



The Impact of Personalized Advertising on Consumer Purchase Decisions with Brand Trust as a Mediator toward Sustainable Development Goals (SDGs)

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Abstract. Advertisement personalization refers to the practice of customizing advertising content and messaging to individual consumers based on their preferences, behaviors, demographics, and other personal data. Numerous businesses use personalized advertising to highlight their initiatives and products that contribute to the achievement of the SDGs. Products that are environmentally friendly or that support social justice can be promoted specifically to consumers who are more likely to buy products with positive social and environmental added value. This study aims to determine the effect of personal relevance, advertisement irritation, and personal worry, as a dimension of advertisement personalization on brand trust and purchase decisions, and the role of brand trust as mediating personalized advertising on purchase decisions toward SDGs. The setting is consumers who bought fashion products on the Shopee marketplace, with a total of 145 respondents. 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 worry 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 worry on purchase decisions toward SDGs.

Keywords: Personalized_advertising, brand_trust, purchase_decisions, SDGs

1 Introduction

Sustainable Development Goals (SDGs) are a set of global objectives established by the United Nations in 2015 as part of the agenda 2030 for Sustainable Development, aiming to eradicate poverty, protect the planet, and ensure peace and prosperity for all by 2030 [1]. The SDGs are designed to engage all development actors, including governments, civil society organizations, the private sector, and individuals, with the guiding principle of "leaving no one behind" [2]. The Internet as a communication network has the function of connecting one electronic media with another electronic media quickly and precisely. Based on data from Hootsuite, We Are Social, March 2021, internet users in Indonesia reached 212.35 million people or 78% of the total Indonesian

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population and active social media users reached 164 million people [3] Some consumers do product research before shopping online. Data from the 2022 Global Web Index (GWI) survey of internet users aged 16 to 64 years from various countries shows that 53% of the total global respondents admitted that they like to do product research, brand research, and online sales service research before making transactions, besides that the time to access online shopping has also increased, especially during the covid 19 pandemic [4]

Advertising is used to communicate products, both goods and services, to consumers. The number of advertisements that appear through the internet can cause different consumer responses such as being disturbed, mediocre, or feeling happy because of informative ads. If the online advertisement is perceived to be disturbing, consumers will avoid advertising [4]. Therefore, it is important to personalize ads to reduce ad avoidance by consumers. According to Pavlou & Stewart [5], personalized advertising requires steps to ascertain 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 only receive 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 personalized ads to individuals [6]. However, this can cause consumers to worry about their privacy [7]. Previous research has shown that the relevance of advertising influences consumer reactions, including paying more attention to advertising [8], showing favorable attitudes towards advertising [9], higher purchase intention [5], and providing better advertising effectiveness [10]. Consumer acceptance will be greater towards ads that are relevant to their lifestyle [11], and will reduce the level of disruption caused by ads that are not in line with their needs (personal irritation) and pay attention to consumer privacy (privacy concerns).

Consumer purchasing decisions include decisions related to where to buy, desired brand, model, purchase amount, time to buy, amount of money to spend and payment method [12]. This decision can be influenced by marketers by providing information about their products or services that can inform the consumer assessment process [13] Consumers need complete information related to the products they need through media that can be accessed easily and quickly, namely social media.

In addition to personalizing ads, brand trust also influences purchase decisions. Brand trust is defined as the expectation that consumers have that a brand will consistently deliver on its promises [14]. Trust is often modeled as a three-dimensional concept consisting of ability, integrity, and virtue [15] [16].

2 Literature review

2.1 Sustainable Development Goals (SDGs)

The Sustainable Development Goals (SDGs) are a set of 17 global goals established by the United Nations in 2015 as part of the 2030 Agenda for Sustainable Development. These goals are designed to address a wide range of global challenges, including poverty, inequality, climate change, environmental degradation, peace, and justice [17]

When considering purchase decisions in the fashion industry, several SDGs are particularly relevant, such as SDG 8: Decent Work and Economic Growth that promotes sustainable economic growth, productive employment, and decent work for all. Ethical labour practices and fair wages in the fashion supply chain are critical. The other is SDG 12: Responsible Consumption and Production, focuses on sustainable consumption and production patterns. This goal is highly relevant to fashion, encouraging the reduction of waste, sustainable materials, and recycling [18]

2.2 Personalized Advertising

According to [19] personalization from a marketing perspective can be interpreted as an effort made by a manufacturer/company to provide products that are tailored based on customer needs. Meanwhile, [20] personalization is a strategy carried out by companies in marketing their products by identifying customer needs and interests to be able to adjust their products according to the interests and needs of these customers. Personalization refers to the process of tailoring products, services, or content to meet the specific needs and preferences of individual users or consumers. This approach aims to enhance user experience, increase engagement, and improve satisfaction by providing customized experiences that are more relevant and meaningful to everyone. Personalized ads are advertisements tailored to individual users based on their demographics, interests, and online behaviors. The dimensions of personalized ads are **personal relevance, irritation, and privacy concern.**

2.3 Brand Trust

Brand trust can create an emotional bond between customers and brands[14], this is shown by the existence of a positive emotional attachment to the brand because it is considered to provide a signal of care, attention, and connection for customers. While [21] in their research emphasized that brands that can meet or exceed customer expectations and can provide quality assurance, customers will be more confident in their choices. It can be concluded that trust is a belief that exists in a brand related to quality and consistency.

2.4 Purchase Decision

The purchase decision is a process that involves a person's physical and mental activities, because in these activities a person has his own understanding of the products to be purchased and consumed. The purchase decision is also the final stage where a person has made his choice to buy and consume the product [22]. In his research, [23] he also emphasized that after an attribute evaluation by comparing it with other alternatives, it means that they are ready to make a purchase decision.

3 Development of Research Hypothesis and Model

3.1 Personal relevance affects brand trust

Personal relevance is something that can affect a person's advertising and decision-making process [24]. Brand trust is considered to have a positive influence on brand loyalty and motivates customers to show brand trust so that it can maintain long-term relationships with customers. Ramirez and Dwight [14] explained that brand trust can create an emotional bond between customers and brands, this is shown by the existence of a positive emotional attachment to the brand because it is considered to provide a signal of care, attention, and connection for customers. Thus, the hypothesize:

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

3.2 Irritation affects brand trust

Ads irritation occurs when too many ads are annoying or irrelevant to what consumers want [25]. The more consumers feel disturbed, the more they try to avoid advertising the brand. This avoidant attitude can result in a decrease in trust in the brand. So that advertising irritation will have a negative effect on brand trust.

H2: There is a negative and significant effect of ad irritation on brand trust

3.3 Privacy concerns affect brand trust.

The use of information technology, especially big data, raises problems regarding privacy from internet users and social networking who are unaware of their exposure and do not have enough knowledge about how they protect themselves [25]. When a brand's personalized advertising raises concerns about personal freedom, it will affect trust in the brand.

H3: Personal concerns have a negative and significant influence on brand trust

3.4 Brand trust influences purchasing decisions

Brand trust can create an emotional bond between customers and brands, this is shown by the existence of a positive emotional attachment to the brand because it is considered to provide a signal of care, attention, and connection for customers. Customer trust in a brand is defined as the desire of customers to lean on a brand with the risks faced because the expectation of the brand will lead to positive results [26]. This means that the more consumers trust the brand, the more they will improve their purchasing decisions.

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

3.5 Personal relevance affects purchasing decisions

Personal relevance is something that can affect a person's advertising and decision-making process [24]. Thus, the relationship that occurs shows a positive direction. The

more relevant the ad is to the consumer's personal needs, the more it will improve the purchase decision.

H5: There is a positive and significant influence of personal relevance on the purchase decision.

3.6 Irritation negatively affects purchasing decisions

Ad irritation occurs when too many ads are annoying or irrelevant to what consumers want [25]. In addition to affecting trust in brands, advertising disruption will affect consumers' purchasing decisions. The more disturbed it will reduce the desire of consumers to make purchases.

H6: There is a negative and significant influence of ad irritation on purchase decisions.

3.7 Privacy concerns affect purchasing decisions

Online systems and technologies create fear and worry in information misuse [27] [28]. This will affect consumer purchasing decisions. The more consumers are worried about the impact on the decision not to buy.

H7: There is a negative and significant influence of personal concerns on purchasing decisions.

3.8 Brand trust mediates the influence of personal relevance 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 purchase decisions.

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

3.9 Brand trust mediates the influence of irritation on purchase decisions

The influence of advertising irritation on purchasing decisions can be due to consumer trust in the brand. So, the function of the brand is to mediate the influence of advertising irritation on purchase decisions.

H9: Brand trust mediates the influence of advertising irritation on purchase decisions.

3.10 Brand trust mediates the influence of privacy concerns on purchasing decisions.

The impact of concerns about the use of personal data in advertising on purchasing decisions can be due to consumer trust in brands. So, the function of the brand is to mediate the influence of personal concerns and purchase decisions.

H10: Brand trust mediates the influence of personal concerns on purchasing decisions.

Based on the research framework, the research model can be described as follows.

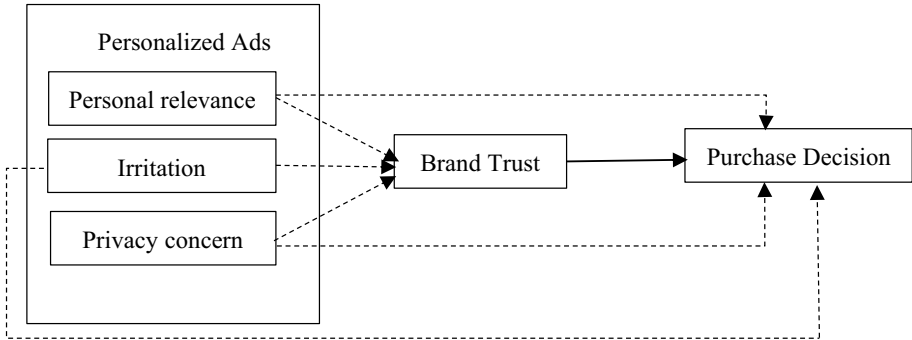


Figure 1. Research Model

4 Method

4.1 Data analysis and result

The data analysis techniques used are descriptive analysis and Structural Equation Modeling (SEM). Descriptive analysis is used to analyze data by describing or describing the data that has been collected as it is without analyzing and making generally accepted conclusions [29]. Meanwhile, the research data was analyzed using the Structural Equation Modelling (SEM) software AMOS version 22, which is a multivariate analysis technique that tests the relationship between complex variables recursive and non-recursive to obtain a comprehensive overview of the entire model[30]

Table 1 represent about age, gender, education and employment status. Most participants are female, aged between 26-30, and hold a bachelor's degree. Interestingly, a significant portion of the group is unemployed, while others are employed or studying.

Table 1 Profile of respondents

		Frequency	Percent
Sex	Male	3	2.1
	Female	142	97.9
	Total	145	100
Age	15-20	6	4.2
	21-25	52	35.9
	26-30	74	51
	31-35	13	8.9
	Total	145	100
Education	Junior school	4	2.8
	High school	58	40
	Diploma	19	13.1
	Bachelor	62	42.8
	Postgraduate	2	1.3
	Total	145	100
Employment status	Employed	30	20.7
	Unemployed	84	57.9
	Self-employed	11	7.6
	Studying	10	6.8
	Looking for a job	7	4.8
	total	145	100

4.2 The Validity convergent variable

The validity test uses the convergent validity test, which is to test the construct (indicator) of the variable whether it has a high proportion of variance or not. The indicator meets the valid criteria if the Critical Ratio (C.R) value > 1.96 and the Loading factor or standardized regression weight > 0.50. The validity test of exogenous and endogenous variables is presented in the following table 2.

Table 2 Variable Convergence Validity Test

Regression Weights	Estimate	Standardize Regression Weights	S.E.	C.R	P
x11 ← X1	0,990	0,630	0,152	6,496	***
X12 ← X1	1,063	0,685	0,153	6,959	***
X13 ← X1	1,302	0,780	0,169	7,694	***
X14 ← X1	1,311	0,795	0,168	7,793	***
X15 ← X1	1,000	0,661			
X21 ← X2	0,904	0,759	0,134	6,742	***
X22 ← X2	0,799	0,667	0,129	6,207	***
X23 ← X2	1,242	0,870	0,172	7,219	***
X24 ← X2	1,018	0,726	0,155	6,558	***
X25 ← X2	1,000	0,580			
X31 ← X3	0,872	0,787	0,116	7,516	***
X32 ← X3	0,641	0,651	0,094	6,810	***
X33 ← X3	1,000	0,760			
X41 ← X4	1,000	0,663			
X42 ← X4	1,030	0,762	0,125	8,226	***
X43 ← X4	1,202	0,863	0,132	9,123	***
X44 ← X4	1,115	0,844	0,124	8,961	***
X45 ← X4	1,275	0,919	0,133	9,585	***
X46 ← X4	1,303	0,805	0,151	8,612	***
Y11 ← Y	1,000	0,865			
Y12 ← Y	0,961	0,785	0,085	11,289	***
Y13 ← Y	0,866	0,545	0,126	6,894	***
Y14 ← Y	0,910	0,658	0,104	8,764	***
Y15 ← Y	0,885	0,729	0,087	10,122	***

Based on the results of the analysis presented in table 2, all indicators have met the validity test requirements, namely having a C.R value of > 1.96 and a standardized regression weight value of > 0.50 . Thus, all indicators are declared valid

4.3 Reliability test

The reliability test uses the Construct Reliability test which tests the reliability and consistency of the data. An instrument is said to be reliable if it meets the criteria for a Construct Reliability value of > 0.70 . The Construct Reliability value of $0.60 - 0.70$ is still acceptable on the condition that the validity of the construct (indicator) in the model is good. Table 3 shows the construct reliability value for all the variable above 0.70 , so all the variables are reliable

Variable	Construct Reliability	description
<i>Personal Relevance (X1)</i>	0,88	Reliable
<i>Irritation (X2)</i>	0,80	Reliable
<i>Privacy Concern (X3)</i>	0,78	Reliable
<i>Brand Trust (X4)</i>	0,98	Reliable
Purchase decisions (Y)	0,91	Reliable

Based on table 3, the construct reliability value of the reliability test shows that the variable is said to be reliable because it has met the requirements, namely having a construct reliability value of > 0.7 . Thus, this research can be continued for further analysis.

4.4 Structural Model Analysis

Structural models connect between latent variables through simultaneous equations. After analyzing the validity and reliability of the indicators that form latent variables, the next analysis is the full model Structural Equation Modeling described in figure 2. The analysis of the results of data processing at the SEM full model stage was carried out by model feasibility test and causal significance test.

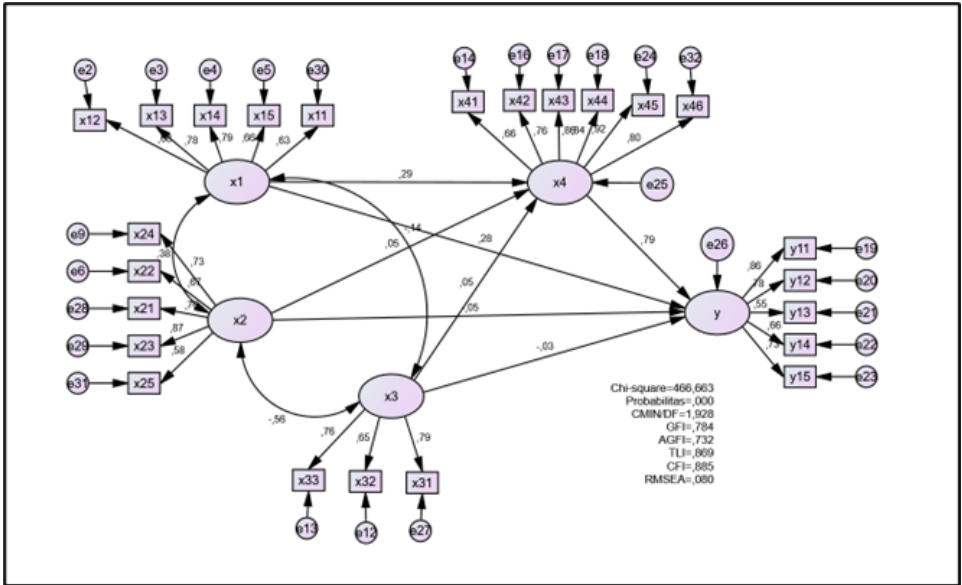


Figure 2. Initial Full Model Analysis

Based on figure 2, the model feasibility test value has not shown a fit model, so it is necessary to modify the model to get a fit model. After making some modifications, a model that fits is obtained as shown in figure 3.

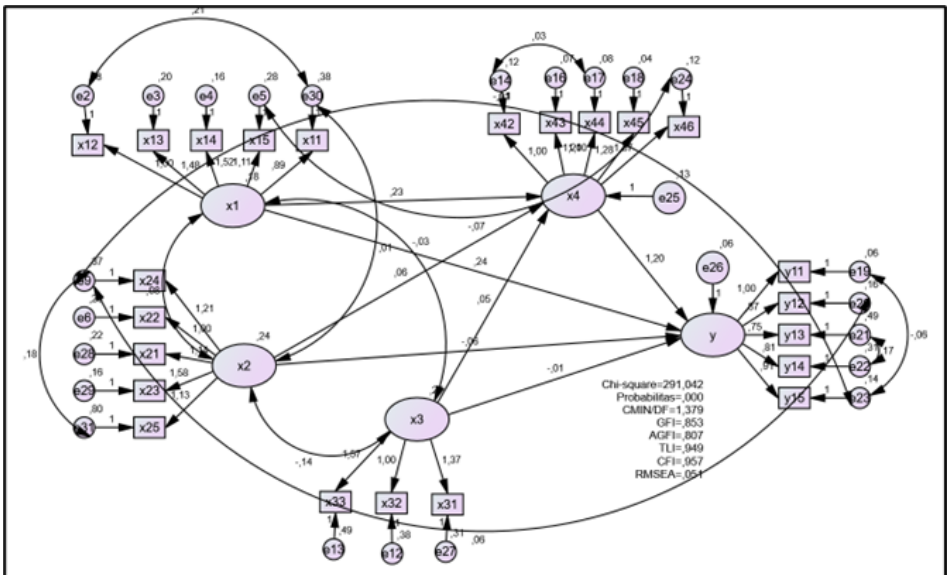


Figure 3. Full Final Model Analysis

Model suitability testing uses the Goodness of Fit Index criteria to measure whether the proposed model is good or not. The results of the goodness of fit and cut off values used to test whether the model is well tolerated or only partially are as follows

Table 4. Goodness of Fit Output Initial Diagram

Goodness of Fit Index	Cut off value	Research model	description
<i>Chi-Square (χ^2)</i>	small	439,519	
<i>Significance χ^2 (p)</i>	$\geq 0,05$	0,000	poor fit
CMIN/DF	< 2	1,998	Good fit
GFI	$\geq 0,90$	0,784	Poor fit
AGFI	$\geq 0,90$	0,732	Poor fit
TLI	$\geq 0,90$	0,865	Marginal fit
CFI	$\geq 0,95$	0,883	Marginal fit
RMSEA	$\leq 0,08$	0,083	Marginal fit

From table 4, the model shows a level of non-fit. Thus, it can be said that the results of the goodness of fit test on the standard model used in this study show that the observed data is not in accordance with the theory or model. For this reason, it is necessary to modify the model.

The model modification carried out in this study is based on the theory explained by Arbuckle which explains the use of Modification Indices on the output of AMOS Modification indices by looking at the variances regression weights value to make modifications by removing the indicator that has the largest critical ratio value (X41 indicator) and adding a covariance line between error standard with the aim of minimizing the chi-square value, increasing the goodness of fit so that the model becomes more fit. The results of the model modifications are presented in table 5

Table 5. Goodness of Fit Output Final Diagram

Goodness of Fit Index	Cut off value	Research model	description
<i>Chi-Square (χ^2)</i>	small	291,042	
<i>Significance χ^2 (p)</i>	$\geq 0,05$	0,000	Poor fit
CMIN/DF	< 2	1,339	Good fit
GFI	$\geq 0,90$	0,853	Marginal fit
AGFI	$\geq 0,90$	0,807	Marginal fit
TLI	$\geq 0,90$	0,949	Good fit
CFI	$\geq 0,95$	0,967	Good fit
RMSEA	$\leq 0,08$	0,051	Good fit

4.5 Hypotheses testing

Hypothesis testing was carried out using a t-value with a significance level of 0.05. The t-value in the AMOS program is the Critical Ratio (c.r) value on the Regression Weight of the fit model. If the value of the Critical Ratio (c.r) ≥ 1.967 . If the probability value

(p) ≤ 0.05 then Ho is rejected, and Ha is accepted (research hypothesis accepted). The results of the analysis are presented in table 4.

Table 4. Results of the direct impact

No	Hypothesis	Unstandardized estimate	Standardized estimate	S. E	C.R	p-value
1	X1 → Y	0,237	0,187	0,079	3,010	0,003
2	X2 → Y	-0,59	-0,053	0,075	-0,788	0,431
3	X3 → Y	-0,11	-0,011	0,068	-0,165	0,869
4	X4 → Y	1,198	0,833	0,124	9,660	***
5	X1 → X4	0,230	0,261	0,094	2,440	0,015
6	X2 → X4	0,060	0,066	0,094	0,635	0,525
7	X3 → X4	0,051	0,0549	0,086	0,593	0,553

From table 4, only personal relevance has positive and significance impact to purchase decision. Then, Brand trust also has a significant positive effect on purchase decisions. Advertising personalization (the dimension of personal relevance) has a significant positive effect on brand trust. Meanwhile, other variables are not significant.

Testing the hypothesis of the mediating influence (indirect impact) was carried out using path analysis by calculating the direct effect and indirect effect of the output values of standardized direct effect, standardized indirect effect and standardized total effect.

Table 5. Calculation of Direct and Indirect Influence

Standardized Direct Effects					
Variable	X1	X2	X3	X4	Y
X4	0,261	0,079	0,071	0,000	0,000
Y	0,187	-0,053	-0,011	0,833	0,000
Standardized Indirect Effects					
X4	0,000	0,000	0,000	0,000	0,000
Y	0,217	0,066	0,0549	0,000	0,000
Standardized Total Effect					
X4	0,261	0,079	0,071	0,000	0,000
Y	0,404	0,013	0,048	0,833	0,000

Table 6. Results of Mediation Influence Hypothesis Test

	Sab	t-hitung	t-tabel	conclusion
X1 → X4 → Y	0,09958	2,8512	1,645	supported
X2 → X4 → Y	0,09063	-0,1454	1,645	Not supported
X3 → X4 → Y	0,08191	-0,1609	1,645	Not supported

5 Discussion

5.1 The Effect of Personal Relevance on Brand Trust

The results of the study show that personal relevance has a positive and significant effect on brand trust. This research is in line with research [31] which states that personal relevance influences platform trust in shaping consumer engagement.

Relevance is one of the issues in online advertising personalization in addition to economic, accuracy and privacy factors[15]. The higher the personal relevance to consumer preferences, the less dependency the ad will be and make the ad more effective[32]. Brand trust can create an emotional bond between customers and brands, this is shown by the existence of a positive emotional attachment to the brand because it is considered to provide a signal of care, attention, and connection for customers [14]

5.1.1 The Effect of Irritation on Brand Trust

The results showed that irritation had a negative but not significant effect on brand trust. In other words, irritation has no effect on brand trust.

Dobrinic et al.,[25] states that too many annoying or irrelevant ads will make users feel annoyed. Similarly, [33] explains that irritation in advertising is considered a response to perceived discomfort. This can form a negative attitude from users and indirectly affect consumer distrust because the impact of advertising irritation is that consumers avoid the advertisement. However, this study found that advertising irritation had a negligible impact on brand trust. They want to avoid unpleasant ads but don't trust brands [34]

5.1.2 The Effect of Privacy Concern on Brand Trust

Internet and social networking users are unaware of their exposure and do not have enough knowledge about how they protect themselves [25]. The security and confidentiality of personal data is the most important thing for users. Liyana Rachchi [27] states the same thing that with the protection of privacy as a success factor to protect users' personal data. The results of the study do not support the hypothesis that privacy concerns have a negative and significant effect on brand trust. As stated, [34], consumers want protection of their personal data but do not trust brands.

5.1.3 The Influence of Brand Trust on Purchase Decision

The results of the study prove that brand trust has a positive and significant effect on purchase decisions. These results are in line with research [21] which confirms that brands that can meet or exceed customer expectations and can provide quality assurance will increase their confidence to make a purchase. Consumers who have trust in a brand

will make it easier for consumers to make purchase decisions and will make repeated purchases [35].

5.1.4 The Effect of *Personal Relevance on Purchase Decision*

This study proves the hypothesis that personal relevance has a positive effect on purchase decisions. This research is in line with research [24] which explains that personal relevance is something that can influence a person to advertising and the decision-making process. Robas [36] said that if personal relevance provides appropriate information or content in advertising, it will be able to improve their purchase decision. Customer purchase decisions are positively correlated with relevance and usability metrics from personalized ads on social media [37]

5.1.5 The Effect of *Irritation on Purchase Decision*

The results showed that there was a negative influence of irritation on purchase decisions but not significant. This means that the purchase decision is not influenced by consumer inconvenience in terms of the confidentiality of the data [25]

5.1.6 The effect of *privacy concerns on Purchase Decision*

The results of the study showed that there was a negative influence of privacy concerns on purchase decisions but not significant. In other words, privacy concerns have no effect on the purchase decision. This is in line with research [38] which states that respondents who see targeted ads as an invasion of their privacy are most likely not to buy online. With the advent of technology that allows for ad personalization, there is also a growing concern from users regarding their privacy.

5.1.7 *Brand Trust Mediates the Influence of Personal Relevance on Purchase Decision*

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

5.1.8 *Brand Trust Mediates the Effect of Irritation on Purchase Decision*

The results of the study show that brand trust does not mediate the influence of irritation on purchase decisions. In the mediation variable research model, there is a requirement that the influence of independent variables on dependent variables is significant. In this study, the effect of irritation on purchase decisions of $0.431 > 0.05$ was not significant, with a regression coefficient value of -0.053 , so that the conditions for mediation were not met. Brand trust is not affected by irritation [34] even though brand

trust influences purchase decisions. In addition, the inconvenience of using data in advertising does not affect the purchase decision. Brand trust is incapable of being a bridge of inconvenience in data confidentiality with the decision to buy [25].

5.1.9 *Brand Trust Mediates the Impact of Privacy Concerns on Purchase Decisions*

Purchase decisions influenced by privacy concerns are not mediated by brand trust. Consumer concern about the use of personal data does not influence purchase decisions. Consumers want the confidentiality of personal data but do not trust brands [34]. Although brand trust has a significant effect on purchase decision [35], it cannot affect privacy concerns to purchase decisions.

Conclusion

Based on the results of the discussion, this study found several important conclusions as a result.

1. Personalized advertising that campaign about SDGs has a positive effect on the purchase decision of fashion products. This means fashion products in the marketplace, maintains personal relevance, irritation, and privacy concern as a factor that forms brand trust in the minds of consumers.
2. Personalized advertising toward SDGs has no effect on the brand trust. Consumers do not feel worried about the ads that companies use through the marketplace in forming a brand trust.
3. Brand trust has a positive and significant effect on purchase decisions, meaning that buyers through the marketplace strongly consider the brand before deciding to buy.
4. Brand trust mediates the influence of personal relevance on purchase decisions. Thus, brand trust has a positive impact on consumers in purchasing products through the Shopee marketplace. But brand trust does not mediate the influence of irritation on purchase decisions. This means that consumers' purchasing decisions are not influenced by brand trust. Meanwhile, brand trust does not mediate the influence of privacy concerns on purchase decisions also. In other words, consumers in making purchases are not directly influenced by privacy concerns and do not consider the aspect of brand trust.

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