Project Dissertation Report on

The Impact of Customised Advertisements on Consumer Behaviour in India

Submitted By

Nisha Chauhan

2K18/MBA/012

Under the Guidance of

Mr. Abhinav Chaudhary Assistant Professor



DELHI SCHOOL OF MANAGEMENT

Delhi Technological University

Bawana Road Delhi 110042

Certificate

This is to certify that **Ms. Nisha Chauhan**, bona fide student of **Delhi School of management**, **Delhi Technological University**, has successfully completed the Research work in partial fulfilment of the requirement of Master of Business Administration (MBA) program for the academic year 2018-20.

The Research work is titled as "The Impact of Customised Advertisements on Consumer Behaviour in India".

Mr. Abhinav Chaudhary Assistant Professor Project Guide Dr. Rajan Yadav Professor HOD

Declaration

I hereby declare that the Research work report entitled "The Impact of Customised Advertisements on Consumer Behaviour in India" submitted Delhi School of management, Delhi Technological University, in partial fulfilment of the requirements for the award of the degree of Master of Business Administration (MBA) program for the academic year 2018-20, under the guidance and supervision of Mr. Abhinav Chaudhary.

Student Name: Nisha Chauhan

Roll Number: 2K18/MBA/12

Place: Delhi

Acknowledgement

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I want to thank all the people who helped me in collecting necessary information and making of the report. I am grateful to all of them for their time, energy and wisdom.

I must express my gratitude to my parents and my brother for continued support and encouragement. Their constant support helped me keep going.

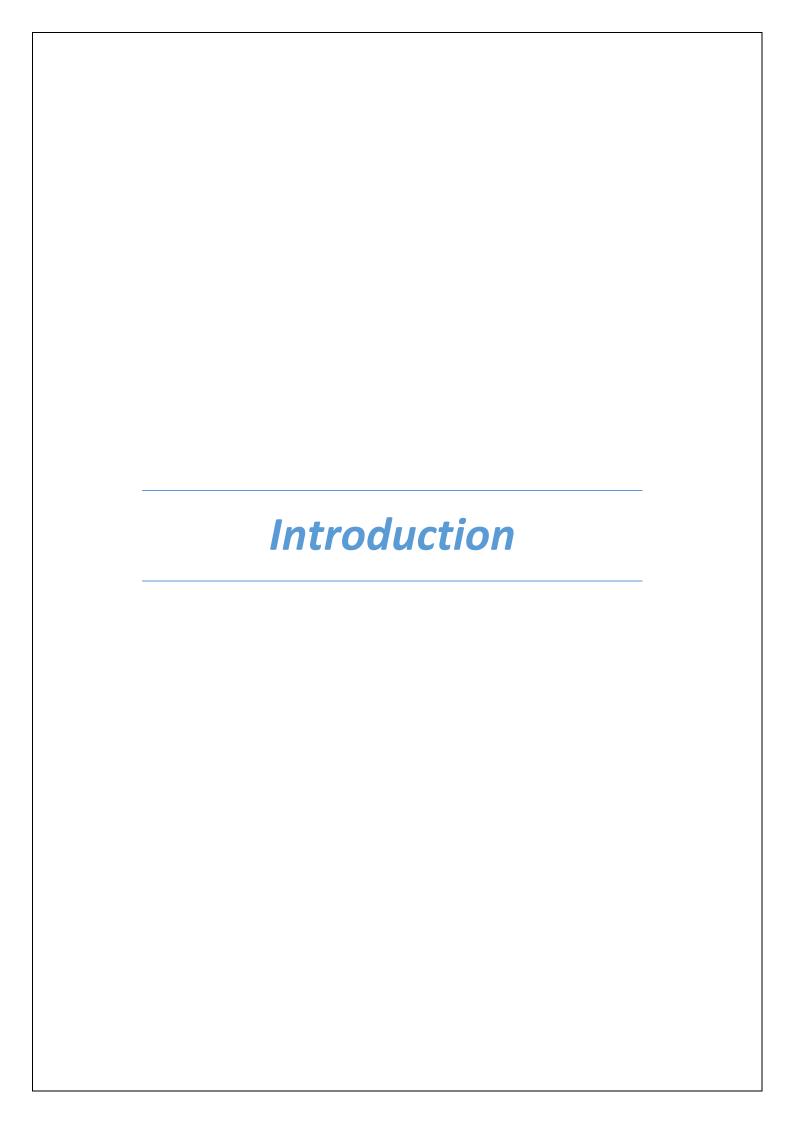
Nisha Chauhan 2K18/MBA/12

Executive Summary

If we go by the simple definition of digital marketing then basically it is promoting products or services through different forms of electronic media. The form of digital marketing is different from the traditional marketing. In digital marketing we can assess the marketing campaign of the organisation in real time and can easily identified which ad is more effective in nature. Customised ads is one of the best strategies used by the organization for attracting the prospective customers. Through this research we want to establish a defined relationship between customer behaviour and customised ads. Other aspects related to customised ads are explored and discussed under this study. A sample of 61 respondents is used to analyse the behaviour of customers w.r.t appeal, personality and content in ad. For gathering and analysis of data tools like google form, Excel and Spss is used. Chi-square, pie chart and classification are used to study the collected data.

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Introduction

World is not remain the same as it was, it is keep evolving and so is the market. Many companies have seen drastic changes in the market, in this ever changing environment a-lot companies suffered and few marked success. Marketing is one of the domains that has seen lot of changes in past 10 years. Marketing shift from traditional to digital marketing is a result of technology. Earlier companies used traditional ways to market their product/services but now companies leverage the technology to sell their products/services. The continuous growth of internet market with over 500 million internet users in India itself is a huge opportunity for companies to tap each customer individually. Digital marketing is an effective way to interact with the customers online and put forth their products in front of the customers. Even with increasing smartphone penetration in India, companies can cater to the customers with the customised content and influence the customer buying behaviour.

Every single second people consume content online, and this daily consumption change their attitude and behaviour towards the product. With constant exposure to the digital ads customers quickly realise their needs and end up buying the product. Various digital platforms can be used by the companies for selling the product such as website, apps, social media, games and etc. Customised promotions, coupons and relevant information can be shared with targeted customers over internet with an ease.

1. Concept of Digital Marketing:

Digital marketing is all about marketing the product over digital platforms. There are various digital platforms such as website, forums, blog, social media, email, google ads, Quora, apps and etc. which are used by companies. Digitals ads can be in various forms such as audio, video and animation which are as appealing as TV ads.

1.1 Customisation of Advertisements:

Customised ads are shared with targeted customers. Companies track and analyse customer's behaviour on internet and on the basis of their likes and dislikes companies offer them relevant information, ads or coupons. Though ad customisation is important to cater the customers with right product but it is also important to evoke customers' emotion when he/she comes in contact of the ad.

2. Customer behaviour: Customer behaviour defines how he/she respond to a stimuli. Weather he persuade or doesn't persuade by the ad. Customer's action after watching the ad states his/her behaviour. Customers' behaviour is highly defined by their emotions. Even with ad customisation company needs to work on different aspects of ads in order to evoke the customers' emotions. There are other aspects attach to ads that motivate customer to respond in a positive way and those are:

- **1.** Appeal of the ads \rightarrow Ads appeal is an approach used by company to attract the customer attention and influence the purchasing decision of the people.
- 2. Content of the ads \rightarrow in 21st century content is a king. An interesting and innovative content is a mean that helps to connect customer with the product. Content can be helpful in arousing the customers' emotions and make customer connected to ad.
- **3.** Personality in the ads → the presence of personalities in ads often helpful for companies. People get influenced by the personalities and this helps customers to either remember or purchase the product.

In digital marketing, companies utilising the personalised ads in order to influence the customer behaviour and ultimately increase the sales. But however only small fraction of internet users shop through personalised ads.



Literature Review:

- 1. Mrs. Malarvizhi.A, and Dr .P. Deivanai [1] conducted a study with the purpose to examine The Impact of Digital advertising on Consumer purchase decisions i.e. advancing all round the world in marketing domain . Authors investigate different factors that can have effect on consumers purchasing decision through ads on digital platform. Online questionnaire were used to collect the data (N=150) and tools like SPSS used for the evaluation of the collected data. Through study it has been found that 96.3% of the respondents have level of awareness of Digital advertising, 44.7% of customers prefer digital advertisement for product purchase, and around 60.7% of the respondents are satisfied with the efficiency of digital advertising. This study depicts the shift in Indian media industry from traditional media to digital media. Digital Advances in the digital media have increased the number of people using the mobile phones and internet. India is one of the largest and fastest growing populations of internet user which is near about 462 million in 2016. Nowadays most of the people prefer digital advertisement for their purchasing decisions, as digital advertisement is easy to use and saves time.
- 2. Tri D. Le and Hien Vo [2] conducted study on Consumer Attitude towards Website Advertising Formats: A Comparative Study of Banner, Pop-up and In-line Display Advertisements. Through this study customers different dimension of behaviour or attitude is studied towards Banner, Pop-up and In-line Display Advertisements. An online survey was used to gather the data from the respondents (200) for comparisons of attitude towards different web display ads. This research work take attitudinal dimensions of irritation, information, and entertainment into account for the execution. At the end of the study an informative result was found that will help marketers in running the ads on a website. A positive customer attitude is found towards traditional banner ads whereas a negative attitude found towards pop-up ads.
- 3. Aneeza Bashir and Najma Iqbal Malik [3] studied Effects of Advertisement on Consumer Behavior of University Students. The study was conducted on college students (N=150) to find out the effects of advertisement on them. Authors have developed a well-defined questionnaire to collect the data and to evaluate the effects of ads on students. The sample for this study is highly comprised of University of Sargodha. The acceptable range of age was 18 24 years. 6 brands were used for FMCG's unit and different questions were asked with relevance to the advertisements. Tools like frequency, chi-square, and binomial test analysis were used for final formulation of result. Through result it has been found that the advertisement helps to convince the consumer to purchase the product/service once in their lifetime. Even the model in the ad have more power to influence the customers' decision for purchase as compare to keyword / caption. Also the appeal in ads have positive relation with purchase frequency of customers.

- 4. Thu Ha, Nguyen and Ayda Gizaw [4] conducted study to identify and analyse factors that influence consumer purchasing decision of private label food products. For this study both primary as well as secondary data were used. In this research 5 factors were identified i.e. brand, advertisements, attitude, demographic, perception and purchase intention that influence customers' purchasing decision for low price private label brand. Through this study it was found that brand and advertisements are those factors having not significant influence on customer purchase intention. However, for food products, price-quality relationship is the most important factor. In comparison to males, females purchase more low-price private label product and also people with low income go for low-price private label as compared to ones with higher incomes.
- **5.** Afshan Kirmani [5] study on Online Advertising: Factors That Influence Customer Experience. To every ads there is a customers' reactions that result into physiological changes to their bodies, this results into cognitive arousal as well as changes. To these ads, each interpreted by people and their emotional responses are disclosed that varies from anxiety or mistrust to interest or delight. Such emotions lead to an appropriate physiological responses. Physiological changes that go with customers' emotional reaction to ads govern their next step ahead. The context in which an ad emerge shape whether the ad account for an implied call to action. Hence the approach applied on ad is highly dependent on what marketer want to convey through his/her ad. The advertising outlook that result into average appeal do influence customers, their notion of them can be subjective in nature.
- 6. <u>Sriram Kalyanaraman</u>, and <u>S. Shyam Sundar</u> [6], did study on The Psychological Appeal of Personalized Content in Web Portals: Does Customization Affect Attitudes and Behaviour. Internet is a technology that has made digital marketing possible, now organisation started customisation in their ads to attract customer individually but we know very little about their psychological import. A between-subjects experiment with 60 respondents with three levels of customization i.e. high, medium and low was designed to find out whether a high personalised content bring more attraction to ads. The end result of the study confirmed the validation of this hypotheses and also revealed the mediating role played by users' perceptions of relevance, interactivity, involvement, and novelty of portal content. It's also seen that customization does have behavioural effects under which it affects users' browsing activity.
- 7. E.K. Bonney [7], conducted study on The Impact of Advertising on Consumer Purchase Decision. Advertisements have considered as an important factor for customer purchasing decision but there are other factors also such as product quality, packaging, and endorsement from old customers and occasionally product popularity impact the user's stage of action regard a product. Data are collected through self-administered questionnaire about respondents' buying behaviour w.r.t advertising. The aim of questionnaire was to find the users' pattern in decision making regarding the purchase of product. Through questionnaire

demographic information as well as type of purchase decisions were collected. Through study it is found that advertising has an imperative level of impact on customers' purchasing decision however this is not considered absolute. Advertising is a medium that can be used to inform and aware customers about the product but for purchasing a product way more things are required. Even post purchase, customers begin assessing the product/service to make sure that product is meeting its actual performance or not.



Problem statement:

It has been seen that companies have started moving from traditional marketing to digital marketing. The reason for the transition is growing internet market in whole world. If we talk in indian context then presently there is around 566 million internet users, second largest in the world after china. Companies changing their strategies according to digital platforms and leverage this opportunity in india. In digital marketing, companies utilising the personalised ads in order to increase the sales. But however only small fraction of internet users shop through personalised ads.

Purpose of the study:

The purpose behind this study is to identify and analyse the variables increase the click through rate of personalised ads along with customers purchasing frequency. Study attempts to identify the determinants of consumer behaviour in Indian context.

Through literature review the following variables have been identified to conduct this study:

Independent variables:

- 1. Customised ads
- 2. Appeal
- 3. Celebrities
- 4. Captions/ Keywords

Dependent variables:

1. Purchase frequency/ consumer behaviour

Objectives:

- 1. To examine the relationship between customised ads and purchasing behaviour of customers.
- 2. To identify the customers level of satisfaction with customised ads.
- 3. To find out the impact of customised advertisement due to appeal used in Ads.
- 4. To find out the impact of personality used in customised advertisements on behaviour
- 5. Determine the impact of keyword/caption of customised advertisement on customer behaviour.

Null Hypothesises:

- H1: Appeal does not have significant relation with consumer behaviour.
- H2: Personalities does not have significant relation with consumer behaviour.
- H3: Caption/Keyword does not have significant relation with consumer behaviour.
- H4: Customer satisfaction is not related to customised ads.
- H5: Customers shopping trend doesn't affect by the personalised ads.

Research methodology:

The research is qualitative and descriptive in nature. Primary data has been used for analysis. Above Framed hypotheses are tested via a self-designed questionnaire developed for this study. Questions were prepared using nominal, ordinal and Likert scales. Statistic software i.e. Spss is used to analyse the responses through Percentage method, Frequency method and Chi-Square test.

Sample characteristics:

Samples are collected through self-designed questionnaire. It is comprising of 61 responses across the Delhi (ncr). Respondents include both male and female, age ranges 20-60 years. Current occupation of respondents is either student or employed. All respondents are exposed to e-advertisements.

ANALYSIS OF STUDY:

Demographic of the respondents:

Figure 1. Classification of respondents on the basis of gender

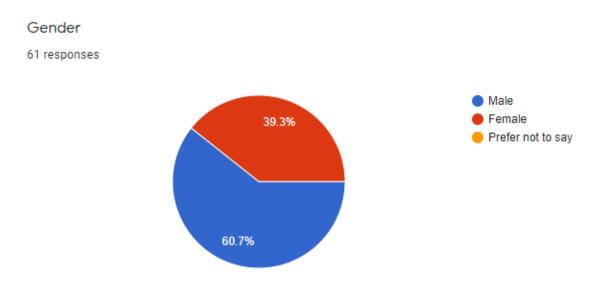


Figure 2. Classification of respondents on the basis of Age

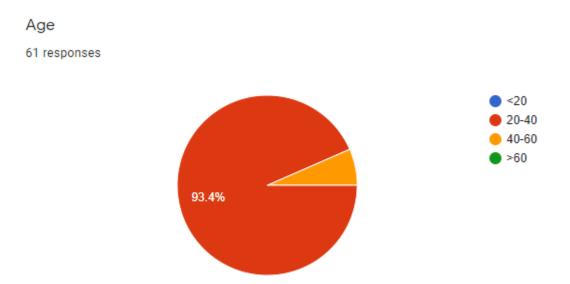


Figure 3. Classification of respondents on the basis of occupation

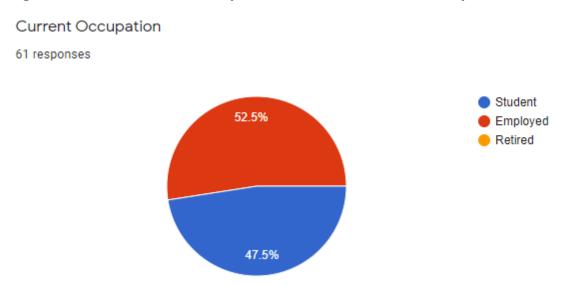
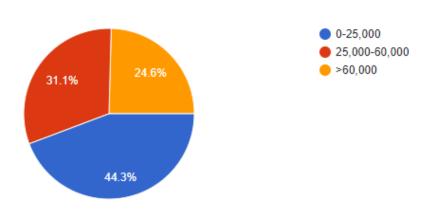


Figure 4. Classification of respondents on the basis of income per month

Income per month

61 responses



From the above pie charts it can be concluded that 61 respondents are comprising of 60.7% of male respondents and remaining 39.3% is female respondents. 93.4% respondents' age lies between 20-40 years and remaining respondents age lies between 40-60 years. 52.5% respondents are employed whereas 47.5% respondents are students. Income per month of respondents states 44.3% have income 0-25000, 31.1% have income 25000-60000 and 24.6% have income >60000. The socio economic profile of respondents indicates they are young, educated and earning good.

Figure 5. Classification of respondents on the basis of time spent online

How much time do you spend online in a day?

61 responses

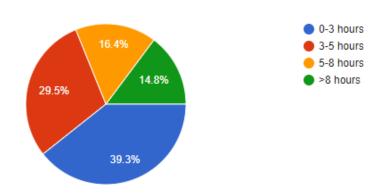
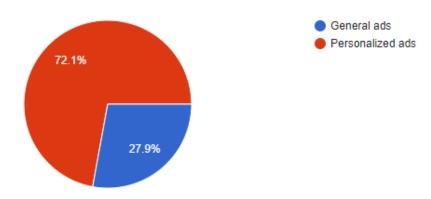


Figure 6. Kind of ads respondents prefer the most

What kind of ads you prefer the most

61 responses



Pie chart shows that respondents are more interested in personalised ads over general ads with 72.1% respondents agreed for personalised ads.

Table.1. How useful are personalised ads

How useful do you find the Personalized ads

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Mostly	13	21.3	21.3	21.3
	Never	3	4.9	4.9	26.2
	Sometimes	45	73.8	73.8	100.0
	Total	61	100.0	100.0	

Table.2. Helpful nature of repetitive personalised ads

Does repetition of Personalized ads are helpful in nature

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Maybe	19	31.1	31.1	31.1
	No	25	41.0	41.0	72.1
	Yes	17	27.9	27.9	100.0
	Total	61	100.0	100.0	

Above 2 tables talk about the usefulness of the personalised ads and repetitive of personalised ads. In table 1 about 21.3% mostly and 73.8% sometimes respondents found the personalised ads useful whereas only 4.9% respondents do not found the personalised ads useful. In table.2 41% respondents do not like repetitive of personalised ads. Hence

respondents enjoy the personalised ads as a benefit and quite satisfied its service but they also get irritated with the repetition of personalised ads.

Research findings:

When we know that personalised ads cater to customer w.r.t their personal needs, there are other factors like appeal, celebrity and caption that can make personalised ads more desirable. In the Table.3 below it is found that 13% to 92% respondents were persuaded by the personalised ads whereas only 8% respondents never persuaded by the personalized ads. Hence behavioural advertisements (personalised ads) always have an edge in terms of persuasion.

Table .3 Percentages of Persuasion due to Customised Advertisement (N = 61)

How much you Persuade by the Personalized ads

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Mostly	8	13.1	13.1	13.1
	Never	5	8.2	8.2	21.3
	Sometimes	48	78.7	78.7	100.0
	Total	61	100.0	100.0	

Table.4 below showed that 14.8% respondents persuade for product due to appeal in personalised ads, 78.7% respondents sometimes persuaded due to appeal in personalised ads whereas 6.6% respondents never persuaded due to appeal. Overall it can be seen that appeal in personalised ads persuade the respondents for products/service. Further analyses is done to find out whether the persuasion lead to purchase among customers.

Table .4 Percentages of Impact of Appeal in Advertisement on Consumer Behaviour (N = 61)

How much Appeal in personalized ads persuade you for products/services

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Mostly	9	14.8	14.8	14.8
	never	4	6.6	6.6	21.3
	sometimes	48	78.7	78.7	100.0
	Total	61	100.0	100.0	

Table .5 Relationship between Effectiveness of Appeal and Purchasing Pattern (N =61)

How much Appeal in personalized ads persuade you for products/services * What is your online purchase frequency for last year Crosstabulation

				What is your online purchase frequency for last year				
			>15 times	1-5 times	10-15 times	5-10 times	Never	Total
How much Appeal in	Mostly	Count	2	4	1	2	0	9
personalized ads persuade you for		Expected Count	2.1	3.0	1.0	2.8	.1	9.0
products/services	never	Count	2	1	0	1	0	4
		Expected Count	.9	1.3	.5	1.2	.1	4.0
	sometimes	Count	10	15	6	16	1	48
		Expected Count	11.0	15.7	5.5	15.0	.8	48.0
Total		Count	14	20	7	19	1	61
		Expected Count	14.0	20.0	7.0	19.0	1.0	61.0

Chi square table revealed that there is no significance relation between effectiveness of appeal and the online purchasing frequency with P>.05, null hypothesis is accepted. Hence there is no significant relationship between appeal of the ads and customer buying behaviour.

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	2.980ª	8	.936
Likelihood Ratio	3.322	8	.913
N of Valid Cases	61		

a. 11 cells (73.3%) have expected count less than 5. The minimum expected count is .07.

Personalities in advertisements also have an impact on customers. Table .6 shows 19.7% respondents mostly convinced with ads featuring celebrities, 62.3% respondents sometimes persuade for products and nearly 18% respondents never persuade for products. To some extend celebrity presence in the ads helps to persuade customers for product/service.

Table .6 Impact of personality in Advertisement on Consumer Behaviour (N = 61)

How much Personality in personalized ads persuade you for products/services

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Mostly	12	19.7	19.7	19.7
	never	11	18.0	18.0	37.7
	sometimes	38	62.3	62.3	100.0
	Total	61	100.0	100.0	

Chi square test is performed to further analyse the association between the persuasion and the impact of personality in the ads. In table.7. It is found that there is a significant relationship between persuasion and personality with p<.05 says null hypotheses is rejected. Hence personality and customer behaviour have a significant relationship.

Table.7. Relationship between Personality in Ad and Persuasion (N =61)

How much you Persuade by the Personalized ads * How much Personality in personalized ads persuade you for products/services Crosstabulation

			How much Personality in personalized ads persuade you for products/services			
			Mostly	never	sometimes	Total
How much you Persuade	Mostly	Count	5	0	3	8
by the Personalized ads		Expected Count	1.6	1.4	5.0	8.0
	Never	Count	0	3	2	5
		Expected Count	1.0	.9	3.1	5.0
	Sometimes	Count	7	8	33	48
		Expected Count	9.4	8.7	29.9	48.0
Total		Count	12	11	38	61
		Expected Count	12.0	11.0	38.0	61.0

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	16.960ª	4	.002
Likelihood Ratio	15.011	4	.005
N of Valid Cases	61		

a. 6 cells (66.7%) have expected count less than 5. The minimum expected count is .90.

The result shows in the Table.8 states that 23%- 90% respondents influenced by the Caption/keyword used in the personalised ads whereas 9.8% respondents never influenced by the caption/keywords in the ads. Hence caption influences the customer behaviour to the large extent.

Table .8 Impact of Caption/keyword in Advertisement on Consumer Behaviour (N = 61)

How much Keyword/Caption in personalized ads persuade you for products/services

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Mostly	14	23.0	23.0	23.0
	Never	6	9.8	9.8	32.8
	Sometimes	41	67.2	67.2	100.0
	Total	61	100.0	100.0	

In table 9. Chi square test for caption and persuasion is performed. The result in table shows that caption in personalised ads has significant association with persuasion with p<.05. Hence null hypotheses stating caption doesn't have any significant relation with persuasion has been rejected. Caption in personalised ads indeed have a great impact on customer behaviour and help to persuade customer for product.

Table .9 Relationship between Caption/Keyword in Ad and Persuasion (N = 61)

How much you Persuade by the Personalized ads * How much Keyword/Caption in personalized ads persuade you for products/services Crosstabulation

			How much Keyword/Caption in personalized ads persuade you for products/services			
			Mostly	Never	Sometimes	Total
How much you Persuade	Mostly	Count	6	0	2	8
by the Persónalized ads		Expected Count	1.8	.8	5.4	8.0
	Never	Count	0	2	3	5
		Expected Count	1.1	.5	3.4	5.0
	Sometimes	Count	8	4	36	48
		Expected Count	11.0	4.7	32.3	48.0
Total		Count	14	6	41	61
		Expected Count	14.0	6.0	41.0	61.0

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	19.532ª	4	.001
Likelihood Ratio	16.631	4	.002
N of Valid Cases	61		

a. 6 cells (66.7%) have expected count less than 5. The minimum expected count is .49.

Table.10 shows the benefits of personalised ads i.e. 41% respondents believes it reduces irrelevant ads consumption, 26.2% believes it makes online shopping easier and 29.5% believes it helps to discover new products. Hence personalised ads always useful and relevant to respondents. Personalised ads help to enhance the customer experience.

Table .10 Benefits of Personalised Advertisements

What are the benefits of Personalized ads

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Discover new products	18	29.5	29.5	29.5
	Make online shopping easier	16	26.2	26.2	55.7
	Nothing	2	3.3	3.3	59.0
	Reduce irrelevant ads	25	41.0	41.0	100.0
	Total	61	100.0	100.0	

Table .11 Personalised marketing as an effective strategy for an Organisation

Do you think a personalized marketing is an effective marketing strategy for organisation.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Maybe	16	26.2	26.2	26.2
	No	1	1.6	1.6	27.9
	Yes	44	72.1	72.1	100.0
	Total	61	100.0	100.0	

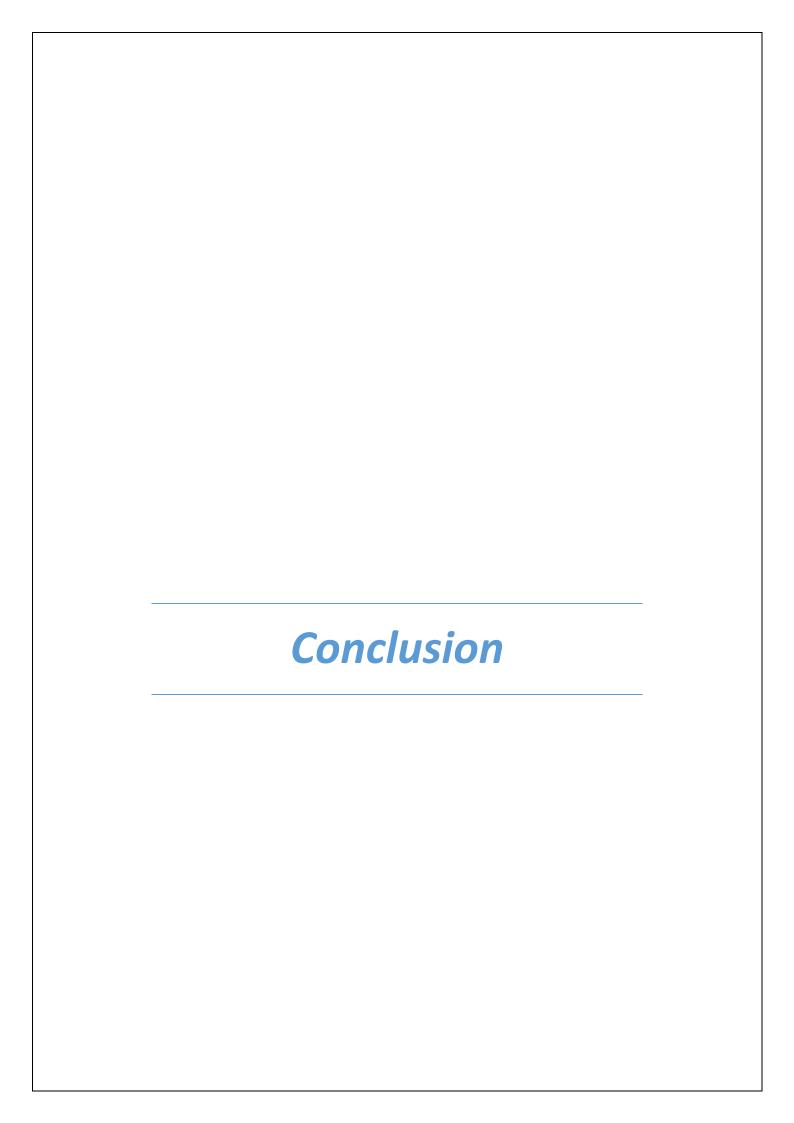
In table 11 it is visible that 72.1% respondents believe that personalised advertisement is definitely an effective marketing strategy for an organisation. Companies can leverage the personalised ads for different objectives such as brand awareness, sale, customer interaction and etc.

Table .12 Influence of Personalised ads on shopping trends

Does Personalized ads influence your shopping trends

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	No	20	32.8	32.8	32.8
	Yes	41	67.2	67.2	100.0
	Total	61	100.0	100.0	

Table.12 shows 67.2% respondents believe that personalised ads influence their shopping trends whereas 32.8% doesn't not agree. So personalized ads does have a significant impact on customer buying behaviour.



Conclusion:

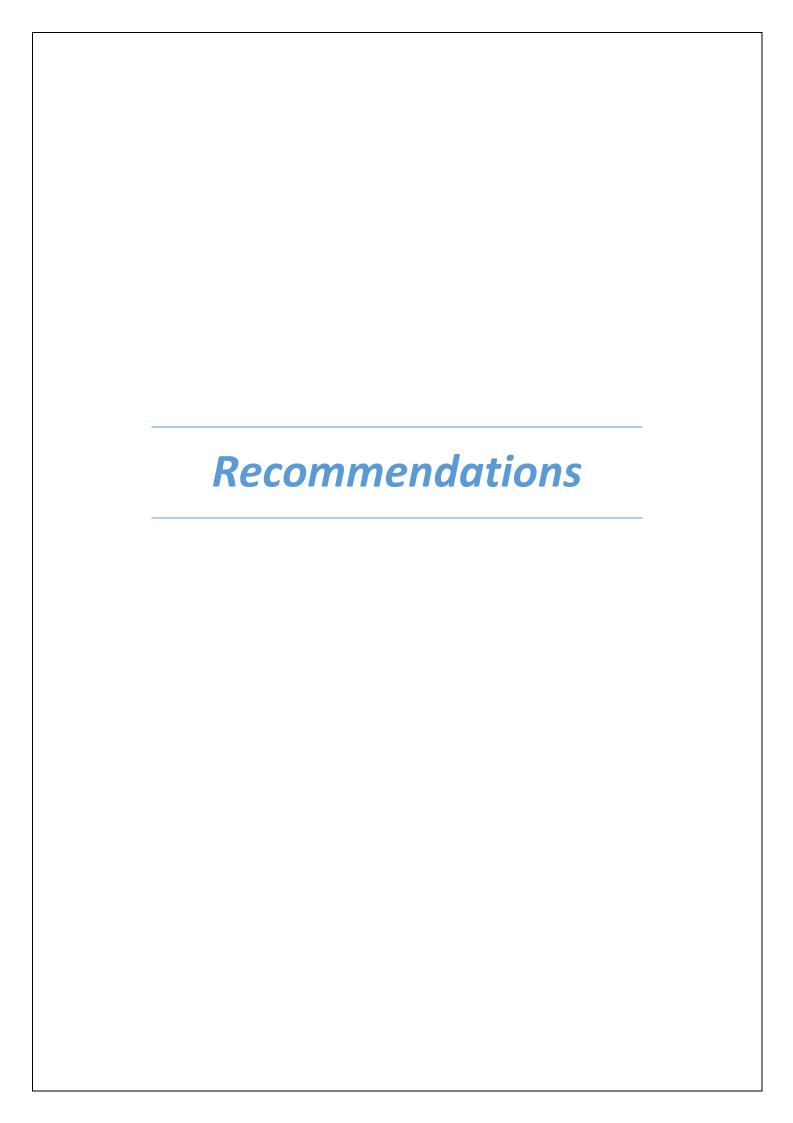
With the ever growing internet market, a-lot of companies have started using customised advertisements to meet the need of their customers individually.

This study helps us to identify and analyse the variables and their impact on customer's behaviour that leads to purchasing of the product/service. Based on literature review few variables were identified and studied.

- 1. Through the study it has been found that personalised ads have a positive relation with customer buying behaviour around 67.8% respondents said that their shopping trend is influenced by the personalised ads that run by the organisation.
- 2. 72.1% respondents preferred personalised ads over general ads and 21.3%-95% respondents find personalised ads useful hence significant number of respondents are satisfied with the personalised ads but at the same time 41% of respondents doesn't like the repetitive nature of personalised ads, repetition of ads sometimes lead to unwanted customer behaviour that leave negative impression on customer.
- 3. Appeal in personalised ads does influence the respondents in large extent but there is no significant relation between personalised ads and customer buying behaviour. Respondents may like the product and ready to explore further about the product under the influence of appeal element but it's always not result into ultimate purchase of the product. Customer go for purchase when they find product satisfactory.
- 4. Keywords and personality inclusion in personalised ads have a positive impact on customer behaviour. Persuasion for personalised ads is highly driven by the personality and caption utilise in developing the ads.
- 5. Through the study it is found that there are few Benefits attached with personalised ads such as discover new products, make shopping easier and reduce irrelevant ads. Out of all majority of respondents i.e. 41% respondents do not like irrelevant ads.

Through the study we can conclude that appeal, content, and personality in personalised ads have a contribution in customers' persuasion for products/services. Customised ads are gaining popularity among customers as well as organisation as it reduces the irrelevant ads and increases the customers' satisfaction level. Companies continue to use the personalised ads for targeting their customers.

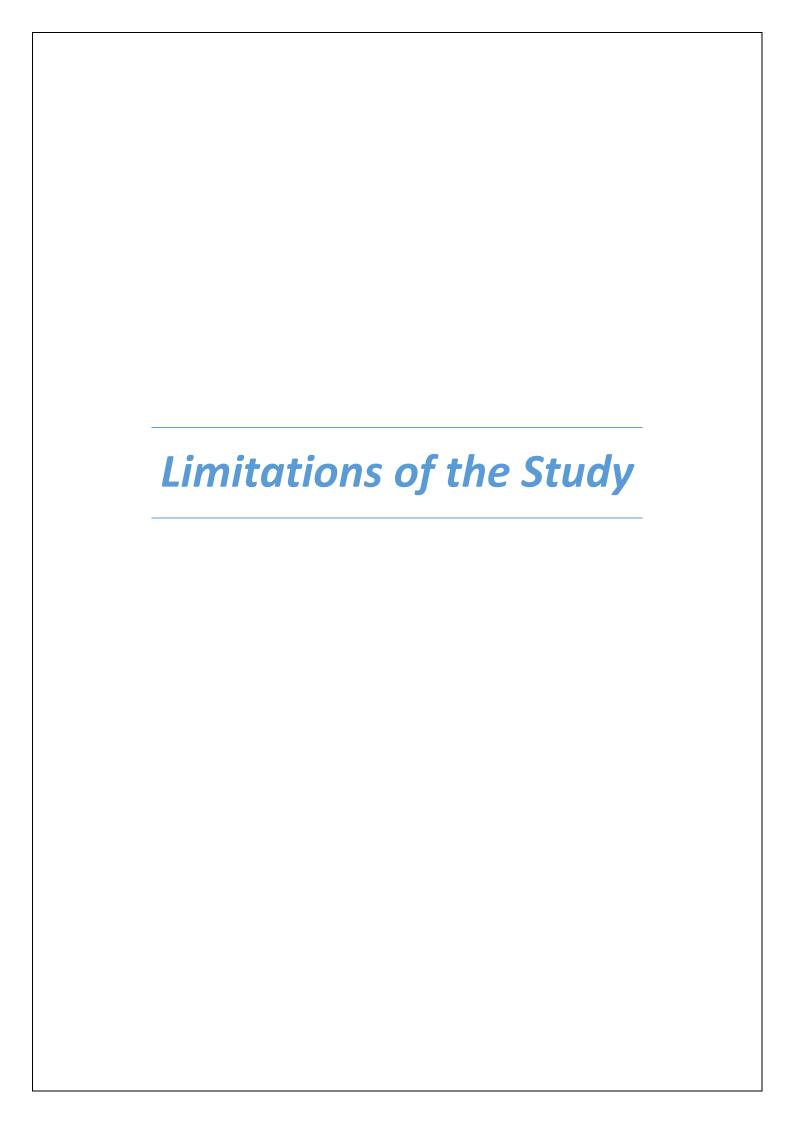
Personalized ads does have positive impact on customer's behaviour but it is not necessary to say that customers will end up buying the product. Instead customers do not buy product unless they feel satisfactory with product's features.



Recommendations:

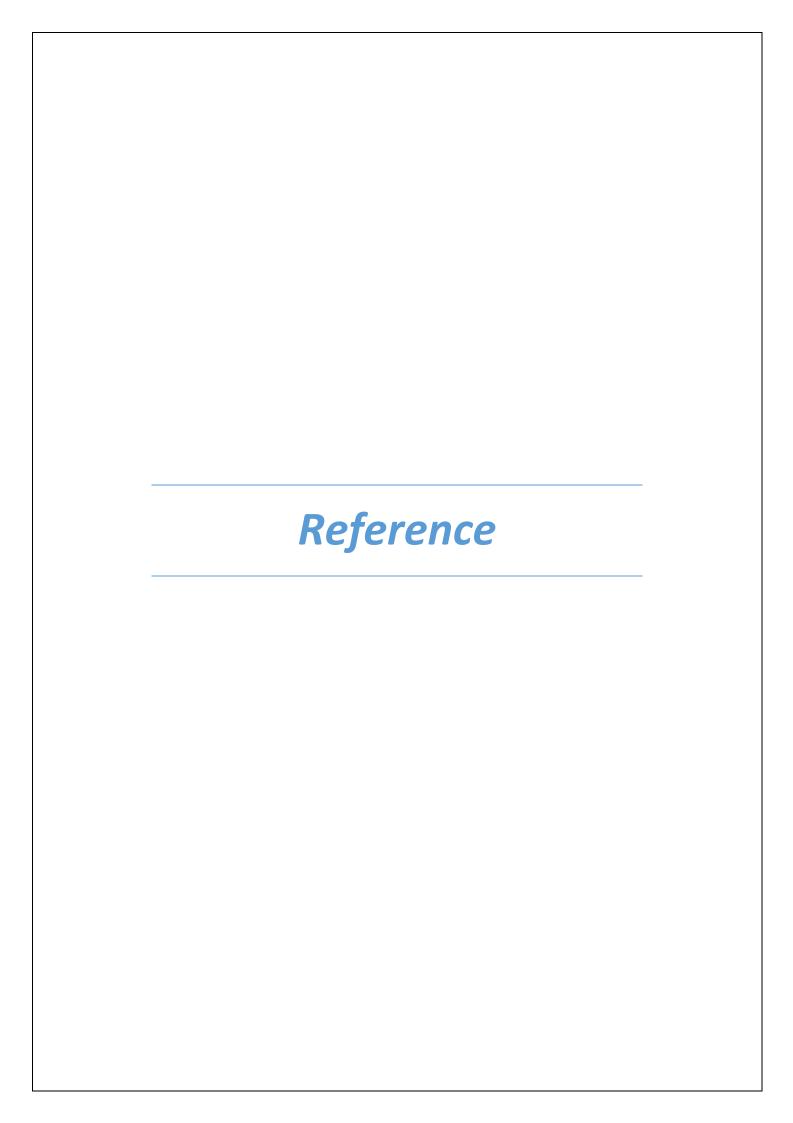
This research is done with time constraint and a specific sample group which doesn't represent the whole population of India.

- The findings and result of the research doesn't cover the whole population of India
 therefore further research is suggested if sample is large and include people from
 diversified background with wider range of age. The result of the research with large
 sample will lead into better understanding of customer behaviour with respect to
 customised advertisements.
- 2. Qualitative approach is used for this research, a quantitative approach can also be done which will further help to find the degree of correlation between independent and dependent variables.
- 3. Other independent variables such as income and time spent online can also be studied to find customer behaviour towards ads.
- 4. Study the different platforms used for customised ads and which one is more effective in nature, resulting profit to organization. This will give you to get insight about the platform more profitable as well as valuable for the organisation.



Limitations of the Study:

- Time scarcity is one of the major limitations.
- It is not easy to verify the precision of the data collected.
- Less number of respondents for this study i.e. N=61.
- No availability of secondary data for this kind of research.



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