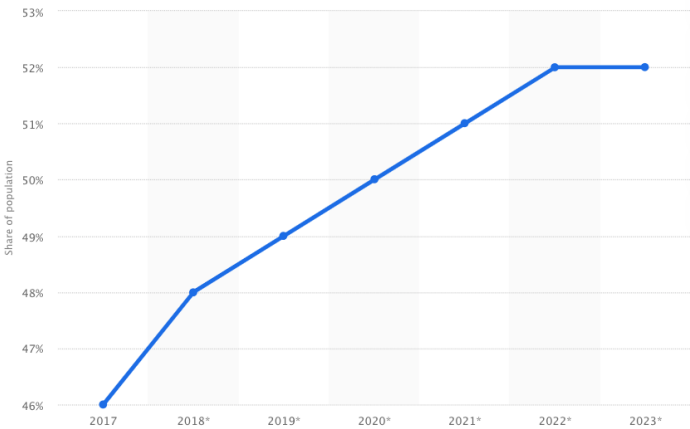


Figure 1.1 - Social Media Penetration Rate in Vietnam from 2017 to 2023 (source: Statista, 2020b)

In order to take the advantage of the widespread social media use among local online consumers, more and more online retailers in Vietnam have shifting their marketing strategy from traditional media (e.g. TV, newspaper) to social media by using personalized advertising approach on different social media sites (Deloitte report, 2019). This new form of digital advertising, as opposed to traditional mass media, responds to consumers’ preference for personalized digital experience and has therefore transformed the way how local brands interact with consumers. From the sellers’ point of view, tailored advertising provides huge financial benefit to marketers as getting the right offer to the right person at the right is extremely effective to increase sales (Doty, 2019). However, in today’s online environment as advertisements are excessively abundant, consumers, especially youngsters, only want to engage in such ads that are more relevant to them as they do not want to respond to ad spam. This means that relevance is considered the key of using personalized ad strategy (Doty, 2019), and understanding the role of perceived relevance in utilizing personalized ad strategy is thus of importance for local marketers and advertisers in the e-business context of Vietnam as this knowledge provides useful and relevant benchmark to enhance the practical effectiveness of this advertising approach. Unfortunately, since personalized advertising is a relatively novel area in marketing research, only a few studies have attempted to examine perceived personally relevant ad and more importantly these studies have been mainly conducted in Western settings (e.g. De Keyzer, Dens, and De Pelsmacker, 2015; Jung, 2017), and the results might therefore not work in Vietnam as an East Asian context, given the fact that buying behaviors in virtual environment are very situational and depend on many local contextual factors (Li, Wu, and Lai, 2013). Therefore, knowledge of personalized advertisement use in the local business environment is severely scant and lacking, requiring more empirical research to first fulfill this research paucity and to then generate managerial insights into this personalization marketing strategy deployment. The main purpose of this study is to address this calling.

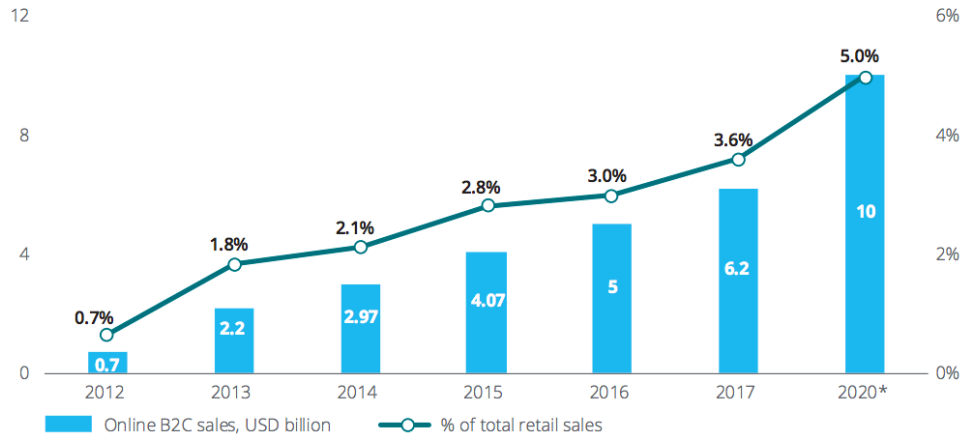


Figure 1.2 - B2C E-Commerce Growth in Vietnam between 2012 and 2020 (source: Deloitte, 2019)

In addition to perceived relevance, marketing literature has theorized that the success of personalized ad strategy is largely contingent upon the strength of the advertised brand image (De Keyzer, Dens, and De Pelsmacker, 2015), implying the importance of brand image in ensuring the successful implementation of personalized advertising. However, there is no such empirical evidence to support this claim and another purpose of this study is to seek empirical evidence so as to understand the importance of building strong brand image in parallel with using personalized ad strategy within the milieu of social media in Vietnam. On the flipped side of the coin, getting the adequate balance between privacy and personalization is the major challenge when implementing personalized ad approach (Doty, 2019), and this concern is even more salient when placing it in the context of Vietnam where crime in the cyberspace is a critical issue as personal data are often stolen by local companies for unethical business purposes (Vietnam Investment Review, 2019a). This current study therefore also wants to take into account the negative impact of privacy invasion to study personalized advertising from a more holistic view.

1.2: Research Question and Research Objectives

In accordance with the central business practice in Vietnam as highlighted earlier, this current research study particularly aims to find empirical evidence so as to accomplish the following specific research objectives:

To examine the positive impact of perceived relevance of personalized ad on encouraging purchasing behaviors for local consumers in Vietnam.

To understand the role of building brand image in relation to using personalized ad.

To clarify the importance of privacy in using personalized ad within the social media context in Vietnam.

To provide recommendations to local marketers and advertisers in order to improve the effectiveness of personalized ad strategy.

1.3: Thesis Organization

Based on the research goal that has been formulated in this chapter, the remainder of this thesis report is divided into the four following chapter units. Chapter II shall be reviewing the literature that provides the theoretical background for this current research, which conceptualizes

personalized advertisement that links to purchasing behaviors and then theorizes brand image as another boundary condition in relation to personalized ad strategy. Privacy invasion will also be critically analyzed to propose its adverse effect on the effectiveness of using personalized ad. Subsequently, Chapter III shall be addressing a number of different methodological components that are essential for carrying out this research project, including philosophical paradigm, method choice, and sampling strategy. Research ethics and data collection procedure associated with implementing survey questionnaire will also be described in detail in this chapter. Next, Chapter IV will be focused on the presentation of the data analysis and results, including the analysis of categorical data for demographics and the examination of numerical data for hypotheses testing using SPSS software. The discussion will be made in the end of this chapter to compare new findings unveiled relative to the extant body of literature. Chapter IV will be giving the conclusions by suggesting both theoretical contributions and practical recommendations that are consistent with the empirical findings found in the previous chapter. Finally, some limitations shall be acknowledged and discussed in the end of this dissertation paper.

CHAPTER II: LITERATURE REVIEW

This chapter sets the theoretical grounding for this current research by reviewing the related literature. In particular, the key concept of personalized advertising is initially theorized in order to propose the importance of perceived relevance in personalized ad in promoting individual behavioral intentions. Subsequently, brand image is theoretically analyzed to critically suggest the relatedness of brand image to the use of personalized ad. The term privacy invasion is then defined and discussed consistently with theorizing the negative impact of privacy concern on the effectiveness of personalized ad. Eventually, a conceptual framework is demonstrated in order to capture all the key variables which are linked through hypotheses.

2.1: Theory of Planned Behavior

The Theory of Planned Behavior (TPB) has widely been viewed as an influential theory in behavioral marketing and behavioral economics research, which explains the tight bond between behavioral intention and actual behavior (Ajzen, 1991). TPB is the extended format of the original Theory of Reasoned Action (TRA) that suggests that behavioral intention, which is driven by subjective norm and attitude toward the behavior (see Figure 2.1), be the strongest predictor of an actual behavior (Ajzen and Fishbein, 1977). TPB then adds a new dimension called perceived control to those two existing dimensions of TRA while remains the linkage between intention to perform the behavior and the real performance of the expected behavior as seen below. This current research draws upon this rooted theory to propose that behavioral intentions will lead to actual purchasing actions, that is, consumers who intend to make the purchases will strongly likely be to behave accordingly in the future.

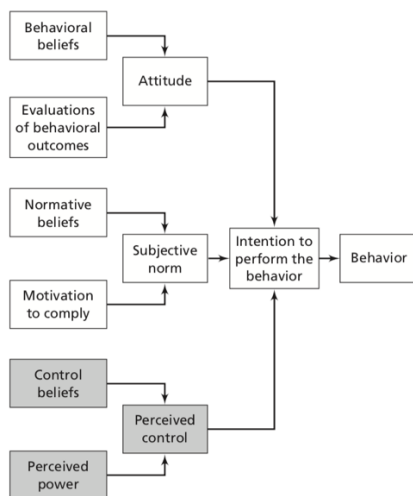


Figure 2.1 - TRA and TPB (source: Montaño and Kasprzyk, 2008)

2.2: Personalized Advertising

Marketers have used different advertising tactics which can be scattered on a continuum from standardization, customization and finally to personalization (De Keyzer, Dens, and De Pelsmacker, 2015). What is more, prior digital marketing research has highlighted that personalization strategy could help to improve the ad effectiveness (Kalyanaraman and Sundar, 2006). The reason why personalized message is more persuasive than standardized message is largely explained by the relevance. Kalyanaraman and Sundar (2006) elaborate on this theorizing and state that consumers are in general prone to see a personalized ad more self-relevant as the communication message is tailored to specifically fit into consumers' background (e.g., gender, age, occupation, interests, hobbies) in order to reach their personal consumption goals and needs. This is consistent with the theory of self-referencing that proposes that when individuals can relate the received information to themselves (Tam and Ho, 2005), this then creates a positive impact on attitude due to the increased persuasiveness that subsequently drives behavioral intention, according to the Theory of Planned Behavior that has been explained previously (Ajzen, 1991). Tam and Ho (2005) in relation to this further emphasize that the perceived relevance not only triggers greater intention but also accelerates intrinsic motivation to encourage message processing (i.e., processing fluency) so as to acquire more information about the advertised brand.

Celsi and Olson (1988) further categorize the two sources for personal relevance: intrinsic source and situational source. Intrinsic source refers to personal experience and knowledge (e.g., experience of exposing to ads, brand knowledge) whereas situational source is derived from physical conditions (Celsi and Olson, 1988). This implies that the degree of perceived relevance is dependent on the context wherein the messages are framed, thus perceived relevance in offline setting might be different from that in online setting. In fact, in the social media environment, personal relevance appears to be a prerequisite for ad persuasion because Kelly, Kerr, and Drennan (2010) hold the idea that the lack of perceived relevance is the primary cause of ad skepticism and ad avoidance on social media. This is supported by Taylor, Lewin, and Strutton (2011) who emphasize the importance of the congruity between self and brand in digital context. In online milieu, Senecal and Nantel (2004) even show that personalized recommendations from online retailers are more persuasive for product choice than similar recommendations made by other peer consumers (i.e., word-of-mouth, WOM). More importantly, greater perceived relevance in online environment attracts more individual attention, encouraging consumers to demonstrate a favorable attitude toward the advertised brands to in turn increase their propensity for purchase intentions (Trampe et al., 2010). Taken together, it is reasonable to make the postulation that perceived relevance of personalized ad could promote intention to make online purchases among

social media users in Vietnam. This is formally presented as below:

Hypothesis 1: Personally relevant advertising is positively related to behavioral intentions.

2.3: Brand Image

Brand equity is an umbrella concept that must initially be addressed when it comes to brand research because brand equity represents the most valuable intangible asset for the firms (Keller, 2008). This broad concept is labelled as “a set of assets and liabilities linked to a brand, its name and symbol, that add to or subtract from the value provided by a product or service to a firm and/or that firms’ customers” (Aaker, 1991). Marketing literature classifies brand equity into consumer-based brand equity (CBBE) and firm-based brand equity (FBBE) and most of research in branding domain has focused on the first school that looks at brand equity from the consumers’ view. In relation to this, Aaker (1996) conceptualizes CBBE as a multi-dimensional construct that is composed of the four different dimensions: brand awareness, brand association, perceived quality, and brand loyalty.

The first dimension is brand awareness, which sets the foundation for building brand equity and Keller (2008) regards brand awareness as brand identity that consists of the two consecutive layers, namely brand recognition and brand recall. While the former refers to how a particular brand is recognized by consumers when they encounter a variety of brands simultaneously, the latter reflects to what extent a specific brand name is stored and recalled in consumers’ memory (Keller, 2008). The second dimension is brand association that is related to a set of information nodes which are located in consumers’ mind to represent the meanings of the brand (Aaker, 1996). Importantly, marketing literature has well documented that brand association is another term to refer to brand image (Martinez and Pina, 2009), and within this paper, this interchangeable use is adopted. The third dimension is perceived quality, this concept is derived from the original concept of perceived service quality in services that is used to express the disparity between buyers’ expectations of the brand before purchasing and/or consuming it and their actual perception of the real performance of the brand relative to other competing brands (Kyoon Yoo and Ah Park, 2007). Also, marketing research highlights that perceived quality is the strongest indicator of customer satisfaction in the short-run (Ladhari, Souiden, and Ladhari, 2011). The fourth dimension in CBBE theoretical model is brand loyalty which is deemed as the most critical property that firms invest a lot of time, money and effort in enhancing this factor in the long-term (Keller, 2008). This is because gaining a new consumer is always by far costlier than retaining one existing consumer and brand equity actually determines the customers’ retention that is associated with customer lifetime value (CLV) as the index for total future sales (Gallo, 2014).

While brand image can basically be defined in the same way as brand association as mentioned above, Keller (2008) further adds that one important characteristic of brand image is that it has the valence as brand image can be either positive or negative. Within the online shopping environment, prior marketing research has indicated brand image as a predictor of purchasing intentions because positive perceived brand image activates consumers' preference for the brand (i.e., brand preference), which refers to the degree to which a particular brand is favored over other similar alternatives (Sääksjärvi and Samiee, 2011). This brand preference is then translated into individual willingness to commit to the preferred brand among a list of different brand choices (Ebrahim et al., 2016). Therefore, one assumption that can be made is that brand image predicts behavioral intentions in e-commerce environment in Vietnam, which is hypothesized as follows:

Hypothesis 2: Image of advertised brand is positively related to behavioral intentions.

2.4: Privacy Invasion

While tailored ad message seems more persuasive than irrelevant ad content, this relevant component is compensated for by the concern toward privacy since ads that are too self-related are perceived to be sensitive, consumers thus do not always respond positively and favorably to personalized messages (Jung, 2017). In the social media context, privacy invasion is intensified since companies increasingly obtain consumers' data via purchasing history or personal profile and unethically utilize such data for other unauthorized marketing purposes, and when consumers are aware that their personal information is abused, this feeling of loss of controlling for privacy leads to negative reactance to personalized ad and they also tend to form a resistance to the ad content (Okazaki, Li, and Hirose, 2009). In relation to the Theory of Planned Behavior (TPB) above, this privacy concern changes the attitudinal dimension as individuals are inclined to shape an unfavorable attitude toward the advertised brands that are perceived to be insecure (Jung, 2017). Meanwhile, Zhu and Chang (2016) rely on the rational choice theory (Becker, 1978) to state that consumers desire rational decisional choices through cost-benefit analysis to maximize benefit and minimize cost, and because privacy invasion represents a significant cost for online shopping, this makes benefit inferior to cost when consumers engage in a risky choice in which their personal information is stolen. Consequently, they are unlikely to make the purchase decision (Culnan and Bies, 2003).

The above theorizing implies that privacy invasion might lower the effectiveness of personalized ad as well as hinder the positive image of the advertised brand, and this could be explained by trust as an essential underlying psychological state of mechanism that drives behavioral patterns in online environment (Chang, Cheung, and Tang, 2013). Indeed, trust is believed to increase consumers' confidence in making their purchasing decision (Chiu et al., 2012), thus reduced trust due to privacy concern would erase consumers' willingness to make purchases. In sum, it is logical to posit that the concern toward privacy invasion would reduce brand trust and this decreased trust then might lessen the positive effectiveness of personalized ad as well as the strength of positive brand image on promoting behavioral intentions in online environment. Put in a different way, privacy concern can be theoretically constructed as one moderating variable factor that weakens the positive influence of perceived personally relevant ad and brand image on purchasing likelihood in the e-commerce setting in Vietnam. This can be converted to the following hypotheses:

Hypothesis 3a: High privacy concern attenuates the positive relationship between personally relevant advertising and behavioral intentions.

Hypothesis 3b: High privacy concern attenuates the positive relationship between brand image and behavioral intentions.

2.5: Conceptual Diagram

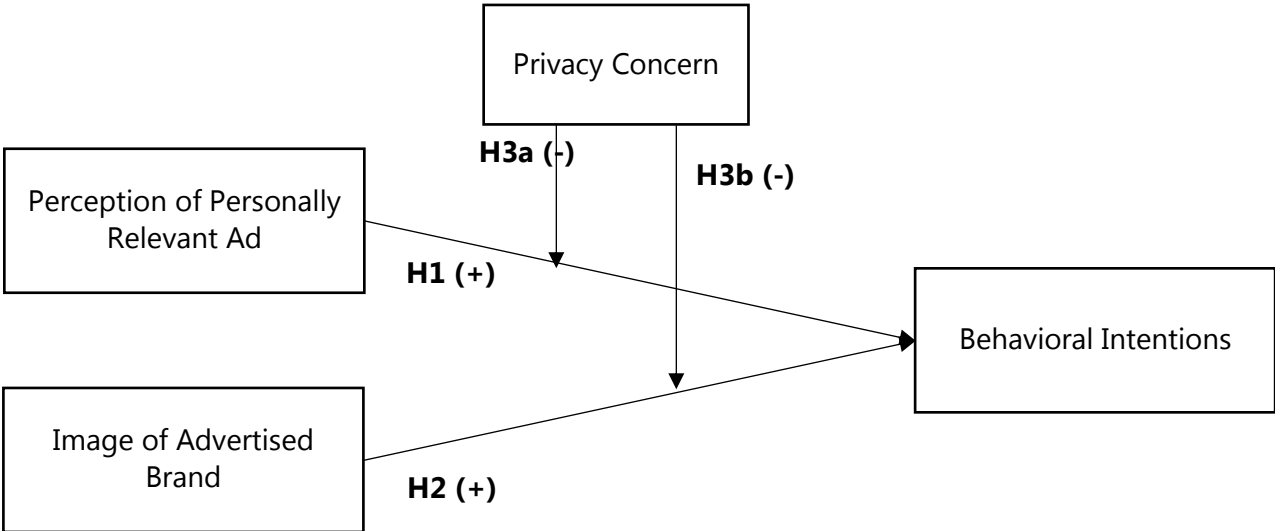


Figure 2.2 - Conceptual Framework

Figure 2.2 demonstrates the framework that is being conceptualized for this current research. Accordingly, the perceived relevance of personal advertising and image of advertised brand are constructed as two main independent variables while behavioral intentions are labelled as the main dependent (outcome) variable under this conceptual model. Equally important, privacy concern associated perceived privacy invasion is theorized as the moderating variable that changes the correlational strength of the main relationships of perceived personally relevant ad and brand image with behavioral intentions.

CHAPTER III: RESEARCH METHODOLOGY

The primary goal of this present chapter is to address the methodology related to conducting this empirical research. More specifically, a number of methodological elements, which are included in the onion framing as being illustrated in Figure 3.1 (e.g., philosophy of science, theory development approach, method strategy, time horizon), are explained carefully to justify the appropriateness of these methodological choices for this study. Besides that, in alignment with selecting quantitative survey method, the procedure for sampling and collecting data is carefully described within this chapter. The end of this chapter addresses some methodological drawbacks as well as ethical considerations in relation to undertaking this academic project.

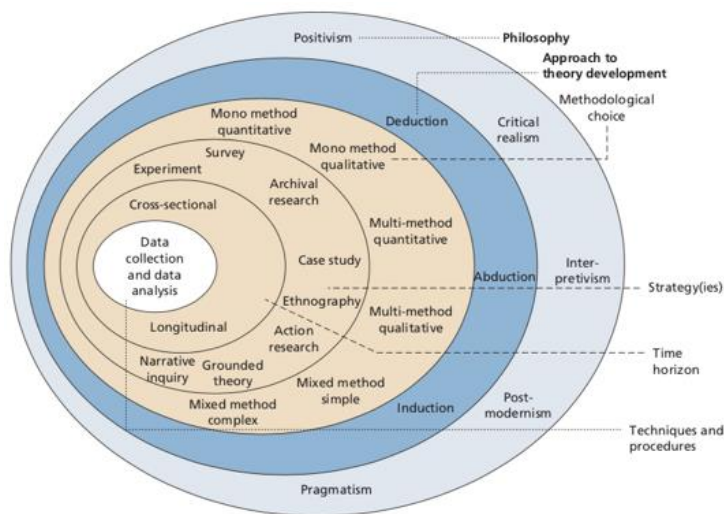


Figure 3.1 - The Framing of Onion (source: Saunders, Lewis, and Thornhill, 2016)

3.1: Paradigm and Theory Building Approach

According to the onion framing in Figure 3.1, the initial step toward formulating the methodology for this research refers to identifying the right philosophical paradigm between interpretivism and positivism. Research philosophy reflects the development of knowledge within a particular field (e.g., marketing) and the determination of the accurate philosophy for this current research must be based on the two fundamental elements: ontology and epistemology. While the former indicates the nature of the phenomenon being investigated, the latter emphasizes the method being adopted for understanding this phenomenon or it deals with how to acquire the new knowledge to understand the central research problem (Andrew, 2007). The nature of this research is to quantify the relationship between perceived relevance in personalized ad and subsequent purchase behaviors and this nature should therefore be consistently objective in the business

context of Vietnam as a subjective view fails to help answer whether this relationship exists as well as the valence of this existing relationship. This rationalizes the objectivity of this research's ontology. Furthermore, numerical data are necessary to quantify this linkage because non-numerical data cannot produce statistical evidence to reach this goal (Saunders, Lewis, and Thornhill, 2016), which favors the objectivity this research's epistemology. Taken together, positivism reflects the appropriate philosophy of this research project.

In relation to the onion framing above, another consideration falls in the approach to theory development between induction and deduction (Saunders, Lewis, and Thornhill, 2016). Basically, inductive approach is focused on conceiving a new theory to contribute to a relatively unknown area of research, thus data are gathered for the purpose of formulating propositions that are used to build a new theory (Andrew, 2007). In contrast, deductive approach is focused on evaluating the existing theories in a specific setting, hence data are collected to test different hypotheses that are derived from the current theories (Andrew, 2007). The concentration on hypotheses development in Chapter II provides a strong justification for the fit of deduction into the purpose of this research, which is to assess different existing marketing theories within the milieu of online business in Vietnam.

3.2: Method Strategy and Survey Design

Perhaps the most essential part of the methodology is to make the right choice between qualitative method and quantitative method. It is theorized that qualitative method is consistent with exploratory design which is aimed at exploring a relatively less known phenomenon via unstructured and probing methods like case study or interview to seek non-numeric data (Andrew, 2007), and Saunders, Lewis, and Thornhill (2016) make an important point that qualitative method should be aligned with interpretive philosophy and inductive approach. While both interpretivism and induction have been explained not to fit with this research' focus, it is logical to reject the sole implementation of qualitative method for this study. Meanwhile, quantitative method is congruent with descriptive design that is aimed at describing the variables related to the research problem using statistical language, thus well-structured and organized methods like survey are used to obtain numeric data (Andrew, 2007). As a result of inference, quantitative method therefore resonates with positivism and deduction (Saunders, Lewis, and Thornhill, 2016), which explains why this current research adopted survey questionnaire method as the mono quantitative method for the data collection.

Consistent with implementing this quantitative survey method, an Internet-assisted survey questionnaire was created through Qualtrics, which is a survey-design tool for professional

purpose. The use of online administration offered more advantages because, first, this mode provided a cost-effective way to distribute the survey quickly to many respondents concurrently (Roster et al., 2007), and, second, the COVID-19 pandemic at the time when conducting this research would make paper-based administration risky.

In particular, the online questionnaire was composed of the two separate parts (see more in Appendix 1). The first part included numerical instruments to measure the key variables in this study on 5-point symmetric Likert scale, which ranges from 1 as strongly disagree to 5 as strongly agree. These measurement instruments were adapted from the prior validated scales which were published in top-tier marketing journals. More specifically, 5-item scale to measure perceived personally relevant ad was combined from 3-item scale of Jung (2017) and 2-item scale of Zhu and Chang (2016) and were then modified to fit into this study context, 3-item scale to assess brand image was adapted from the scale developed by Sääksjärvi and Samiee (2011) and 3-item scale to measure privacy concern was taken from the scale of Jung (2017) while 3-item scale to evaluate behavioral intentions were taken from De Keyzer, Dens, and De Pelsmacker' scale (2015) (see below).

Perceived Relevance of Personal Ad (Jung, 2017; Zhu and Chang, 2016)

Item 1: When I see advertisement on social media, I feel that it might be of value to me.

Item 2: When I see advertisement on social media, I feel that it might be relevant to my needs.

Item 3: When I see advertisement on social media, I feel that it might be created just for me.

Item 4: When I see advertisement on social media, I think these personal ads fit my interests and tastes.

Item 5: When I see advertisement on social media, I think these personal ads fit my own preferences.

Brand Image (Sääksjärvi and Samiee, 2011)

Item 6: The advertised brands on social media offer a broad range of products.

Item 7: The advertised brands on social media are credible.

Item 8: The advertised brands on social media have their own unique feature.

Privacy Concern (Jung, 2017)

Item 9: Advertised companies on social media share personal information without permission.

Item 10: Advertised companies on social media store personal information so they can offer products and services to me in the future.

Item 11: Advertised companies on social media use personal information for other purposes.

Behavioral Intentions (De Keyzer, Dens, and De Pelsmacker, 2015)

Item 12: It is likely that I will click the ads on social media.

Item 13: I will visit the brands advertised on social media in the future.

Item 14: I will make purchase with the brands advertised on social media.

Meanwhile, the second part of the survey questionnaire included several categorical questions to capture the basic demographic information of informants such as gender, age, education and income. The reason to put these demographical questions in the end is because such general questions seem less interesting, annoying and unrelated to the research topic and putting them in the beginning might distract respondent attention to the main subsequent questions, following the recommendation from Lietz (2010). Importantly, as the questionnaire targeted Vietnamese informants, the English version was first translated into Vietnamese by a bilingual and was then translated back to English by the principal investigator as part of the back-translation process to assure the equivalence and avoid literacy issue that would lead to common-method bias in survey research (Douglas and Craig, 2007).

3.3: Research Scope and Sampling

Population for a social research study refers to the collection of all possible elements being interested by the researchers (Lohr, 2010). As this study limits the scope within the social media environment in Vietnam, the population might cover Vietnamese social media users, especially focusing on youngers who make-up the largest segment of online shoppers in e-commerce (i.e., sampling frame).

In order to proceed this research, a sample was taken from the above sampling frame. It is in this regard of importance to distinguish between probability sampling and non-probability sampling as two different techniques for sampling. Thereby, the former is subject to the random selection in which elements in the sampling frame are randomly selected into the sample while the latter is flexible on this randomization principle as elements in the sampling frame are unequally chosen

into the sample (Lohr, 2010). This underlying difference implies that implementing probability sampling would be a better choice from the methodological point of view as this technique can reduce sampling error due to the random selection process. Nevertheless, the rule for this random selection is that all elements in the sampling frame must be known (Lohr, 2010), but it seems impractical to have the list of all social media users in Vietnam. Therefore, when taking into account time and resources limitations, this study adopted convenience sampling that represents non-probability sampling by targeting and recruiting social media users who are easy to reach.

3.4: Data Collection Procedure

To enhance the questionnaire quality, the draft questionnaire was initially pilot-tested on a small group of 4 subjects who were conveniently recruited to participate in this pre-test, following the suggestion from Perneger et al. (2014). They first received the questionnaire and were required to fill out properly. Upon their completion, they were further asked to provide their honest and constructive feedback which helped to revise and modify any unclear and ambiguous instruments aimed at lowering the measurement errors. These pre-tested respondents were then excluded in the formal survey to prevent duplication.

The data collection process was taken totally nearly three weeks. Specifically, in accordance with implementing convenience sampling for this current research, the Qualtrics link was initially sent out via email and social networking sites to totally 225 respondents who are the principal investigators' friends and familiar people in Vietnam in the end of March 2020. After a week, a kind reminder was redistributed to all non-respondents to improve the response rate. Ultimately, totally 173 responses were returned until the mid-April 2020 (i.e., cross-sectional survey data), reaching the response rate of nearly 77% and this rate is well above the average response rate of 30% for online survey (SurveyMonkey, 2011), which might be because of the use of convenience sampling that only targeted known respondents. Since 5 out of 173 responses contained missing/incomplete data, these were eliminated from the sample and the final list consisted of 168 valid forms for the data analysis. This sample size largely exceeds the minimum size of 74 to yield a moderate effect size for our predicted research model (Cohen, 1992), which was computed from a priori power analysis in G*Power 3.1 tool (see more in Appendix 2, Faul et al., 2007).

3.5: Methodological Limitations

This part is focused on discussing the two major limitations in connection with the methodology of this research. Firstly, the sole deployment of online questionnaire means that this study adopted mono quantitative method and Harrison and Reilly (2011) in this regard make the claim that the

use of mono method is inferior to the use of mixed method that combines qualitative method and quantitative method together (Harrison and Reilly, 2011). This is because while qualitative method is useful to gain exploratory knowledge about what is being investigated, quantitative method deals with well-organized procedure to deepen our understanding of the research problem and the mixed implementation can combine the advantages from both methods (Harrison and Reilly, 2011). Secondly, whilst section 3.3 has explained why deploying convenience sampling was accepted for this current research, it is obvious that this non-probability sampling would be concerned because it resulted in a non-representative sample that could potentially lower the generalizability because of the high sampling error (Lohr, 2010). Indeed, in comparison with probability sampling, non-probability sampling does not conform to the random selection process to ensure a well-representative sample is formed (Lohr, 2010). Thus, from the sampling standpoint, this convenience sampling would be an issue. However, it should be clear that these two drawbacks should not compromise the methodologically rigorous component of this current study.

3.6: Research Ethics

Due to the fact that this present research study directly recruited human participants, ethics are an integral part of this research project. Accordingly, the following four primary ethical principles for marketing and psychology research as recommended by the American Psychological Association (2017) have fully been obeyed over the course of this research: respect for people, justice, beneficence, and integrity. For respect for people, this ethical rule has been met because all respondents were requested to give their consent to participate in the online survey through the Informed Consent form attached on the front page of the survey link. For justice, all informants went through an identical and standardized procedure for joining and providing their responses, and discrimination against any demographical factors (excepting above-18-year-old criterion) was prohibited under this research. For beneficence, filling out an online survey with only closed-ended questions and within just ten minutes should not create any health issue for participants. Finally, for integrity, as an anonymous study that did not gather identity information like email address or identification number, tracing responses is not possible in this study. What is more, the collected data have been stored securely and the data file has also been protected using a password, the data were analyzed and reported consistently with the stated purpose of this research and have not been revealed publicly, this dataset will then be destroyed by the end of this year to comply with the university regulations. Overall, there are no ethical problems in relation to this current thesis research.

CHAPTER IV: DATA ANALYSIS

The primary concentration of this chapter is placing on presenting the survey data that have been collected for this research as described in Chapter III. Since the collected survey data contained two different parts, namely categorical data and numerical data, this chapter is divided into the two corresponding sections. The first section is to provide the background information about 168 respondents in the sample whilst the second section is the main part which interprets the SPSS regression outputs so as to provide statistical evidence for testing our hypotheses that have been postulated in Chapter II. Finally, the new findings are compared with the existing bulk of literature for discussion.

4.1: Summary of Demographic Details

The second section of the online survey captured participants' basic demographical profile, and the results are reported in Appendix 3. According to Figure 4.1, there were 77 males and 91 females in the final sample, representing 46% and 54%, respectively. While female respondents were more than male counterparts, the trivial difference is accepted, hence the final sample seems unbiased when it comes to gender composition.

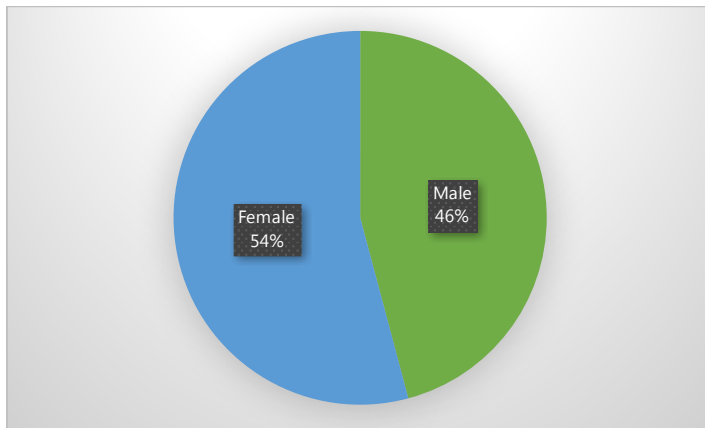


Figure 4.1 - Gender Composition

Figure 4.2 presents the age categories of 168 informants in the sample. Thereby, the largest age group was those who were aged from 23 to 25 years old, which accounted for approximately 40%. It is followed by 26-30 age group which occupied 37%. While only 5% of the sample were older than 35 years old, the remainder belonged to 32-35 age group and 18-22 age group, which contributed 10% and 8% in that order. This presentation suggests that the collected sample was mostly composed of youngsters who were almost college students cum main audience under this research.

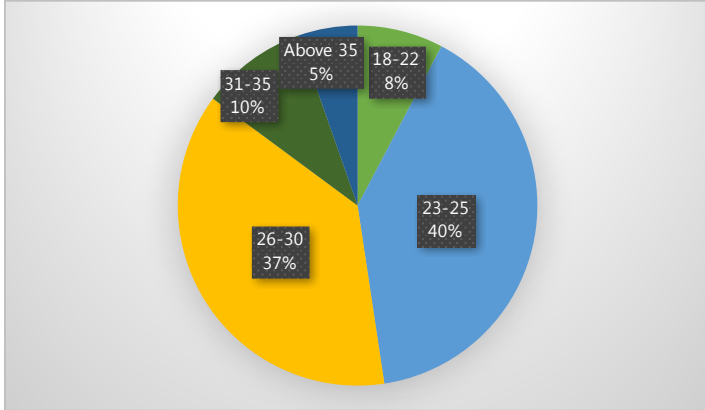


Figure 4.2 - Age Classification

The next question asked participants about their substantive educational level. Figure 4.3 depicts that over two-thirds amongst 168 respondents attended higher education, including 40% who pursued undergraduate degree and 30% those pursued graduate degree. Meanwhile, nearly a quarter (22%) said that their qualification was high school diploma (or below) and the rest of 8% indicated other professions. Up to 70% attending higher education means that the collected sample is well-educated because of the dominance of college students who were conveniently recruited in this research.

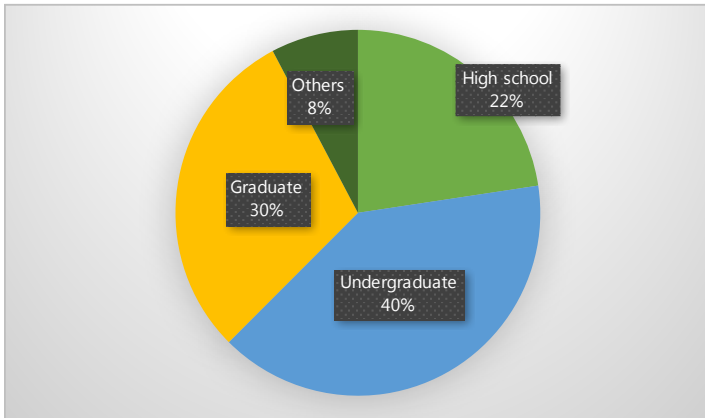


Figure 4.3 - Educational Level

The subsequent question revealed the monthly earning of participants, which were categorized into four different groups as shown in Figure 4.4. In particular, around a third (35%) out of 168 respondents said that their monthly income was below 6 million VND (£200) while those who had income ranging from 6 to 18 million VND (£200-£600) and those whose earning was between 18 and 30 million VND (£600-£,1000) represented 23% and 31%, respectively. Only just 11% said that they could earn more than 30 million VND (£,1000) per month. On average, the relatively low

earning in this sample might make sense because college students, who mostly made-up this final sample, had less financial resource as compared with other social groups and the sample was taken from Vietnam as a developing country with low wage.

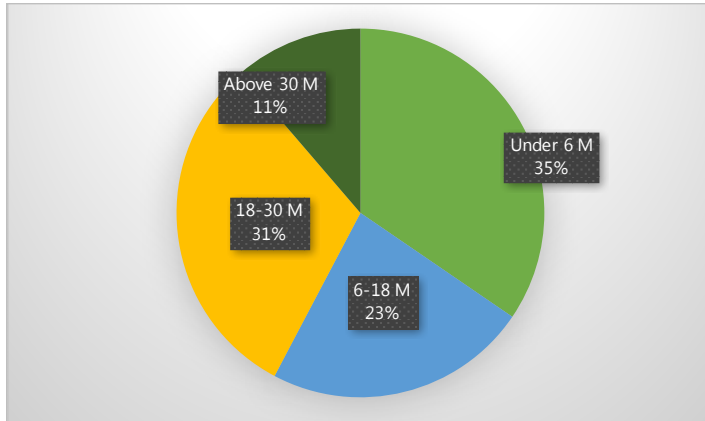


Figure 4.4 - Monthly Earning

The final question attempted to capture the social media usage habit of respondents. According to Figure 4.5, almost a half (49%) of the sample said that they spent between 2 and 5 hours per week on social media, it is followed by the those who spent from 6 to 10 hours surfing social media every week. While only 13% indicated that they expended less than an hour per week using social media, up to 15% of the sample revealed that their weekly spending time on social media surpassed 10 hours as seen below. The average high spending time on social media implies that youngsters in Vietnam really spend a lot of time using social media, which is in accordance with the information as mentioned in the beginning, but this also means that social media addiction would be a concern here.

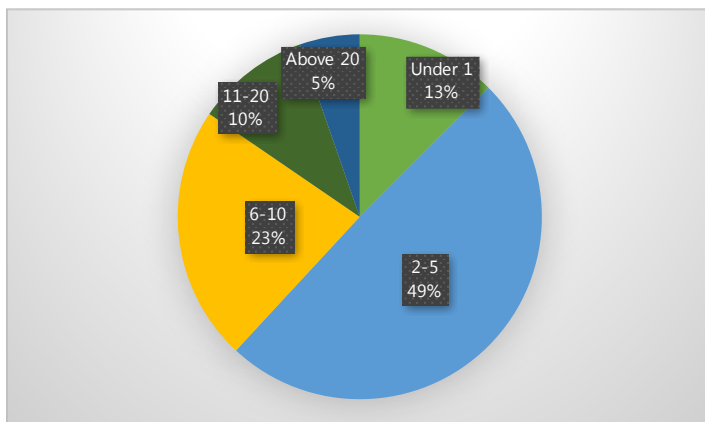


Figure 4.5 - Social Media Usage

4.2: Hypotheses Testing Results

The first part of the online questionnaire used numerical instruments to measure four main variables in this study on 5-point symmetric scales and the descriptive statistics of these continuous instruments are included in Table 4.1, reporting minimum value (1), maximum value (5), mean (M), and standard deviation (SD).

Descriptive Statistics					
	N	Minimum	Maximum	Mean	Std. Deviation
item1	168	1	5	4.25	.832
item2	168	1	5	4.17	.869
item3	168	1	5	4.11	.916
item4	168	1	5	4.14	.911
item5	168	1	5	4.18	.814
RELEVANCE_AD	168	1	5	4.17	.718
item6	168	1	5	4.44	.707
item7	168	1	5	4.38	.888
item8	168	1	5	4.53	.717
BRAND_IMAGE	168	1	5	4.45	.628
item9	168	1	5	4.43	.830
item10	168	2	5	4.43	.714
item11	168	1	5	4.39	.826
PRIVACY_CONCERN	168	1	5	4.42	.689
item12	168	1	5	4.55	.699
item13	168	1	5	4.31	.895
item14	168	1	5	4.37	.793
INTENTIONS	168	1	5	4.41	.645
Valid N (listwise)	168				

Table 4.1 - Descriptive Statistics

As each variable in this study was measured by multiple instruments, the initial step was to check the reliability or internal consistency of these measurement scales. Table 4.2 reports the Cronbach alpha, which is widely adopted to assess the internal consistency or the extent to which instruments of one variable are scored similarly (Cronbach, 1951). Accordingly, as Cronbach alpha for all four measurement scales is above the recommended threshold of 0.7 (see more Appendix 4, Nunnally and Bernstein, 1994), the data meet the reliability check in order to conduct subsequent analyses.

Variable	No of Instruments	Cronbach
Perception of personally relevant ad	5	0.884
Brand image	3	0.738

Privacy Concern	3	0.839
Behavioral Intentions	3	0.732

Table 4.2 - Reliability Indicators (source: Appendix 4)

To test our proposed hypotheses, a multiple regression model was analyzed. In particular, the index to represent each variable was taken by averaging its corresponding 5-point Likert instruments and because the research model also includes the interactive effects between personally relevant ad and privacy concern and between brand image and privacy concern, the average scores were then transformed into mean-centered scores, following the suggestion of Aiken and West (1991) (i.e., centered score = averaged score – mean). Afterwards, to account for the interaction effects between privacy concern and personally relevant ad and between privacy and brand image, mean-centered score of privacy concern was multiplied with that of personally relevant ad* and brand image**, respectively. Eventually, a multiple regression model was run on the SPSS software package (version 24) in accordance with the below function:

$$Y \text{ (behavioral intentions)} = \beta_0 \text{ (intercept)} + \beta_1 X_1 \text{ (personally relevant ad)} + \beta_2 X_2 \text{ (brand image)} + \beta_3 X_3 \text{ (privacy concern)} + \beta_4 X_4 \text{ (interaction term 1)*} + \beta_5 X_5 \text{ (interaction term 2)**}$$

Table 4.3 demonstrates the statistical outputs of this regression analysis. Hypothesis 1, which predicted that *Personally relevant advertising is positively related to behavioral intentions*, is supported because its associated p-value is below 0.05 at 95% level of confidence and this correlational sign is positive ($\beta = 0.226$, $p < 0.05$). This means that there is a significantly positive relationship between relevant perception of personalized ad and behavioral intentions. Similarly, hypothesis 2, which assumed that *Image of advertised brand is positively related to behavioral intentions*, is also supported since its substantive p-value is under 0.05 at 95% confidence level and the standardized coefficient is positive ($\beta = 0.540$, $p < 0.05$). This implies that there is a significant and positive association between brand image and behavioral intentions. Meanwhile, both hypothesis 3a, which posited that *High privacy concern attenuates the positive relationship between personally relevant advertising and behavioral intentions*, and hypothesis 3b, which postulated that *High privacy concern attenuates the positive relationship between brand image and behavioral intentions*, are not accepted because their corresponding interactive p-value exceeds the cut-off of 0.05 at 95% confidence interval ($p > 0.05$). What can be inferred from these results is that privacy concern does not moderate/weaken the positive impact of perceived

relevance of personal ad and brand image on behavioral intentions. However, it should be noted that privacy concern, as an independent factor, establishes a significantly negative relationship with behavioral intentions ($\beta = -0.147$, $p < 0.05$). The discussion section will elaborate more on this result.

Coefficients ^a								
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	4.417	.035		126.455	.000		
	Relevance_centered	.203	.059	.226	3.454	.001	.684	1.462
	Image_centered	.555	.070	.540	7.936	.000	.631	1.584
	Privacy_centered	-.138	.055	-.147	-2.525	.013	.860	1.163
	RelevancexPrivacy	.025	.090	.032	.273	.785	.214	4.668
	ImagexPrivacy	-.108	.090	-.148	-1.201	.232	.193	5.175

a. Dependent Variable: INTENTIONS

Table 4.3 - Multiple Regression Outputs

To better explain the predicted regression model, the model-fit value, which is used to express the degree to which the collected data fit into the predicted model, is reported in Table 4.4. Accordingly, the adjusted R^2 , which takes into account both sample size and number of independent factors (Berenson, Levine, and Krehbiel, 2012), is valued at 0.512, which should be interpreted that around 51.2% of variability in behavioral intentions could be explained by five independent factors in the above equation. In other words, these factors might account for over a half of variance in behavioral intentions. Another concern for multiple regression model is related to the issue of multicollinearity that is present if independent factors are largely correlated with one another (Berenson, Levine, and Krehbiel, 2012). To detect this statistical problem, both variance inflation factor (VIF) and condition index (CI) are reported, thereby VIF for all cases is smaller than 10 as recommended by Hair et al. (2009) while CI for all cases is also under 15 as suggested by Belsley, Kuh, and Welsch (2004) (see more in Appendix 5). Taken together, collinearity does not exist in our predicted regression model, providing further robustness to the hypotheses testing results above.

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.726 ^a	.527	.512	.451

a. Predictors: (Constant), ImagexPrivacy, Relevance_centered, Privacy_centered, Image_centered, RelevancexPrivacy

Table 4.4 - Model-Fit Value

4.3: Findings Discussion

Based on what have been founded above, it is essential to discuss these new findings in relation to the current scholarly literature in order to figure out any theory-practice gaps. Overall, the established positive relationship between perceived relevantly personalized advertising and behavioral intentions in this study is greatly consistent with the extant literature that highlights the important role of personal relevance in affecting online purchasing intention (Trampe et al., 2010). Thus, this significant result corresponds with the theorizing that personalized message is more effective than non-personalized message (Kalyanaraman and Sundar, 2006). This also reinforces the theory of self-referencing that emphasizes the significance of self-related content in increasing the persuasion of the ad message (Tam and Ho, 2005). Moreover, the confirmed importance of personal relevance in online environment is commensurate with Kelly, Kerr, and Drennan' (2010) work which indicates that the absence of ad skepticism and ad avoidance in online environment is driven by the presence of personal relevance.

At the same time, brand image has been confirmed to positively affect behavioral intentions in this study and this reinforces the previous research that highlights the positive impact of brand image on behaviors on the basis of the mechanism of brand preference (Sääksjärvi and Samiee, 2011). This then expands into the current scholarship that suggests the role of brand image within the online shopping environment (Ebrahim et al., 2016). Meanwhile, the moderating effects of privacy concern have been not significant but its main effect on behavioral intentions has been unveiled to be significant. These interesting results suggest that , unlike predicted, there be no interaction between privacy concern and personalized ad and brand image. In other words, privacy concern works as an independent factor (i.e., another independent variable) that is perceived separately from personally relevant ad and brand image in this study. This means that while privacy concern negatively affects behavioral intentions as an independent factor, this privacy concern does not attenuate the positive impact of personally relevant ad and brand image on encouraging purchasing intentions, thus rejecting the moderating role of this variable under this research study.

CHAPTER V: CONCLUSIONS AND RECOMMENDATIONS

This last chapter unit discusses the implications derived from the above results in terms of theory and practice. Specifically, several ways that this research might contribute to the existing scholarly marketing literature are first highlighted and different practical recommendations are then suggested on the basis of the empirical findings found in Chapter IV to help local marketers and advertisers enhance the effectiveness of their personalized ad strategy on social media. The end of this chapter finally acknowledges some limitations as well as directions to improve such drawbacks in future academic work.

5.1: Theoretical Implications

Several theoretical contributions to the existing scholarship in marketing discipline are made by this present research. First, and most importantly, while personalized advertising has not yet been studied adequately by marketing scholars as only a limited number of former papers have addressed this topic, this thesis research can be considered one among first studies that examine personalized ad on social media in an East Asian context, namely Vietnam, due to the fact that prior studies in this domain were mainly taken place in Western contexts (e.g. De Keyzer, Dens, and De Pelsmacker, 2015; Jung, 2017). Second, this study expands the extant marketing literature that highlights the significance of brand image in online environment as the boundary condition for the successful deployment of personalized advertising (De Keyzer, Dens, and De Pelsmacker, 2015). Finally, unlike other marketing studies that primarily use a unidirectional perspective to investigate the relationship between independent variables and dependent variable (i.e., only positive direction), this current research takes an alternative theoretical approach by looking at the subject of personalized ad from a more holistic view (i.e., both negative and positive directions) by incorporating privacy concern into the conceptual framework, which helps to gain a comprehensive theoretical understanding of this contemporary marketing phenomenon.

5.2: Managerial Implications

It has been found in this study that personalized ad content could result in more positive responses from local consumers than standardized message because the former is more relevant, local online retailers and their third-party advertising agencies should thus provide more relevant advertising messages on different social media sites that are popular among youngsters in Vietnam such as Facebook, YouTube and Instagram. This requires more investment in building algorithms to better predict and match social media users' interests and preferences with appropriate contents. Moreover, this personalization ad strategy should intensely be used by advertisers for

high-involvement products (i.e., products that represent buyers' personality, status and lifestyle, Radder and Huang, 2008) to make the messages particularly personally relevant.

For building brand image to complement the implementation of personalized ad strategy, the E-S-QUAL framework coined by Parasuraman, Zeithaml and Malhotra (2005) would be useful to apply here. This framework covers four different factors to improve firms' image in online shopping environment, including efficacy, availability, fulfilment and privacy. Thereby, it is recommended that online retailers in Vietnam invest more in upgrading the website platform to make online shopping experience more efficient (e.g., website is easy to use and find products, information is well-organized, transactions are conducted fast) as well as the system availability to assure that technical functions do not interrupt. Meanwhile, the dimension of fulfillment mainly refers to items availability and delivery service, thus local e-retailers must build an effective supply chain and warehouse to avoid running out of stocks and inventories during peak times, it is also suggested to partner with local ride-sharing services (Go-Bike, GrabBike, Vietnam Investment Review, 2019b) in order to provide quick, affordable and professional delivery service. Importantly, the protection of privacy dimension in the E-S-QUAL framework above should be executed in conjunction with mitigating the perceived privacy invasion. As illegal stealing of personal and credit card information is now very serious in Vietnam (Vietnam Investment Review, 2019a), local shopping websites must adopt advanced technologies to enhance the security level such as adopting 3-D Secure as an additional security layer for making online payments. At the same time, domestic online retailers are strongly advised to formulate regulations adhere to the local laws regarding collecting, storing and using data from consumers for their marketing purposes. Unethical acquiring and utilizing personal data (e.g., selling to a third-party) must be avoided tin indicate their commitment to data protection so consumers may feel more comfortable whenever interacting with their website and making transactions.

5.3: Limitations and Directions for Further Research

As part of future research, it is important to acknowledge some limitations of this current research as well as the corresponding suggestions for future improvements. These limitations partly deepen the drawbacks that have already been mentioned in section 3.5 and expand into other shortcomings that are beyond the scope of the methodology.

Firstly, in alignment with implementing mono quantitative method, it should be recalled that this stand-alone use of quantitative method is inferior to the mixed method that incorporates qualitative method and quantitative method together (Harrison and Reilly, 2011). Therefore, future researchers might want to integrate qualitative component into the main quantitative part by

preliminarily carrying out an interview with young social media users. The purpose of this preliminary study is to explore open insights into local consumers' general opinions and thoughts about personalized advertising on social media. The qualitative findings then can supplement the main quantitative results in the formal report.

Secondly, it should be noted that because this current research is taken place in the context of social media in Vietnam through recruiting local social media users, the results are largely generalized to local e-commerce. Put in a different way, the results of this present study should be applied to other study contexts with a certain level of caution as online behavioral patterns are very contextual, depending on many local situational factors (Kukar-Kinney, Scheinbaum, and Schaefers, 2016). Thus, future studies may wish to undertake cross-cultural research on the topic of personalized advertising so as to compare this marketing strategy from an international perspective between two different settings, say Vietnam as an East Asian culture and the UK as a Western culture.

Lastly, prior research in marketing domain has shown that purchasing behaviors are influenced by social force (Xu et al., 2017), which means that focal consumers' behaviors are driven by social influence and this influence is even more salient in social media environment where the information goes viral (Li, Wu, and Lai, 2013). This theorizing in the collective context of Vietnam implies that the willingness to accepted personalized ad and resulting purchasing decision among local online shoppers is very likely to be affected by the collective characteristic of Vietnamese culture. Therefore, this opens a room for further research in order to make an investigation into the boundary condition of collectivism as a cultural factor in impacting the effectiveness of personalized ad use.

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APPENDICES

Appendix 1: Survey Questionnaire

After giving your consent through accepting the Informed Consent, you will answer these two following separate parts in this questionnaire: topic-related special questions and general questions.

Part A. Topic-Related Specific Questions

To what extent do you agree with the following statements? (1 = strongly disagree, 5 = strongly agree)

Perceived Relevance of Personal Ad (this variable name was not present in the questionnaire)

When I see advertisement on social media, I feel that it might be of value to me.	1	2	3	4	5
When I see advertisement on social media, I feel that it might be relevant to my needs.	1	2	3	4	5
When I see advertisement on social media, I feel that it might be created just for me.	1	2	3	4	5
When I see advertisement on social media, I think these personal ads fit my interests and tastes.	1	2	3	4	5
When I see advertisement on social media, I think these personal ads fit my own preferences.	1	2	3	4	5

To what extent do you agree with the following statements? (1 = strongly disagree, 5 = strongly agree)

Brand Image (this variable name is not present in the questionnaire)

The advertised brands on social media offer a broad range of products.	1	2	3	4	5
The advertised brands on social media are credible.	1	2	3	4	5
The advertised brands on social media have their own unique feature.	1	2	3	4	5

To what extent do you agree with the following statements? (1 = strongly disagree, 5 = strongly agree)

agree)

Privacy Concern (this variable name is not present in the questionnaire)

Advertised companies on social media share personal information without permission.	1	2	3	4	5
Advertised companies on social media store personal information so they can offer products and services to me in the future.	1	2	3	4	5
Advertised companies on social media use personal information for other purposes.	1	2	3	4	5

To what extent do you agree with the following statements? (1 = strongly disagree, 5 = strongly agree)

Behavioral Intentions (this variable name is not present in the questionnaire)

It is likely that I will click the ads on social media.	1	2	3	4	5
I will visit the brands advertised on social media in the future.	1	2	3	4	5
I will make purchase with the brands advertised on social media.	1	2	3	4	5

Part B. General Questions

Please confirm your gender

A. Male

B. Female

Which of the following age group do you belong to?

A. 18-22

B. 23-25

C. 26-30

D. 31-35

E. Above 35

What is your educational level?

A. High school and below

B. Undergraduate level

C. Graduate level

D. Other professions

What is monthly income? (converted rate was not shown in the questionnaire)

A. Below 6 million VND (below £200)

B. 6 - 18 million VND (£200 - £600)

C. 18 - 30 million VND (£600 - £1,000)

D. Above 30 million VND (above £1,000)

How many hours do you surf social media a week?

A. Less than an hour

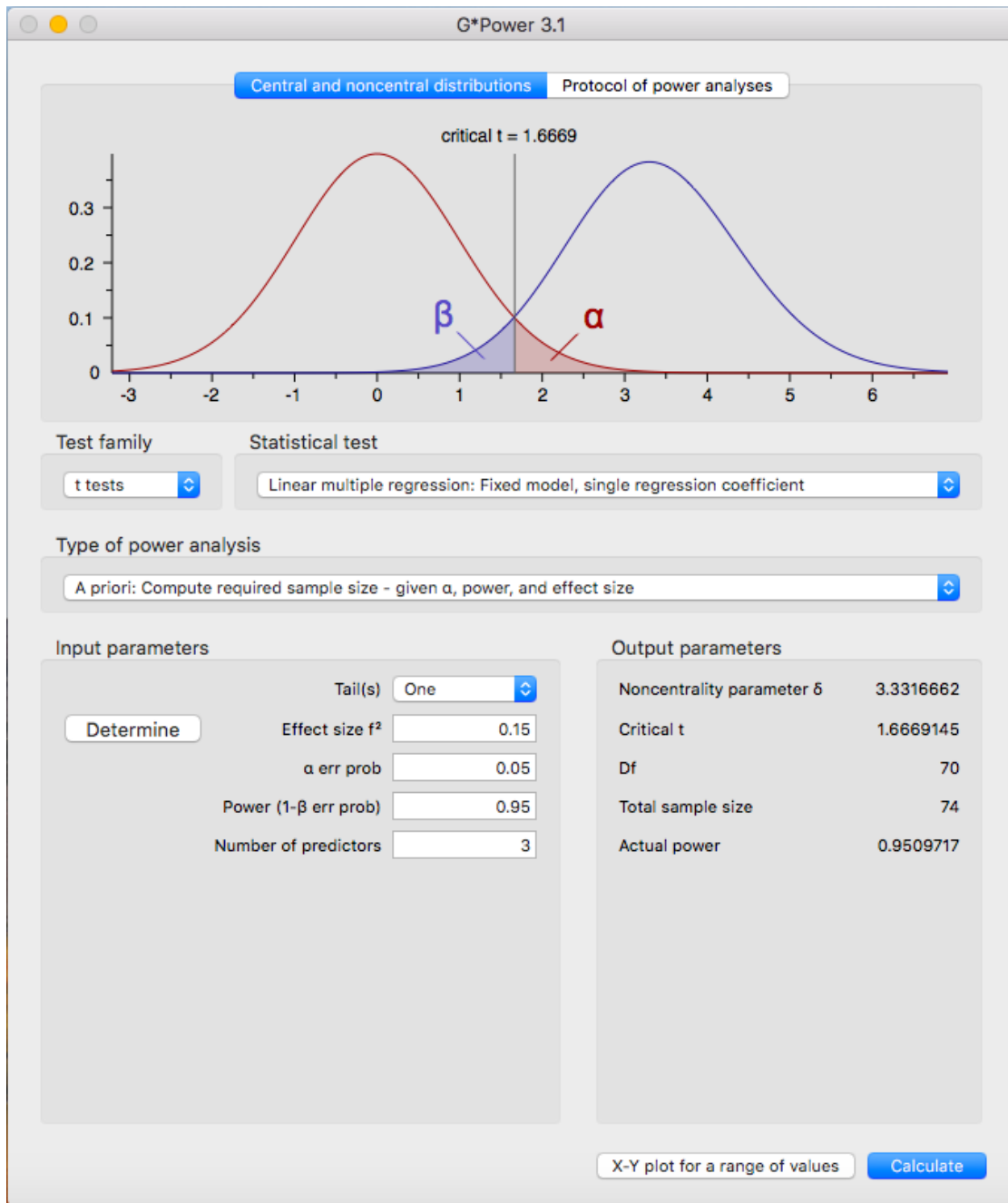
B. 2 - 5 hours

C. 6 - 10 hours

D. 11 - 20 hours

E. More than 20 hours

Appendix 2: G*Power Calculation



Appendix 3: Categorical Frequencies

Gender					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	A	77	45.8	45.8	45.8
	B	91	54.2	54.2	100.0
	Total	168	100.0	100.0	

Age					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	A	13	7.7	7.7	7.7
	B	67	39.9	39.9	47.6
	C	63	37.5	37.5	85.1
	D	16	9.5	9.5	94.6
	E	9	5.4	5.4	100.0
	Total	168	100.0	100.0	

Education					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	A	38	22.6	22.6	22.6
	B	67	39.9	39.9	62.5
	C	50	29.8	29.8	92.3
	D	13	7.7	7.7	100.0
	Total	168	100.0	100.0	

Income					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	A	58	34.5	34.5	34.5
	B	39	23.2	23.2	57.7
	C	52	31.0	31.0	88.7
	D	19	11.3	11.3	100.0
	Total	168	100.0	100.0	

Social_Use					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	A	21	12.5	12.5	12.5
	B	83	49.4	49.4	61.9
	C	38	22.6	22.6	84.5
	D	17	10.1	10.1	94.6
	E	9	5.4	5.4	100.0
	Total	168	100.0	100.0	

Appendix 4: Reliability Outputs

Perception of Personally Relevant Ad

Reliability Statistics	
Cronbach's Alpha	N of Items
.884	5

Image of Advertised Brand

Reliability Statistics	
Cronbach's Alpha	N of Items
.738	3

Privacy Concern

Reliability Statistics	
Cronbach's Alpha	N of Items
.839	3

Behavioral Intentions

Reliability Statistics	
Cronbach's Alpha	N of Items
.732	3

Appendix 5: Condition Index

Collinearity Diagnostics ^a									
Model	Dimension	Eigenvalue	Condition Index	(Constant)	Variance Proportions				
					Relevance_centered	Image_centered	Privacy_centered	RelevancePrivacy	ImagePrivacy
1	1	2.480	1.000	.00	.04	.05	.03	.02	.02
	2	1.131	1.481	.11	.22	.14	.04	.02	.02
	3	.989	1.584	.80	.03	.01	.11	.00	.00
	4	.834	1.724	.08	.01	.01	.74	.04	.01
	5	.460	2.322	.00	.67	.72	.01	.01	.00
	6	.106	4.840	.00	.04	.07	.07	.91	.94

a. Dependent Variable: INTENTIONS