Erasmus School of Economics

ERASMUS UNIVERSITY ROTTERDAM

Erasmus School of Economics

Bachelor Thesis

International Bachelor of Economics and Business Economics

The influence of Instagram targeted advertising on the impulsive purchasing behavior of young consumers in the Netherlands

Student Name: Teodora Nevinglovschi

Student number: 523200

Supervisor: Dr A.T. Barendregt RM MBA

Second assessor: F. Prins MBA

Date final version: 09/08/2022

The views stated in this thesis are those of the author and not necessarily those of the supervisor, second assessor, Erasmus School of Economics or Erasmus University Rotterdam.

Erasmus University Rotterdam
Make it happen.

Table of Contents

Executive Summary

Consumers of Generation Z have embraced digitalization as a process of increasing their presence and activity in the online space, and they became more and more dependent on it. Advertising online, including on social media platforms like Instagram, has transformed into a system where brands' main delivery method of content is through personalized advertisements targeting people with offerings that match their user profiles. Online consumers can be easily influenced in accessing commercial content on social platforms through visually pleasing and relevant advertising content that plays the role of a stimulus. Understanding how consumers respond to advertisements on Instagram and how it is influenced by the degree to which advertisers target the interests of the consumers is relevant both from a business perspective, and from a consumer point of view. The central research proposed with this research is:

How does Instagram targeted advertising influence the impulsive purchasing behavior of fashion amongst online Generation Z consumers living in the Netherlands?

To provide a theoretical framework for the proposed research question, the following theoretical questions have been answered following a study of the available literature:

- *What entails the online consumer decision-making and purchasing behavior?*
- *What entails impulsive buying behavior?*
- *What entails online targeted advertising?*
- *What entails social media?*
- *What entails Generation Z consumers?*

The following empirical questions have been employed in the research methodology of this paper:

- *How does Instagram advertising influence the online purchasing behavior amongst Generation Z consumers living in the Netherlands?*
- *How does Instagram targeted advertising influence the consumer brand engagement on social media amongst Generation Z consumers living in the Netherlands?*
- *How does Instagram advertising influence the impulsive urge to purchase fashion amongst online Generation Z consumers living in the Netherlands?*

Studying the literature has indicated a positive relationship between personalization in social media advertising and impulsiveness in online shopping amongst consumers. As consumers of social media, the rise in social commerce seems to be linked with consumers' engagement on the platform. The focus of

this thesis is on consumers of Generation Z in the Netherlands, with support from research indicating Generation Z as one of the great consumers of digital content. With increasing advertising activity on social media platforms, the current research takes as a point of reference social media for advertising purposes as an influential factor in the online consumer purchasing behavior of fashion.

The research methodology of this thesis employed desk research to summarize the extant literature and develop a conceptual research model, followed by the collection of data through the distribution of a survey among consumers from Generation Z living in and outside of the Netherlands. To analyze the collected data, descriptive statistics, regression analysis and the Spearman Rank Correlation test were used using STATA software.

The results of the statistical analysis pointed towards accepting the hypotheses of the conceptual research model. Thus, a positive and strong relationship has been found between consumers' perceived personalization in social media advertisements and the perceived relevance they depict in those advertisements, whereas the influence of perceived relevance on consumer engagement online was quite low. Consumers' answers also revealed that Instagram is used as a platform to collect information about brands and trends and behaviors. The findings of this analysis are in line with what literature shows, that there is an increased level of interest that consumers gain from personalized advertisements on social media, which would translate into increased engagement on the platform. Literature also showed that consumers tend to experience impulsive urges to buy as a result of the enjoyment of shopping online, which is what the results of this thesis showed.

To conclude, consumers buy impulsively as they tend to ignore the path of a rational consumer decision-making process. With impulsive urges to shop and sometimes following an innate tendency, consumers would seem to respond to stimuli in the online shopping environment. Personalization in advertising gains consumers' interest in browsing online which also contributes to their sudden urges to make impulsive purchases in a digital shopping environment. One of the clear interpretations of this research study is that consumers aged 18-25 in the Netherlands seem to be interested in buying fashion items online. At the same time, they are also avid users of Instagram, which offers a lot of potential for brands to improve not only their content page, but also the way they conduct advertising and how they link it to different consumer segments.

Chapter 1: Introduction

1.1. Digital marketing

1.1.1. Social media, advertising, and social commerce

For future generations, looking back at the years after 2000, one of the challenging topics in literature will probably be the rise in social media as an advertising tool, along with the increased popularity in trends and behaviors among users of social media channels. The reality is that consumers have embraced digitalization as a process of doing more of their activities online, and thus they became more and more dependent on it. As a result, they now take advantage of the many opportunities to grow a business online and have the channels to reach more people. Although the rise in social media advertising has also given room for the increase in content personalization which should be more relevant to users, digitalization has also had negative implications, such as a greater need for privacy regulations and monitoring a controversial process of online behavioral tracking.

There has been a partial shift, which is becoming more and more prevalent in the most developed countries, from traditional advertising to digital advertising. Sullivan et al. (2021) find that while smaller businesses struggle more with this shift, because of the costs involved to run your business online and increase visibility, age takes an active role in the decision to embrace digital advertising. However, as younger entrepreneurs are taking over, digital visibility has the potential to become the norm when it comes to advertising and marketing strategies.

Moreover, social networks like Facebook and Instagram have been crucial in the development of digital advertising. As Torres-Romay (2022) defines the social network as an effective advertising media tool, in a context where 80.5% of Internet users can be found on social media networks, they also report that advertisers perceive the main potential of social media as a selling tool.

Given the abovementioned points, the phenomenon of online commerce has been taken advantage of in recent years, especially among businesses which have the resources to position themselves digitally. Zhang et al. (2020) look at social media advertising from a mobility perspective, building a model to investigate the effectiveness of social media advertising on mobile technologies. As the results point towards consumers' increased time spent on the platform, there are four factors worth considering by advertisers, namely time and spatial flexibility, mobile lifestyle and ad relevance, which positively influence consumers' purchase intention. One of the main implications for the use of social media

networks is found in their potential to trigger consumer purchases through online advertising, and even with more emphasis among consumers who are active users of their mobile devices (Zhang et al., 2020).

Lastly, with the focus on Instagram in the current research, the social media channel has been growing among the networking sites preferred from a marketing perspective. Moreira et al. (2021) show that Instagram and Facebook are the most used platforms in the communication of information from businesses to consumers, one of the main reasons being that they successfully maintain the most active users. However, statistics have revealed from early on that social media should be leveraged for advertising purposes as it can develop positive relationships with the consumers (De Vries et al., 2012).

1.1.2. Online behavioral advertising (Targeted Advertising)

Advertising online, including on social media platforms like Facebook or Instagram has developed into a system where brands' main delivery method of content is through personalized advertisements targeting the people who match the profile of those most likely to interact with the brand offerings. The phenomenon that this thesis is approaching can also be referred to as online behavioral advertising, defined as a technique of tailoring advertisements and aiming at personal relevance amongst online consumers. The way to do it is by tracking users' online activity and using this information to target the specific interests of each consumer segment with advertisements (Boerman et al., 2017). One popular measure of the effectiveness of online behavioral advertising is the click-through rate which can be a good indicator of whether consumers perceive the advertisements as relevant.

1.2. Problem statement

The consumer decision-making process is a framework of sequential decisions which consumers make from time to time when involved in the buying process, as a response to stimulus (Makudza et al., 2022). With social commerce being on the rise, which identifies through shopping engagement via social network platforms, one stimulus of interest here could be in the form of advertisements embedded in consumers' feeds. Online consumers can be easily influenced in accessing commercial content on social platforms through visually pleasing and relevant advertised content.

Why do consumers are targeted with online advertisements that fit their interests and how likely is it that their behavior is going to be affected by advertisement personalization? Described as online behavioral advertising, this poses the following challenging question: how do consumers respond to this marketing technique and how does it affect their purchasing decision when it comes to impulsive behavior? Nguyen, et al. (2022) have conducted similar research by looking at the impact that influencer marketing

techniques have on consumers' purchase intentions which is linked to their buying behavior. Their findings suggest that the most influential factor in a consumer's purchase intention process is other peers' opinions in their community, which weigh more than all the value that influencers can provide through their campaigns. Moreover, there is documented research on social media users' literacy concerning advertising techniques and the level of understanding its purposes. Zarouali et al. (2020) find that among adolescents there is little to no knowledge as to what is the purpose of advertisement targeting and the use of collected personal information.

1.3. Relevancy of the topic

As a starting point for the relevancy of the current research topic, a thorough study of the extant literature available finds similar field research conducted on a Pakistani sample of consumers. The authors have looked at the impact of social media advertising on the online impulse buying behavior of young consumers in Pakistan. According to the authors' findings, there seems to be a higher tendency of making impulsive purchasing decisions among young consumers aged 19-39 as this category age is mostly interested in following popular trends and acquiring new products (Aslam et al., 2021). As personalization is a common phenomenon in marketing strategies of different brands, it makes sense to study how consumers respond to the use of targeting in advertising and the extent to which their consumer decision-making and buying behavior as online users is influenced. Moreover, social media has become a common platform for many brands' advertising strategies, especially with consumers being more and more incentivized to use them which is why the current research will try to understand this behavior from a population sample in the Netherlands. The findings will also shed a more accurate perspective on online advertising influence.

Understanding whether the response that consumers have to the advertisements on Instagram is influenced by the degree to which advertisers target the interests of the consumers is relevant from an academic point of view. Consumers who show high levels of perceived ad relevance have been shown to give more attention to the advertisement as well as interacting with the ad by means of clicking on the advertisement and being redirected to a shopping website (Boerman et al., 2017).

1.4. Central research question and related sub-questions

1.4.1. Central research question

How does Instagram targeted advertising influence the impulsive purchasing behavior of fashion amongst online Generation Z consumers living in the Netherlands?

1.4.2. Theoretical sub-questions:

- *What entails the online consumer decision-making and purchasing behavior?*
- *What entails impulsive buying behavior?*
- *What entails online targeted advertising?*
- *What entails social media?*
- *What entails Generation Z consumers?*

1.4.3. Empirical sub-questions:

- *How does Instagram advertising influence the online purchasing behavior amongst Generation Z consumers living in the Netherlands?*
- *How does Instagram targeted advertising influence the consumer brand engagement on social media amongst Generation Z consumers living in the Netherlands?*
- *How does Instagram advertising influence the impulsive urge to purchase fashion amongst online Generation Z consumers living in the Netherlands?*

1.5. Possible ethical research issues

While digital advertising has been one key development contributing to the success of many retailers, it also poses a couple of challenges, mainly attributed to the way in which marketers gather online information about consumers. Although personal information is not of interest to marketers, targeting consumers with advertisements on the internet makes use of information about consumers' particular behavior online. Online searches of consumers, and the interactions they have in social media channels are some of the information gathered by marketers. As the current research' central focus is on the investigation of the targeted advertising's influence on social media consumers, some key considerations must be known. Personalization of advertisements is based on consumers' revealed preferences and interests in the online space, which makes it limited to that extent. While making advertising relevant to consumers seems to be a reasonable motivation, the way it is done can have adverse effects on consumers. Avoidance of advertisements can happen, making consumers less and less willing to consume advertising content, which leads to ignorance of marketing material. Especially seen on social media channels, due to a favorable platform to engage with consumers, advertisements have taken the form of new content and even replaced visuals that consumers have subscribed to. The collection of information from consumers in the online space can be done using cookies, which have to be consented to by the users themselves. Even though consumers offer permission for this collection of information, research

has shown that consumers do not know the extent to which information about their behavior becomes available to advertisers. The reason why this information is necessary for advertisers is because they would consequently target segments of the market based on groups of preferences and interests.

1.6. Possible research limitations

First, considering the time limit constraints and the limitation in outreach possibilities, this research has only been able to work with a relatively small sample of early Generation Z consumers living in the Netherlands. The main reason for choosing only early Generation Z consumers, namely consumers aged 18-25, is that younger consumers like teenagers would have been harder to find and surveyed accordingly. The study has also looked at consumers living outside of the Netherlands, such as two distinctive groups that will be considered in the analysis. Furthermore, most of the respondents are students living in the Netherlands, some of who happen to be employed, as it was by default the easiest group of people to have reached out to. While choosing to focus on the consumers' purchasing behavior of fashion, advertising on social media is adjusted as per user profile, meaning that consumers who are not interested in fashion will not be targeted with fashion advertisement, which is a limitation, in a way, to analyzing the effect of advertising on their impulsive purchasing of fashion. On the other hand, research in the extant literature has depicted a few categories of products which happen to be most frequently bought via online channels, and fashion products are one of them. The ratio of females to males among the respondents is higher than one, meaning that there is a chance that the research is biased towards determining females' impulsive purchasing of fashion. However, some authors have indicated that females tend to be more associated with impulsive buying of fashion than males.

1.7. Thesis chapter descriptions

Chapter 1 entails an introduction to the study topic, namely digital advertising, and the use of personalization in social media advertisements, along with the problem statement which identifies the challenge with regards to advertisements targeting towards consumers on social media, and the relevance to the literature. The central research question and the related sub-questions are also presented, together with a short description of the main ethical issues posed by the research topic and the research limitations.

Chapter 2 entails a thorough review of the literature regarding the topic of impulsive buying behavior, online targeted advertising and social media, Generation Z consumers. Furthermore, a conceptual research model is presented based on which the methodology of this paper will be conducted.

Chapter 3 entails the motivation for the research design and the statistical analysis methodology chosen to conduct the research analysis. The data collection together and details about the sample of the population are presented.

Chapter 4 entails the results of the statistical analysis with the corresponding hypotheses, and the motivation for accepting the hypotheses in the conceptual research model.

Chapter 5 entails a detailed discussion of both the findings in the literature study and the findings resulting from the statistical analysis, the answer to the central research question, as well as future recommendations for researchers and the limitations of this thesis.

Chapter 2: Literature Study

2.1. What entails the online consumer decision-making process and purchasing behavior?

As a starting point for the current research topic, the consumer decision-making process needs to be defined. Traditionally, literature has depicted five stages in the process which are as follows: need recognition, information search, evaluation of alternatives, purchase and post-purchase behavior (Engel, Kollat, & Blackwell, 1968). The stages in between are generally recognized as a link to the cognitive, affective and intentional behaviors of consumers (Smith & Rupp, 2003). A similar model for the consumer decision-making process in the online setting has been adapted to the same sequence of steps, which are influenced by external factors relating to the individual or to the environment (Darley et al., 2010; Karimi et al., 2018). Although defining the consumer decision-making process came from an economic theory which defines consumers as rational individuals looking to maximize their benefits, new theories support the influence of the personal circumstances of consumers as much as of the external environment (Smith & Rupp, 2003). What Smith and Rupp (2003) find challenging in modelling the online decision-making of consumers are socio-cultural influences and psychological traits of consumers, making it difficult to come to a definitive behavioral sequence of steps in the online environment.

Second, studies differentiate between online and offline shopping behavior as to what makes consumers more motivated or less incentivized to make purchases from either channel. Xu et al. (2022) employ the construal level theory which implies that objects or actions can be interpreted on a scale from low-level, concrete details to high-level, abstract representations. Under this theory, consumers tend to associate distant objects or events with more abstract concepts, whereas closer objects or events are perceived in more concrete terms. Moreover, the theory links consumers' desirability attribute to abstract concepts and feasibility attribute to more concrete ones. A reason for bringing up the theory is that the main differential characteristic between online and offline shopping channels, as the authors suggest, is the spatial and temporal distance between the product and the consumer. In the online space, presumably, consumers perceive products in an abstract way due to a higher psychological distance, which will trigger the desirability attribute (Xu et al., 2022). One main conclusion drawn from the study is that consumers will focus their attention on products that they like in the online shopping channels, while they would think more practically when they shop offline. Concluding the results of the study, consumers tend to be more influenced in their online decision-making process by attributes of products that link back to their desire rather than practicality.

To summarize some of the main points in the literature on the online consumer decision-making process and their purchasing behavior, attributes of online shopping seem to be interfering with consumers' thought process, making them more prone to listening to their desires, rather than following their rationality. Social media also seems to weigh on the consumer decision-making process, with activities such as advertising being a strong factor linked to the change in consumers' purchasing intentions. While consumers' attitude towards social media is likely to affect their perception of shopping online, it gives a stronger incentive for investigating the factors that give consumers a push in their purchasing decisions.

2.2. What entails the online consumer purchasing behavior in fashion?

This thesis will address the topic of online shopping in the fashion sector, given the choice of research study among impulsive online shoppers of fashion. Studies of the extant literature reveal country-specific analysis of consumer purchasing behavior in the online setting. Consumers' purchasing behavior in the Pakistan online market for apparel has shown significant results that prove useful for the current research. First, one of the main factors linked to consumers shopping for fashion online is the variety of options and the convenience to jump from one offer to the other (Slahuddin & Ali, 2021). Further findings show that there is a significant influence of promotional activity, as an external factor in the online environment, on consumers' purchasing behavior, specifically in the market for apparel products (Slahuddin & Ali, 2021). With previous supporting literature that shows consumers' attitudes have a positive relationship with advertisements and a significant influence of social media platforms on consumers' purchasing motivation of fashion, Slahuddin and Ali (2021) identified brand awareness as an effective factor of influence towards consumers' online purchasing behavior of fashion. Thus, with increasing advertising activity on social media platforms, the current research takes as a point of reference social media for advertising purposes as an influential factor in the online consumer purchasing behavior of fashion.

Moreover, with social commerce becoming a trend in recent years, studies have been focusing on the relationship between consumers' engagement on social media platforms and the attitude that they develop towards the brands. First, consumers' interest in fashion has been found to exert a positive interest towards engaging with brands on social media (Molina-Prados et al., 2022). Therefore, consumers' motivation to search for fashion products will shift their enthusiasm towards increased engagement on the social media platform. Second, one other factor linked to online retail shopping, which includes purchasing of fashion products, is the therapeutic effect it has on consumers, leading to increased social wellbeing (Lee & Lee, 2019).

2.3. What entails the impulsive buying behavior?

There has been an increasing trend in the e-retail industry in recent years, which leads researchers to investigate and find a measure of the impulsive buying behavior of consumers (Lee et al., 2021). In the work of Kim (2003), later confirmed by Tinne (2010), a model for the impulsive purchasing process has been developed, which depicts the following steps in consumers' impulsive purchasing behavior: browsing, create desire, purchase decision and post-purchase evaluation. As mentioned previously, it seems like the evaluation phase of the alternatives step, which takes place during a rational decision-making process, is skipped. Therefore, consumers will jump from the step where they experience the first interaction inside a store without having an actual purchase intention and end up in an engaging activity which will trigger the impulsive purchase (Kim, 2003; Tinne, 2010). Impulsive purchasing can be described as a sequence of the following steps: consumers browse through the shopping environment which gives an indication of product awareness, consumers get triggered by external stimuli in the environment to make an impulsive purchase, and the urge to purchase translates into the impulsive purchase.
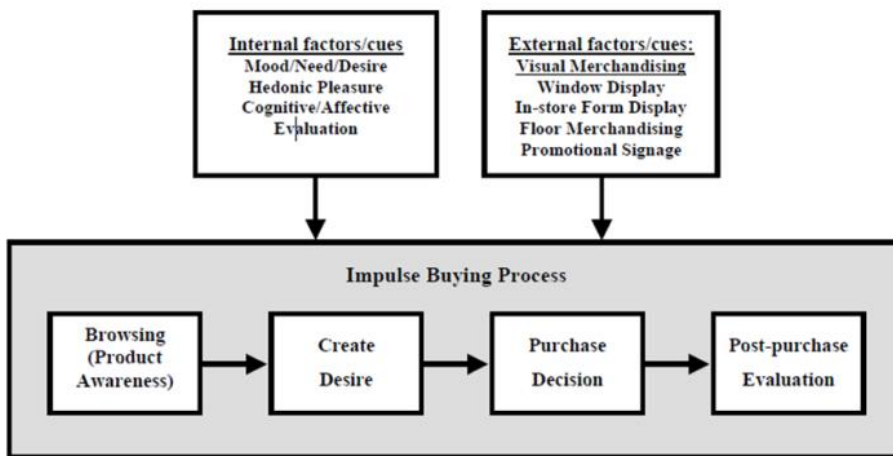
Figure 2.1. Impulsive buying model

Source: Kim (2003)

Furthermore, the impulsive buying behavior can be defined as "sudden, compelling, and hedonic purchasing behavior" which disregards other information available or the existence of alternatives (Lee et al., 2021). Parboteeah et al. (2009) have identified the urge to buy impulsively as a good indicator of the actual impulsive purchasing behavior that would follow. Therefore, consumers' impulsive buying is

expressed as an urge to involve in shopping and satisfying the pleasure of owning material things through making impulsive purchases. As was mentioned previously and it has been discussed in the work of Parboteeah et al. (2009), consumers' impulsive buying behavior is influenced by an emotional response to external stimuli in the shopping environment, such as promotional materials. Mobile shopping seems to be one of the main determinants of impulsive buying behavior as mobile shopping platforms have become a popular trend among consumers (Liu et al., 2020). Mobile usage is also associated with more use of social networking platforms. Therefore, characteristics of the mobile shopping platforms will trigger consumers' feelings of arousal and pleasure that will positively influence the impulsive buying behavior. The results of Liu et al.'s (2020) analysis indicate a significant positive relationship between feelings like arousal and pleasure and the impulsive buying behavior of online consumers. Moreover, escapism is one of the significant factors that was found to influence the online purchase intention of young shoppers in Australia and the USA, mostly because the online shopping process is perceived as a trigger for the feeling of satisfaction which can have an influence on their impulsive buying behavior. Young consumers are perceived as more open to the online shopping experience, which is also attributed to triggering their intention to purchase online (Dharmesti et al., 2021).

Lastly, yet another empirical study on the impulsive buying behavior driven by apparel websites depicts a series of factors like perceived enjoyment and perceived usefulness to have a significant positive effect on the urge to buy impulsively. At the same time, visual elements that are found in the online shopping environment end up playing a big role as a stimulus in consumers' perceived experience of online shopping (Lee et al., 2021). Acting as a precursor of the impulsive purchase, the urge to buy impulsively has been empirically demonstrated to drive the final impulse purchase. While the urge to buy impulsively is generally understood to be the stage in the consumers' behavior where a desire to purchase is generated, this urge must be followed by behavior that engages in impulse purchases (Beatty & Ferrell, 1998).

Moreover, consumers' tendency to buy on impulse has also been determined by Beatty and Ferrell (1998) one of the exogenous variables that trigger an endogenous one, the urge to purchase on impulse. The impulsive tendency is explained by the authors as both the tendency to experience sudden urges and the tendency to act upon this impulse. Since the influence of consumers' urge to purchase or what triggers their desire to make an impulsive purchase can be difficult to assess, the current research will only limit it to measuring consumers' impulsive purchasing through social media engagement with brand content.

Formulation of hypotheses 1 & 2

With a rise in e-commerce in recent years, consumers seem to have adapted their behavior as to how they shop in the online space. Findings point towards emotional stimuli being present in the online shopping environment, very prominently represented by advertisements, to which consumers seem to respond. Consumers' online purchasing behavior seems to be indirectly affected by the engagement of consumers in online activities. Given a modified model of the consumer decision-making process with regards to the impulsive purchasing behavior, the evaluation phase is eliminated, and what remains is the browsing activity of consumers which triggers internal motivators to activate the desire to purchase on impulse. Furthermore, literature has indicated that consumers derive pleasure from shopping in the online space, and this triggers their consumer behavior towards making impulsive purchases. The following hypotheses will be tested:

H1: Consumers' enjoyment of the online shopping experience positively influences consumers' urge to buy impulsively.

H2: Consumers' tendency to purchase impulsively positively influences consumers' urge to buy impulsively.

2.4. What entails online targeted advertising?

The methodology of targeted advertising is defined as the personalization of advertisements based on a "congruence with the social network site users' profile and expectations" (De Keyzer et al., 2021). What advertisers intend with personalization in social media advertisements is to target prospects more efficiently (Walrave et al., 2018). By targeting consumers with content, which is relevant to their own persona, advertising aims at encouraging consumers to actively interact with what is being advertised and thus increase engagement with products and services.

First, Molina-Prados et al. (2021) finds a relationship between consumers' involvement, defined by Mittal (1995) through consumers' perceived relevance of brand or products, and what is called "brand engagement". Also found in the work of Leckie et al. (2015), consumers' involvement is an "antecedent" of consumer engagement with a brand. Attitudes of consumers towards social media advertising are questionable, given the perceived annoyance or irritation that advertisements can cause, which is why researchers have investigated their effect on brand attitudes. It has been found that a positive influence exists between consumers' attitudes towards social media advertising, like Instagram, and consumers' relationship with the brand (Gaber et al., 2019). Based on this, consumers' positive attitudes towards social media advertisements could accelerate consumers' response in the interaction with brands online.

Second, research that involves young consumers in Pakistan shows results indicating a positive influence of perceived personalization in advertisements on the online impulsive buying behavior of consumers (Aslam et al., 2021). However, the authors link this relationship to a mediation effect given through the perceived relevance found in advertisements. There is great research into the effect of personalized advertising on social media users, with a particular study looking at consumers' response to Facebook personalized advertisement which finds a positive relationship between the perceived personalization in advertisement and the perceived relevance of the advertisement. A "residual" direct effect is that of an increase in the engagement with the advertisement, to which the perceived personalization acts as a stimulus (De Keyzer et al., 2015). Following the work of Sarıoğlu (2022), results indicate a significant positive relationship between consumers' credibility of the advertisements on social media and their attitude towards social media advertising. Zhang et al. (2020) also find that advertisement relevancy is a consistent "antecedent" with consumers' purchasing intention. All these studies point towards a strong influence between the degree of relevance that consumers derive from social media advertising and their consequent behavior as users of social media platforms.

Furthermore, the effectiveness of personalized advertising is directly linked to how consumers perceive the advertisement to be triggering their motivation to purchase online. Findings suggest that personalized advertisements enhance consumers' perception of the brand, which is crucial to elevate when trying to create stronger consumer-brand relationships (Tran et al., 2021). While receiving personalized advertisements is also linked to some extent of intrusiveness, research finds it outweighed by the perceived relevance of the advertisement (De Keyzer et al., 2021). As found in previous work, the degree of personalization in social media advertisements has a positive influence on consumers' perceived extent of relevance they find in advertisements, which will influence the attention consumers give to advertisements. Djafarova and Bowes (2021) identify Instagram advertising as a stimulus for female respondents' impulsive purchasing of fashion items as they have described targeted advertising showing relevant content which matches their profile and contributes to boosting their interest. The positive influence of advertising towards the brand perception that consumers develop will influence their involvement in social commerce (Tran et al., 2021).

Formulation of hypotheses 3 & 4

Empirical research, collected from recent literature studies conducted in different countries, such as Belgium and Pakistan, indicated the existence of a positive influence of targeted advertising on consumers' perceived relevance of advertisements on social media. While consumers' impulsive

purchasing has been shown to respond to the personalization in advertisements, this relationship is mediated by factors like consumers' attitudes towards advertisements and the degree of interest they generate in consumers. The perceived relevance consumers find in advertisements determines the interest they place towards their content, which is also an indicator of consumers' engagement in the online space. One of the main reasons for which this current research has focused on advertisements on social media is because social media has developed into a powerful platform where personalization of content exists, and consumers seem to have a positive response to it if they derive relevancy from it. Therefore, the current research will test the following hypotheses:

H3: Consumers' perceived personalization in social media advertisements positively influences consumers' perceived relevance of social media advertisements.

H4: Consumers' perceived relevance of social media advertisements positively influences consumers' engagement with brands online.

2.4. What entails social media?

2.4.1. Social media as an advertising tool

First, the current research gives a definition to social media advertising as Alhabash et al. (2017) have theorized in their work, "any piece of online content designed with a persuasive intent and/or distributed via a social media platform that enables internet users to access, share, engage with, add to, and co-create". The rise in social networking platforms happened during the big economic crisis which meant the installment of vulnerable conditions for advertising. Traditional media had become too expensive for advertisers, but with the new way of advertising rising on social networking platforms, offering new opportunities to reach large segments of consumers, that meant traditional advertising lost its effectiveness (Torres-Romay, 2022).

Second, looking at consumers' use of social media could help identify a relationship between advertising and consumers' interaction with the content on social media, which can take a role in the creation of brand awareness. One of the online consumers' motivations for using social media networks is recreational, however, the so-called "social knowledge" generated through the interactions between users and between users and advertisers contributes to a shift in consumers' attention when using the platforms. As consumers either shift their attention towards brands' contributions on social media or overlook this type of content, their preferences and behavior are affected (Chatterjee & Samanta, 2021).

Understanding consumers' behavior through their interaction on social media networks can bring additional suggestions on how advertisers can present more appropriate content in marketing campaigns.

Moreover, aiding with the current research study, Qin (2020) identifies users' consumption of social media platforms as a strong factor that can be leveraged by brands in a marketing strategy that boosts the interaction between consumers and brands. One of the findings in the author's work indicates information-seeking and self-identity as two significant motivational factors for consumers to use social media. Even with consumers who are not proactively consuming specific content on social media, the exposure to the increase in direct advertisements aims to shift consumers' interest. The empirical results pointed towards a positive relationship between consumers with higher motivations for using social media and their willingness to engage with brand content on the platform (Qin, 2020).

On the other hand, social media advertising can also interfere with consumers' initial enjoyment of browsing the networking platform, eventually leading to consumers avoiding advertisements on the platform. Consequently, the avoidance of advertisements on social media could result in a negative effect on consumers' interest towards brands and their purchase intention (Khan et al., 2022).

2.4.2. Social media as a shopping platform

Social media platforms seem to have evolved into offering consumers more than the social interaction between users. Che et al. (2017) have looked at social commerce as a branch of e-commerce, where social media provides a channel for users and vendors to meet. The concept of social commerce is defined as a new way of doing business which involves companies using the social networking platform to boost interaction between brands and consumers and even facilitate online shopping (Tran et al., 2021). However, as social media platforms are greatly used as both an advertising tool and facilitator for shopping online, consumers must derive some personal value from online shopping as an incentive to actively engage in social commerce. Research finds that consumers' perceived usefulness of social networks for shopping, where consumers value the ease of access to information and to be purchasing directly, has a positive influence on the actual usage for shopping purposes (Hyun et al., 2022). Furthermore, a comparison between the shopping behavior of consumers in offline channels with the shopping behavior of consumers online channels allowed Aragoncillo and Orús (2017) to conclude that social networks can have an influence on consumers' purchasing behavior. The authors used the terminology of "social networks" interchangeably with "social media platforms". Results seem to indicate that social media would trigger impulsive behaviors that would motivate consumers to make impulsive

shopping decisions. Although the results indicated that impulsive consumers are influenced by social media to a greater extent, all consumers shopping online indicated a higher use of social networks than consumers who do not shop online (Aragoncillo & Orús, 2017).

Among the most used social media platforms, Instagram seems to be considered the social network which most fashion-related brands associate their profiles with because of the potential to create visually pleasing content that grabs consumers' attention (Djafarova & Bowes, 2021). With that said, social media seems to be affecting most users' buying behavior in a way that they skip the evaluation phase of the purchasing decision process resulting in impulsive buying behavior. This could be weighed on the enjoyment that they obtain through online shopping (Aprilia & Setiadi, 2017). The general opinion expressed by female respondents was that social media, in particular Instagram, has a heavy influence on their purchasing behavior because they use it as a channel to search for products and engage with brands. The responses revealed that, as frequent users of Instagram, female respondents have made more impulsive purchase decisions of fashion items (Djafarova & Bowes, 2021).

Formulation of hypothesis 5

Social media platforms have become a tool for advertisers to shift consumers' attention and interest towards branded content and towards engaging with products and services (Chatterjee & Samanta, 2021). While personal motivators of consumers to use social networks will influence the type of interactions between consumers and the content present on the platform, consumers seem to also be influenced by the knowledge and information they get as users of social media. The advertising scope of social media seems to be playing a role in consumers' attitudes and behavior and influences the so-called "social commerce" (Tran et al., 2021).

H5: Consumers' use of social media positively influences consumers' engagement with brands online.

2.5. What entails Generation Z consumers?

First, born after the 1990s, Generation Z is known to be the "tech-innate" generation mainly due to their exposure to significant developments in digital technology which led to an increase in their comfort in using online networks as part of their social behavior (Gyan & Jyotsna, 2020). As such, people in Generation Z have developed with the use of technology and have also experienced changes in how business is done using digital platforms, which changed their attitude towards information and shopping (Thangavel et al., 2021). Differences between generations, especially comparing Generation Z with Generations X and Y, have been found in the use of social media platforms like Instagram, Generation Z

generally using it to a greater extent than its counterparts (AliTaha et al., 2021). One study conducted during the COVID-19 outbreak revealed the use of advertisements on social media as a motivator for e-shopping (AliTaha et al., 2021). Since social media commerce is quite a new trend among digital consumers, investigating the perceived usefulness of social media sites for consumers can reveal more about consumers' changing behavior. Generation Z consumers also seem to be influenced by social media content which triggers positive emotions in users, emotions which are associated to general enjoyment when using social media (Djafarova & Bowes, 2021).

Second, there are three main factors of influence on Generation Z's preference for online shopping as identified through research, among which the online experience, advertising, and promotions play an important role (Catana et al., 2021). The online experience can be attributed to a lot of factors, from ease of use to attractiveness in offerings and even the interaction with advertisements. Looking at behavioral differences between generations, consumers of Generation Z seem to be placing a lot of importance on personal motivations when they shop online, especially regarding enjoyment (Agrawal, 2022). Among a sample of Generation Z consumers in India, e-shopping seems to be perceived favorably, when compared to their counterparts, Generation Y consumers (Thangavel et al., 2021).

Furthermore, Generation Z differentiates itself in the uniqueness of preferential attributes for online shopping, with special emphasis being placed on personal hedonic motivations related to the online shopping experience. They seem to also be influenced by social reviews about brands in the online shopping environment (Agrawal, 2022). Studies indicate that social media marketing activities positively influence Generation Z consumers' engagement with brands on the platform, which contributes to brand loyalty (Hazzam*, 2022). Social media marketing activities aim at encouraging consumers to engage with brands and thus trigger their willingness to purchase the offerings which are advertised.

As consumers of Generation Z are categorized as "digital natives" and with the use of social media platforms identified as the "primary point of contact" with brands, Martínek (2022) finds that this interaction is more heavily influenced by the advertising of brands through influencers, rather than sponsored advertisements. However, these influencers would not contribute to a change in their purchasing behaviors. Matveyeva and Krasnov (2019) identify consumers of this generation as avid consumers of mobile phones, which raises a new challenge for brands having to create a unique marketing plan which targets the social platforms used by these consumers. It is also, as the authors find, the main channel where these consumers can be reached with advertising. Since advertising and promotional campaigns are generally aimed towards increasing consumers' interest and positive attitude towards

brands in general, this research will connect consumers' involvement in digital shopping and the way their buying behavior shapes.

2.7. Hypotheses and Conceptual Research Model

H1: Consumers' enjoyment of the online shopping experience positively influences consumers' urge to buy impulsively.

H2: Consumers' tendency to purchase impulsively positively influences consumers' urge to buy impulsively.

H3: Consumers' perceived personalization in social media advertisements positively influences consumers' perceived relevance of social media advertisements.

H4: Consumers' perceived relevance of social media advertisements positively influences consumers' engagement with brands online.

H5: Consumers' use of social media positively influences consumers' engagement with brands online.
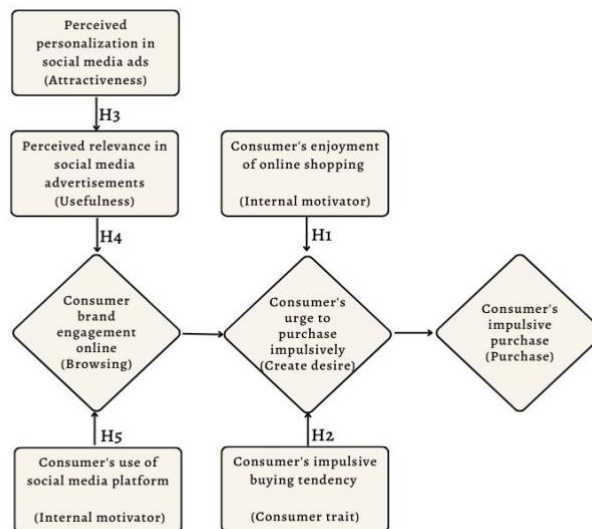

Figure 2.2. Conceptual Research Model – Impulsive buying

2.8. Summary of key findings

To summarize the literature study of the current research thesis, there is supported empirical evidence of a positive relationship between personalization in social media advertising and impulsiveness in online shopping amongst consumers (Aslam et al., 2021). However, the consumer decision-making process which drives the purchasing behavior is perceived as a sequence of steps that lead to the consumers' purchase. With a model adjusted to an impulsive buying sequence of steps, consumers seem to skip the evaluation of alternatives, meaning that the consumers' interaction with brands in the online space is driving consumers' urge to purchase on impulse and thus impacting consumers' impulsive purchasing.

First, consumers' perceived importance given to advertisements online, and specifically on social media channels, has a direct influence on the motivation to engage with social media content and drive different interactions between consumers and brands. As such, consumers' perceived personalization, which characterizes consumers' individual interests, drives the level of relevance that consumers find in advertisements, thus triggering the attention they pay to what advertisements deliver. As it has been identified in the literature, this sequence of influences defines consumers' product awareness in the online space.

Second, the literature finds that consumers' personal enjoyment of the activities they engage in on the internet, and implicitly on social media, has a direct influence on the urge to make an impulsive purchase. It seems like consumers' affect is triggered by external stimuli present indirectly in the content on social media, which makes them more inclined to act on their impulsivity. Since literature has defined the urge to purchase on impulse as a "precursor of impulsive buying", it makes sense to further investigate consumers' urge as a desirability stage through exposure to social media content.

Lastly, as consumers are consuming social media more than just as a networking platform, the rise in social commerce seems to be in a direct relationship with consumers' engagement on the platforms. Moreover, the focus of this thesis, on consumers of Generation Z, gives more reason to expect a positive relationship between the use of social media and the engagement level they end up with. Since Instagram is also the social media channel most often associated with the content of fashion and the increasing promotion of brands, the influence of consumers using Instagram is in relation to impulsivity in online shopping.

Chapter 3: Research Methodology

3.1. Research Methodology

3.1.1. Quantitative vs. Qualitative Research Design

One of the main advantages of conducting quantitative research is the ease of measuring and quantifying data, which gives additional scientific credibility to the results and a higher probability for the research to be accepted (Lakshman et al., 2000). Moreover, through quantitative research, replication is practiced, under similar or different circumstances giving room for improving or disapproving initial research. Quantitative research only gives information on specified variables of interest, expressed in numerical terms, and by isolating possible external causalities for a higher likelihood of accuracy. However, limitations exist in quantitative research. First, respondents cannot be given full credibility as they cannot retain information with the highest accuracy. Second, respondents are also prone to interpretations, given by different understanding of a question or situation. Third, quantitative research cannot give an answer to all variations in a problem statement. Most likely is that generalization must be made in conducting quantitative research, otherwise one cannot take all separate instances in consideration (Lakshman et al., 2000).

Qualitative research, on the other hand, has a smaller focus with just some individuals involved, given the higher complexity of a problem statement, which leaves room for more specific questions and interpretations. Moreover, in qualitative research, the subjects are analyzed with more scrutiny given the interest in a relationship between nature, strength and interactions of variables. Unlike quantitative research which is focused on the question of "how often", qualitative research aims for the question of "what" and tends to analyze more in-depth the consumer behavior consideration (Lakshman et al., 2000).

This research thesis chose to conduct quantitative research because of the need to obtain a significant number of responses which will lead to drawing appropriate conclusions on a population. Moreover, the specificity of the problem made it easy and straightforward to collect responses and quantify the results in a manner that will allow for replication on a bigger scale in future research.

3.1.2. Quantitative Research Methods

Quantitative research can be classified broadly into three types: descriptive, experimental, and causal comparative, as Williams (2007) explains. Descriptive research is based on an observational basis, and it involves the study of a phenomenon or correlations between two or more phenomena. The survey is one

method used in descriptive research, aiming to capture phenomena at that moment and describe the population with the help of a representative sample (Williams, 2007). One of the most popular and used methods in quantitative research, surveys are easy and quick to implement. Having collected data through questionnaires, relationships between the variables measured can be determined by working with statistical methods (Lakshman et al., 2000).

Therefore, this research thesis chose to conduct descriptive research, with the use of an online anonymous survey, given the need to draw conclusions about a specific population sample and to determine relationships between the hypothesized constructs. Moreover, the distribution of the survey was relatively easy among the sample of the population that was needed, and the responses were relatively straightforward to analyze.

3.1.3. Research Design

The central research question posed in this thesis deals with the impact that Instagram targeted advertising has on the impulsive purchasing behavior of fashion amongst Generation Z consumers in the Netherlands. First, to answer the proposed research question, this thesis has conducted a thorough literature study of the existing academic papers dealing with the most relevant theoretical concepts in this thesis. Based on the extant literature, a conceptual model has been created, which constitutes the basis of this thesis's quantitative research methodology.

Next, an online anonymized survey was created (see Appendix B) which includes multiple close-ended questions addressing all the constructs employed in the analysis. Measurement of constructs in this research has been done using 5-point Likert scales, ranging from "Agree" to "Disagree". The construct items used on each scale were chosen as statements to which respondents had to choose their level of agreement with the statement. The survey had three parts: First, respondents have been asked questions about their age, gender, nationality, and occupation as residents in the Netherlands, and to rate their use of both Instagram and Facebook as users of social media platforms. Mainly, through the question of Instagram and Facebook use, this research tries to identify the extent to which consumers spend time on a social network for reasons related to finding information and following specific content. Second, respondents had to rate their perception of the Instagram advertising experience, in concrete terms of perceived personalization of advertisements and perceived relevance of advertisements, and the level of enjoyment of online shopping as an overall experience. Lastly, consumers have been asked to rate their

engagement level with brands online, their urge to buy impulsively and the level of impulsiveness in their online purchasing behavior.

Therefore, the construct scale for measuring *perceived personalization* has been inspired by the work of Tran et al. (2021). Measuring the *perceived relevance* of advertisements with its respective construct scale has been adjusted and inspired from the works of Alalwan (2018) and Sarıoğlu (2022). Although measuring both consumers' *impulsive purchasing* and the *urge to purchase impulsively* could potentially pose a challenge given the limitations of this research thesis and the information that can be easily obtained via a survey, adjustments have been made following the works of Nasir et al. (2021), Lee et al. (2021) and Beatty and Ferrell (1998). To measure *consumers' impulsive purchasing tendency*, the survey incorporated one statement adapted from Beatty and Ferrell (1998)' scale. Both construct scales measuring impulsive purchasing and the urge to purchase impulsively have been adapted to the context of this research thesis, namely impulsive purchasing behavior of fashion items in the online space. Given the first stage in the impulsive purchasing process, namely browsing as a consumer brand engagement activity, the construct scale for measuring consumers' *engagement with brands online* has been adapted from Molina-Prados et al.'s (2021) work. The scale used for measuring consumers' enjoyment of online shopping has been adapted after Gulfraz et al.'s (2022) work. Lastly, given the extant literature that has been used for the survey design, the statements used for measuring *consumers' use of Instagram and Facebook* social media platforms have been adapted after the construct scales uses in the work of Nasir et al. (2021) where they have measured respondents' proneness to social networks.

3.2. Data Collection

The survey was built using Qualtrics XM, an experience management platform which helped with the easy distribution of the questionnaire via an anonymous reusable link. The survey is closely linked to the conceptual model which was created by thoroughly conducting a literature study on the main theoretical concepts. The structure of the survey includes multiple closed-ended questions that aim to measure the constructs explained in the previous section.

The survey was distributed on the 13th of July, among consumers from early Generation Z living in the Netherlands, and among some consumers living outside of the Netherlands. The total number of versions of the survey that have been distributed takes an estimative number of 200. The distribution was conducted exclusively online, through direct messaging via social networking platforms like WhatsApp, LinkedIn, Instagram, and on the SurveyCircle platform where participants respond to surveys in exchange

for the creator's participation in their own questionnaires. Participants in the online survey were informed of the purpose of the research study and were assured of the anonymity of their responses.

3.3. Demographic-based questions

First, the initial part of the survey included questions about the age, gender, place of residence and occupation of the respondent, aiming to gather significant information about the respondents' demographics and determine whether they can be included in the analysis or whether the analysis suffers from any bias. The indicator for gender was used as a control variable in the analysis, while the place of residence was used to divide consumers of Generation Z living in the Netherlands and living outside the Netherlands. Moreover, these demographic indicators were also used in describing the variables of interest, which are all variables describing consumers' behavior online.

Second, the sample of respondents aged 18-25 from the population of Generation Z consumers was chosen with a reference to the group of people described by Catana et al. (2021) as "digital natives". The chosen sample of the population that this thesis is looking to describe represents the early Generation Z consumers, people who were raised having access to the Internet and smartphones and being connected through a digital network (Matveyeva & Krasnov, 2019). Therefore, selecting the above age category for the sample of the population is believed to give the most useful insights into the online purchasing behavior of Generation Z consumers, avid of social media.

3.4. The Sample

The sample of respondents to the survey was selected to be representative of the Generation Z population aged 18-25 living in the Netherlands. However, respondents that fit into the Generation Z population aged 18-25 living outside of the Netherlands have also been targeted. The total number of respondents was aimed at 200. However, the total number of responses collected was 185, and after cleaning and sorting them, 157 valid responses were left. Among the 157 resulting responses, 126 are representative of the population aged 18-25 living in the Netherlands, whereas 31 are representative of the population aged 18-25 living outside the Netherlands. Since the sample of respondents living outside the Netherlands is significantly lower compared to the sample of respondents living in the Netherlands, the 31 responses have been disregarded. Finally, descriptive statistics of the sample of the population aged 18-25 living in the Netherlands are presented in Table A, B, C, D, and E, in Appendix A, together with the raw data of both samples of respondents living in the Netherlands and outside, in figures A and B.

3.5. Statistical Analysis Methodology

The statistical methods used in the research analysis of this thesis have been conducted in STATA, a statistical software program for interpreting quantitative data. The methods used in this thesis tested the hypothesized relationships between the variables associated with the main constructs, as explained in Table 3.1. in Appendix A, which is why regression analysis was chosen to interpret the coefficients of the equations formed with these variables.

First, all the qualitative data recorded as scores of the construct items measured on a Likert scale has been transformed into quantitative data, resulting in categorical variables of ordinal type but in a numeric form, coded from 1 to 5, which ranges from a "Disagree" to "Agree" scale. Therefore, Table 3.1. in Appendix A depicts the main constructs used in the conceptual model and applied to the purchasing behavior of fashion amongst consumers, together with the associated construct items measuring the main construct and with the associated variables in parentheses.

Second, since all construct items, as displayed in Table 3.1. in Appendix A, are grouped per main measured construct, instead of working with all individual construct items in one regression analysis, additional variables have been created using the median function, which takes the middle value from all the values corresponding to one main construct. Therefore, the median value recorded in a categorical variable measuring one of the main constructs, such as variable PPERS measuring perceived personalization in social media advertisements, has been calculated, taking any integer value between 1 and 5, including half values of the integers.

Furthermore, given that the data used in the statistical analysis takes values on a scale from 1 to 5, including integer and half-integer values, the first step consisted in checking the distribution of the data for normality. The test which was used is the Shapiro-Wilkin test due to its high statistical power and relatively small sample size resulting from the data collection step.

Once the distribution of the data was determined, a linear regression model, depicted below, was used for the normal distribution of the data. This is due to one of the major assumptions in linear regression analysis, which is having a normal distribution of data. However, an ordinal logistic regression model was used in the alternative case of non-normally distributed data, mainly because the logistic regression analysis does not require any assumptions about data and additionally, uses variables taking values which correspond to ordered categories. Moreover, the Spearman Rank Correlation test was used to test the correlation between each dependent and independent pair of variables, because all initial variables are

categorical of ordinal type and the test has the power to recognize that the order exists in the measurement.

Lastly, the two regression models which have been used to conduct the statistical analysis with the collected data, after being tested for normality, can be seen below. All regression equations testing each individual hypothesis and the relationships present in the impulsive buying model can be found in Appendix B.

Logistic Regression Model: *logit Y = $\alpha1$*X + $\alpha2$*X2 (where X is the main independent variable and X2 Is the control variable gender)*

Linear Regression Model: *Y = const. + $\alpha1$*X + $\alpha2$*X2 (where X is the main independent variable and X2 Is the control variable gender)*

Chapter 4: Research Outcome

4.1. Survey reliability

First, the Cronbach Alpha measurement test resulted in strong significant coefficients which indicates that the construct items using a Likert scale are consistent in measuring the main constructs of interest. Thus, the survey design can be considered reliable, and this further allowed for variables to be grouped. One single variable measuring a construct of interest was created, as depicted in Table 3.1 in Appendix A.

Table 4.1. Cronbach's Alpha coefficients for *perceived personalization*, *perceived relevance, enjoyment, engagement, impulsive urge to purchase and impulsive purchasing behavior* construct scales.

Scale	N	Items	Cronbach's alpha
Use of Instagram	126	4	0.79
Use of Facebook	126	4	0.89
Perceived personalization in Instagram ads	126	4	0.86
Perceived relevance of Instagram ads	126	4	0.93
Enjoyment of online shopping	126	3	0.90
Engagement with brands online	126	3	0.87

Impulsive urge to purchase	126	4	0.90
Impulsive buying	126	4	0.85

Since the alpha coefficients indicated consistency of construct scale measurements, this allowed for what followed before the analysis, which is grouping the construct items into one single construct, with the use of the median function. The median value indicates the middle point of agreement to a particular construct. Therefore, the variables used for the regression analysis were PPERS, PRELEV, ENJOY, ENGA, IMPURG, IMP.

4.2. Survey outcome raw data

Descriptive statistics, shown in detail in Table A, B, C, D and E in Appendix A, revealed significant characteristics of the respondents' demographics, such as gender and occupation in the Netherlands, and their self-rated online behavioral characteristics.

First, all respondents to the survey have identified themselves through either the male or female gender, with only a few more female respondents compared to the male respondents. Even though the proportion of females to males is not equal (6:4), this difference was disregarded, due to small sample size. Additionally, there are not sufficient results in the literature studied with regards to gender and the specific topic of study. Now, most of the respondents seem to be students in the Netherlands, which can be a limitation to the study. However, the sample of the population was focused on individuals aged 18-25, among which there is a higher chance of findings students.

Second, judging based on the mean values of each item response, it can be pointed to an increased use of the Instagram social media channel, as an everyday activity, as opposed to Facebook, where most respondents reported that they do not use the platform as frequently. Besides the increased use of Instagram, the respondents also reported the use of the social media channel for brand search and product information activities. Facebook, on the other hand, does not seem to be used by most respondents for that purpose.

Furthermore, items measuring consumers' perceived level of personalization in Instagram ads have overall high mean scores, which can mean that Instagram advertisements are personalized to the likings

of consumers, and they seem to fit their general online profiles. Also, with regards to consumers' perceived relevance of advertisements on Instagram, relatively high mean scores to items in the survey revealed consumers' appreciation for the level of personal relevance advertisements present.

Then, with regards to measuring consumers' engagement with brands online due to advertisements showing up on their social network's feed, the average scores reveal an overall tie between consumers' engaging with brands online and consumers who do not seem to do so. The scores which characterize the level of enjoyment in online shopping revealed that, generally, consumers seem to enjoy browsing and shopping online, when it comes to fashion items.

Lastly, the mean scores of the impulsivity scales in consumers' shopping behavior of fashion reveal that most consumers tend to experience the urge to purchase fashion products on impulse. However, the overall impulsive purchasing behavior does not seem to be true for many respondents. Moreover, the impulsive tendency to shop has a relatively low mean score, meaning that most respondents do not think they have this tendency.
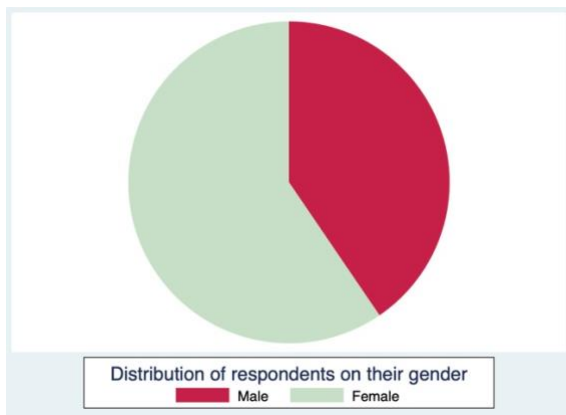

Figure 4.1. Respondents aged 18-25 living in the Netherlands divided per gender
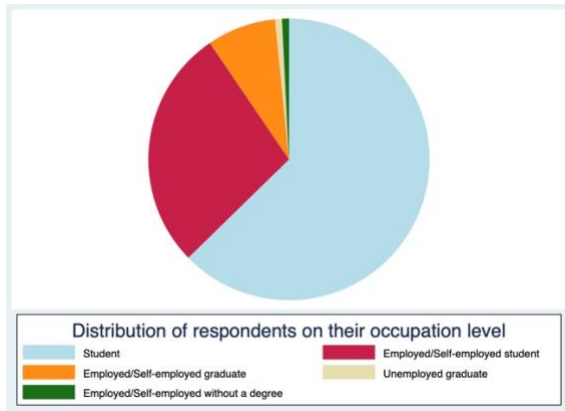
Figure 4.2. Respondents aged 18-25 living in the Netherlands divided per occupation

4.3. Hypothesis testing

First, the Shapiro-Wilk test results depicted low p-values (significant at a 5% level) of the coefficients for ENGA, IMPURG, IMP, which means that this thesis cannot reject the hypothesis stating that the data follows a normal distribution. However, the resulting p-values of the coefficients for USEINSTA, USEFB, PPERS, PRELEV, ENJOY and IMPTEND allowed for the hypothesis to be rejected, and concluding that the data does not follow a normal distribution. Neither transforming the data by applying the logarithm function on the variables, made the resulting p-values change significantly, which means that the distribution of the data did not change.

Then, with the Spearman Rank Correlation measurement, the correlation between each pair of variables was verified and the results are depicted in Table 4.3 below. The corresponding hypothesis which states that the variables are independent of each other was rejected in each case, since the p-values turned out significantly smaller than 0.05. Therefore, it seems like each pair of variables is correlated, which offered additional support to expect a significant relationship between them.

Table 4.3. Spearman Rank Correlation test coefficients show the strength of the association relationship between each pair of variables.

Variables being tested on independence	Coefficient
ENJOY/IMPURG	0.56**
IMPTEND/IMPURG	0.53**
PPERS/PRELEV	0.79**
PRELEV/ENGA	0.34**
USEINSTA/ENGA	0.53**

Note. *p<0.1, **p<0.5, ***p<0.01.

4.3.1. Hypothesis 1

First, the results of the ordered logit regression conducted with ENJOY as a predictor variable and IMPURG as the dependent variable showed a positive and significant coefficient of 1.08, indicating a significant positive change in the log odds of being in a higher category on the dependent variable if the independent variable increases by one unit. This translates into saying that there is an increase of 1.08 in the probability of falling on a higher level of the dependent variable if the value of the independent variable rises by one measuring unit. It further means that consumers reporting an increase in the enjoyment of online shopping will be more likely to experience the impulsive urge to purchase fashion items. However, including gender as a control variable did not seem to change anything in the regression model, nor result in a significant coefficient.

Second, the result of the Spearman Rank Correlation measurement indicated a significant association between the enjoyment of online shopping and the impulsive urge to purchase fashion items online, with a Spearman coefficient of 0.56 and a p-value smaller than 0.05. Therefore, the first hypothesis could be accepted.

Table 4.3.1. Ordered logistic regression results using ENJOY as a predictor and IMPURG as dependent variable.

Predictor	Coefficient
ENJOY	1.08**(0.15)
LR chi-2	58.50**
Observations	126

Note. Standard errors are reported in parentheses. *p<0.1, **p<0.5, ***p<0.01. LR chi-2 coefficient shows the goodness-of-fit of the model.

4.3.2. Hypothesis 2

First, the results of the ordered logit regression with IMPURG as a dependent variable and IMPTEND as a predictor indicated a positive and significant coefficient of 0.87, which suggests that the probability of agreeing to have an impulsive urge to purchase increases if the consumer reports a higher impulsive tendency score. Statistically, there is a positive change of 0.87 in the log odds of scoring higher on the impulsive urge to purchase if the impulsive tendency score increases by one unit, translating into a positive increase in the probability. As reported before, including gender as a control variable in the logistic model does not seem to present a significant coefficient, nor change the probability of the change in the dependent variable.

Second, testing the association between IMPTEND and IMPURG resulted in a Spearman coefficient of 0.53, statistically significant at a 5% significance level, meaning that a positive association is found between the impulsive tendency to purchase and the impulsive urge to purchase. Thus, the second hypothesis is accepted.

Table 4.3.2. Ordered logistic regression results using IMPTEND as a predictor and IMPURG as dependent variable.

Predictor	Coefficient
IMPTEND	0.87**(0.14)
LR chi-2	42.25**
Observations	126

4.3.3. Hypothesis 3

First, the results of the ordered logistic regression having PPERS as a predictor and PRELEV as dependent variable, as depicted in Table H3 below, show that the probability of reporting higher on the PRELEV scale is positively influenced by the reported score of PPERS. Statistically, the change in log odds of being in a higher category on the perceived relevance in advertisements is 2.88 if the reported score on perceived personalization in advertisements increases by one unit. Once again, incorporating gender as a control variable did not seem to change the model, nor present a significant coefficient.

Second, a positive correlation of 0.79 significant at a 5% significance level indicated that there exists a positive relationship between perceived personalization and perceived relevance in Instagram advertisements. The third hypothesis can also be accepted.

Table 4.3.3. Ordered logistic regression results using PPERS as a predictor and PRELEV as dependent variable.

Predictor	Coefficient
PPERS	2.88**(0.32)
LR chi-2	134.65**
Observations	126

Note. Standard errors are reported in parentheses. *p<0.1, **p<0.5, ***p<0.01. LR chi-2 coefficient shows the goodness-of-fit of the model.

4.3.4. Hypothesis 4

First, the results of the ordered logistic regression with PRELEV as predictor and ENGA as a dependent variable, as presented in Table H4 below, indicated a significant, but relatively low positive change in the log odds of being in a higher category of engagement with brands online if the reported score on the perceived relevance of advertisements scale increases by one unit. However, this significant positive

change indicates an increased probability of scoring high on the engagement scale if there is an increase on the perceived relevance scale. Gender has also not been found statistically significant in this regression model.

Second, the Spearman Rank Correlation test indicated a positive low association between perceived relevance and engagement, significant at a 5% significance level. This means that the regression model results are in line with the low correlation found between the variables. The fourth hypothesis is, thus, accepted.

Table 4.3.4. Ordered logistic regression results using PRELEV as a predictor and ENGA as dependent variable.

Predictor	Coefficient
PRELEV	0.75**(0.17)
LR chi-2	20.25
Observations	126

Note. Standard errors are reported in parentheses. *p<0.1, **p<0.5, ***p<0.01. LR chi-2 coefficient shows the goodness-of-fit of the model.

4.3.5. Hypothesis 5

Finally, as indicated in Table H5 below, the model incorporating USEINSTA as a predictor and ENGA as a dependent variable indicated a significant and positive change of 1.11 in the probability of scoring higher on the engagement scale if there is an increase by one unit on the use of Instagram scale. Including gender as a control variable does not influence the model. However, the correlation found between the two variables is 0.53, significant at a 5% significance level, which means there is a positive relationship between the measured use of Instagram of consumers and the engagement with brands online. The fifth hypothesis is accepted.

Table 4.3.5. Ordered logistic regression results using USEINSTA as a predictor and ENGA as dependent variable.

Predictor	Coefficient
USEINSTA	1.11**(0.17)
LR chi-2	48.19
Observations	126

Note. Standard errors are reported in parentheses. *p<0.1, **p<0.5, ***p<0.01. LR chi-2 coefficient shows the goodness-of-fit of the model.

4.4. Summary of key findings

Lastly, besides conducting the regression analysis to test the hypotheses in the conceptual model, two other simple linear regressions have been conducted to test the relationships between the three stages following the impulsive behavior model presented in the literature. The Spearman Rank Correlation measurement has also been chosen for testing the correlation between the three stages in the model. The results are depicted in Table 4.4.1 and Table 4.4.2 below. The beta coefficients in both regressions are significant and positive, which indicates that engagement with brands online seems to be influencing positively the impulsive urge to purchase, and this in turn would have a positive influence on impulsive purchasing. However, the R-squared values are not significantly high, meaning that the model does not seem to be of a perfect fit. As explained by Beatty and Ferrell (1998), it is hard to explain the impulsive buying behavior as a generalization of all individual behaviors. Considering the significance of the coefficients that have been found and having significant positive correlations between each dependent and independent set of variables, this model is accepted as a good representation for the thesis research.

Table 4.4.1. Linear regression model including ENGA as predictor and IMPURG as dependent variable

Predictor	Coefficient
ENGA	0.53**(0.06)
Const.	1.31**(0.22)
R-squared	0.36
Observations	126

Spearman Rho	0.59**

Note. Standard errors are reported in parentheses. *p<0.1, **p<0.5, ***p<0.01. LR chi-2 coefficient shows the goodness-of-fit of the model.

Table 4.4.2. Linear regression model including IMPURG as predictor and IMP as dependent variable

Predictor	Coefficient
IMPURG	0.66**(0.06)
Const.	0.99**(0.21)
R-squared	0.46
Observations	126
Spearman Rho	0.66**

Note. Standard errors are reported in parentheses. *p<0.1, **p<0.5, ***p<0.01. LR chi-2 coefficient shows the goodness-of-fit of the model.

Furthermore, having an impulsive buying model statistically significant on the sample of the population that is being analyzed, as well as reliable scale measurements of the explained constructs of interest is useful in drawing further conclusions. All five hypotheses in the conceptual research model were accepted due to the significance of regression coefficients and significant correlations found between each pair of constructs. Thus, as the conceptual research model indicates, a positive influence has been found between consumers' perceived personalization in social media advertisements and the perceived relevance they depict in those advertisements. This further translates into a positive relationship between the perceived relevance, explained as the level of interest consumers get from advertisements, and the engagement level they get with brands on social media. Even though the relationship has not been found quite strong, further improvements to the scale measurement can be done. Additionally, the use of social media, precisely Instagram, has been found to also influence positively consumers' engagement with brands. The way in which the scale measurement of the former construct has been constructed revealed that consumers are using Instagram as a platform where they can get information and insights on brand offerings. Moreover, a positive influence exists between consumers' overall enjoyment of shopping online

and the urge they feel to purchase impulsively. Most of the consumers did not seem to identify themselves as impulsive shoppers, but a low positive relationship was found between the two constructs.

Chapter 5: Conclusions and Recommendations

The central aim of this thesis research is to find an answer to the question addressing the relationship between targeted advertising, identified as a marketing technique used by advertisers to lead the right message to the right consumers, and its effects on consumers' impulsive buying behavior within the fashion sector.

First, studying the literature provided a large overview of the theoretical concepts of interest for the chosen research topic. Additionally, this thesis presented a comprehensive summary of existing research studies which have tried to find intermediate relationships explaining consumers' impulsive behavior, and the effect of social media advertisements.

Second, as fashion brands have been identified as central to using social media as a platform for business, the findings of this thesis provide an overview of relationships between consumers' interaction with fashion content online and their purchasing behavior of fashion in the Netherlands.

5.1. Key findings from the literature

From an adjusted view of the impulsive buying behavior of consumers, the model adapts the traditional consumer decision-making process, thus connecting the impulsive decision through an impulsive urge to make the purchase. The engagement between consumers and online advertising content generates the urge to purchase, a step where consumers' interest is gained over the advertised product which creates a desire to have it (Parboteeah et al., 2009). While this urge to purchase on impulse is triggered through different stimuli existent in the online shopping environment, in this case, the social media platform being one of them, literature has linked the trigger to an emotional response in consumers (Djafarova & Bowes, 2021). In short, consumers seem to enjoy engaging through browsing on the internet which results in finding products to purchase and derive pleasure from, a pleasure positively associated with their urge to purchase impulsively.

With regards to the topic of personalization in advertising, the concept has been explained as a technique in marketing used by advertisers for targeting different segments of the market. The definition encompasses the collection of information from online users' profiles and the analysis of online searches and likes, which expresses consumers' interests, for better identification of what consumers would react to online (De Keyzer et al., 2021).

Literature finds that personalization in advertising, common on social media platforms like Facebook and Instagram, positively influences consumers' attitudes towards the content they interact with online. Additionally, consumers' attitude also determines the relationships they will build with the brands that they engage with in the online space (Gaber et al., 2019). Personalization in social media advertisements has been positively linked with the relevance that consumers derive out of advertisements they watch, as Aslam et al. (2021) have empirically demonstrated having analyzed responses of young consumers on their impulsive behavior online. Tran et al. (2021) also found an effect of personalized advertisements on the consumers' perception of the advertised brand.

Furthermore, using the extant literature available, the concept of social commerce has been defined as a form of e-commerce, which uses social media platforms to engage and interact with consumers. Digital advertising has developed as an alternative to traditional advertising techniques, which made the use of social media networks as a channel between consumers and businesses has given rise to more brand awareness and stronger bondage as a result of these interactions. Even with consumers who are not active consumers of the content advertised on the platform, Qin (2020) determines that exposure to advertisements has the effect of increasing consumers' interest.

Lastly, Aragoncillo and Orús (2017) have concluded that the use of social media has an influence on consumers' purchasing behavior. They have developed a scale for measuring the extent to which consumers' impulsive buying is influenced by social media platforms, and this helps in understanding the drivers of consumers' impulse behavior. Djafarova and Bowes (2021) found in their analysis that female respondents have made impulsive purchases as a result of their interactions on social media channels. However, the respondents also admitted that they use Instagram for being able to have that connection with brands.

5.2. Key findings from field research

Now, with empirical research conducted on a sample representative of the Generation Z population aged 18-25 living in the Netherlands, findings point towards a positive change in consumers' self-rated urge to purchase fashion items on impulse as influenced by a higher self-rated enjoyment of online shopping. Although most of the consumers in the sample did not seem to identify themselves as impulsive shoppers, the correlation between the tendency to purchase on impulse and the urge to make purchases impulsively was positive, which means that for the shoppers with stronger impulsive tendencies, the urge to purchase impulsively also seems to appear stronger.

Moreover, consumers' responses indicated a similar positive relationship between the level of personalization perceived in advertisements content on Instagram and the level of relevance they find in advertising. The responses also revealed that Instagram seems to be more preferred than Facebook, both for everyday use but also as a source of information for brand discovery. The positive association was found to be quite strong, considering that most of the respondents experience the personalization effect in their interaction with advertisements on Instagram. However, although results have revealed a positive relationship between consumers' level of engagement with brands online and the perceived level of relevance in advertisements, the effect did not prove as strong.

Lastly, the results of the field research analysis indicated a positive relationship between the respondents' use of Instagram and their self-scored engagement with brands online. Where their self-scores hinted towards their association of the channel with brand interactions, it also revealed high usage of the platform, as opposed to Facebook. As a main observation over the sampled respondents, consumers engaging with brand content on social media can be determined by their motives to use the channel in the first place.

5.3. Discussion of the literature findings and the research outcome

First, as it has been brought up forward for discussion regarding hypothesis 1, there seems to be a triggering factor in the external environment where consumers engage with brand content, which activates a feeling of enjoyment triggering consumers' urge to purchase on impulse. The findings of this thesis show that consumers aged 18-25 living in the Netherlands are triggered by the shopping environment and experience what is understood as an urge to purchase on impulse within the fashion sector. This is also in line with the view of Generation Z as avid digital consumers.

Second, with regards to hypothesis 2, the impulsive buying tendency was explained as one of the factors that can weigh heavier on the impulsive purchasing behavior of consumers, especially those aged 18-25 (Aslam et al., 2021). As Beatty and Ferrell (1998) have depicted a positive influence between the impulsive tendency of consumers to the urge to buy impulsively, the findings of this thesis are in line with the authors' discovery, which hints towards a behavioral trait that needs to be further explored in consumers aged 18-25.

Furthermore, with most of the sources supporting hypothesis 3 pointing towards the influence of personalization in advertisements on consumers' increased perceived interest, what the results of this thesis show are a similar finding. Consumers of Generation Z in the Netherlands seem to give importance

to personalization in advertising, while also expressing some extent of personal relevance they find in the content of Instagram advertisements. Now, with hypothesis 4 linking the perceived relevance associated with content of social media and the level of consumer engagement with brands on social media, the relationship is hypothesized to drive the engagement between the two. Molina-Prados et al. (2021) finds a positive relationship between the interaction of consumers and brands on social media and the perceived level of involvement. The current analysis finds a relatively low correlation between this perceived extent of relevance expressed by consumers of Generation Z in the Netherlands towards Instagram advertisements and their engagement with brands online. Therefore, the relationship needs to be further explored through a more thorough look into different levels of consumer brand engagement, as Molina-Prados et al. (2021) have already indicated.

Concluding with what hypothesis 5 brings forward for analysis, consumers' use of social media, where motives seem to play a role, drives the engagement between consumers and brands online. The findings of this thesis show that consumers of Generation Z in the Netherlands use Instagram for various reasons, such as finding information about a brand or product or following a specific brand or product. This explains the positive relationship that was derived between consumers' use of Instagram and their engagement on Instagram. Moreover, given the specificity of consumers' self-rated behavior towards fashion buying, the results of this thesis are in line with what literature has found.

5.4. Central research question

How does Instagram targeted advertising influence the impulsive purchasing behavior of fashion amongst online Generation Z consumers living in the Netherlands?

In the quest to find an answer to the central research question of this thesis, the findings of the statistical analysis, together with findings from the literature study will be combined once again. First, the analysis was conducted on a sample from the population of consumers aged 18-25 in Generation Z living in the Netherlands. The focus of this thesis is centered around the impulsive buying behavior of Generation Z, defined in the literature as "digital natives", which motivates the reason for choosing the preferred category. Literature places Generation Z in the middle of the digitization age and describes this generation as having the most natural interaction in the online space since they have grown up being connected through social media channels.

First, the impulsive buying behavior model of consumers has been seen to follow an irrational path, as it omits one of the most relevant stages in the consumer decision-making process, that being the evaluation of alternatives. Being guided by impulse, and sometimes following an innate tendency, consumers would seem to respond to stimuli in the environment, especially in the online space as is investigated in this paper. The analysis of this thesis found significant positive associations between the engagement of consumers with brands online, as a first step in the impulsive buying process, and the urge to purchase that defines itself through the desire generated in consumers' thought process. Another positive association has been found between the urge to buy on impulse and the actual impulse buying of consumers.

Second, as depicted in the extant literature study conducted in this thesis, personalization has a positive effect on the generation of interest in consumers, that being an association with the personal relevance perceived, as well as to how much attention they end up with offering to advertisements on social media. Moreover, the raised interest in consumers would also be associated with the engagement with online content, being that from the advertised brands positioning themselves on social media. As users of social media channels, emphasizing the use of Instagram in this thesis, it seems to offer consumers incentives to look for products in fashion and find information about specific brands.

Third, consumers' association of enjoyment with online shopping seems to influence their impulse urges to purchase the products that they browse through, which triggers some form of pleasure associated with the general experience. As this thesis has investigated the existence of such an association in the fashion sector of shopping online, results indicate that consumers derive pleasure from shopping online for fashion. Furthermore, studies like the one conducted by Agrawal (2022) have hinted toward consumers of Generation having preferential attributes towards shopping online, attributes which are linked to hedonic motivations. AliTaha et al. (2021) also compared Generation Z with the previous Generation Y, having observed that Generation Z is much fonder of using social media. Descriptive statistics of the sample of Generation Z consumers living in the Netherlands also indicate that they use Instagram, mostly daily, thus indicating a preference against Facebook. Additionally, Molina-Prados et al. (2022) also specified that consumers interested in fashion will express a much higher willingness to engage with brands online.

Now, it can be concluded that Instagram is, generally, the social media platform associated mostly with fashion-related content. This observation has a direct link with both consumers' interest towards consuming content on Instagram and with the advertisers' preference for association in the fashion

sector. As personalization aims at targeting consumers efficiently for the success of selling, it seems like the factor of relevance is the one at play, being an influential determiner of consumers' interaction with brands or any kind of content on social media, for that matter. Consumers' interests online are reflected in the kind of content they associate and interact with, which means that advertising would reflect what matters to consumers. Now, given the association between consumer brand engagement in the online environment, and the sudden urge expressed by consumers in making online purchases, this cannot be exactly translated into the purchase itself. As literature has identified the online space as a trigger for consumers' desires, meaning an opposite thought process with regards to the attributes that weigh in on an offline purchase.

Furthermore, since gender could not be proved to exert a significant effect in either of the tested relationships, what can be said about the sample of Generation Z consumers living in the Netherlands is that both males and females would be as influenced in their interactions online by the extent of personal relevance they derive from the content presented through advertisements. With social media advertising content to the likings of consumers, this also means consumers perceive as relevant the type of content they also engage with. However, the sample drawn from the population has also proved to be mostly filled with students, which could translate into a good representation of the population of students aged 18-25 living in the Netherlands.

Lastly, to provide a clear answer to the central research question means taking into consideration all that is mentioned above. With such considerations, it seems like targeting consumers of early Generation Z living in the Netherlands has a positive effect on the generation of interest in the advertised content, at least. Now, consumers' hedonic motivations to shop online also have a positive relationship with the urge to purchase. Combined with the impulsive buying model explained in the literature, the result, for some consumers, can be that they are immersed in shopping for the kind of products they have shown interest towards. Personalization works to the extent that the thought of buying is created, and with some contribution from innate factors such as motivations and tendencies of behaving in a specific way, which have not been discussed at large in this thesis, consumers can be coerced into purchasing fashion on impulse. Concluding, advertising on social media platforms where consumers are present and involved, either actively or passively consuming content, can be used to the advantage of fashion brands. Consumers' buying habits and general behavior is unique but follows a structure at the same time. Now, the extent to which targeted advertising changes consumers' behavior is still unknown, but with some of this thesis' findings, there are some directions to be followed.

5.5. Future recommendations for researchers

First, future research studies should include a larger sample of the same population and have more diverse occupations in the Netherlands, to be able to provide more certain answers referring to the larger population of Generation Z aged 18-25. Second, the motivations of consumers to use Instagram should be given more consideration, as it has been seen that consumers aged 18-25 use Instagram, but the extent to which they engage in the interaction with brands is not demystified. Also, the powerful tool represented by influencers on Instagram is an interesting direction to take as literature has indicated that consumers, more specifically Generation Z consumers, are influenced by reviews and opinions on social media. Therefore, combining the study topic of targeted advertising with the advertising done by influencers can shed a better light on how impulsive consumers behave. Lastly, studying more in detail the topic of sponsored advertisements can be a narrower road to take and it can be useful to investigate consumers' direct interaction with sponsored advertisements on Instagram.

5.6. Future recommendations for fashion brands

One of the clear interpretations of this research study is that consumers aged 18-25 in the Netherlands seem to be interested in buying fashion items online. At the same time, they are also avid users of Instagram, which offers a lot of potential for brands to improve not only their content page, but also the way they conduct advertising and how they link it to different consumer segments.

Literature has indicated that one of the downsides of targeted advertising is the risk of driving consumers away from engaging with social media content. The first recommendation is suggesting an approach where consumers whose clear indication of interest in fashion content should be central to receiving sponsored advertisements, whereas consumers with no indication of such interest should be tempted first into consuming relevant content but without a direct indication of purchasing it.

Lastly, what fashion brands should be paying attention to where users of social media take information from and who they are following regarding recent trends and behaviors in fashion. With such powerful information, brands could be benefitting from collaboration, as much as from sponsoring advertisements through the direct involvement of social influences that users of social media care about.

5.7. Research limitations

Finally, one of the first limitations of this research study is the sample size, which is relatively small, given the time constraints that are at play while writing a bachelor's thesis. Additional to the size of the sample,

the majority of respondents is represented by students, which did not come as surprising, given that the author had a network of students available to reach out to. The limitation consists in the fact that, as students, their interaction on social media might be different, with networks of people relying on the connection in the online space, the use of Instagram can be biased on the status they still identify with.

Second, collecting information about consumers through a survey is limited to the extent that only what is self-reported by consumers can be known and interpreted. One of the reasons for which the terminology used in this paper is that of 'perceived personalization' and 'perceived relevance' is because this is what consumers score based on personal beliefs and the interpretation of the questions. Therefore, the analysis of this thesis is based on information that is not easily available and using other data collection methods might be better interpreted.

Bibliography

Agrawal, D.K. (2022). "Determining behavioural differences of Y and Z generational cohorts in online shopping". *International Journal of Retail & Distribution Management*. https://doi.org/10.1108/IJRDM-12-2020-0527

Alalwan, A. A. (2018). Investigating the impact of social media advertising features on customer purchase intention. *International Journal of Information Management, 42,* 65-77.

Alhabash, S., Mundel, J., and Hussain, S.A. (2017). Social Media Advertising: Unraveling the mystery box. *Digital Advertising: Theory and Research*, *3*, 285-299.

AliTaha,V., Pencarelli,T., Škerháková, V., Fedorko, R., & Košíková, M. (2021). The use of social media and its impact on shopping behavior of slovak and italian consumers during COVID-19 pandemic. *Sustainability, 13*(4), 1710. https://doi.org/10.3390/su13041710

Aprilia, A., & Setiadi, B.N. (2017). Online Buying Decision Process among Gen Y Instagram users. *International Conference on Psychology and Multiculturalism.*

Aragoncillo, L., & Orús, C. (2017). Impulse buying behaviour: an online-offline comparative and the impact of social media. *Spanish Journal of Marketing, 22*(1), 42-62.

Aslam, H., Rashid, M., & Chaudhary, N. (2021). Impact of Personalized Social Media Advertising on Online Impulse Buying Behavior. *SEISENSE Business Review*, *1*(3), 12–25. https://doi.org/10.33215/sbr.v1i3.660

Beatty, S. E., & Ferrell, M. E. (1998). Impulsive buying: modeling its precursors. *Journal of retailing*, *74*(2), 169-191.

Boerman, S.C., Kruikemeier, S., & Zuiderveen Borgesius, F.J. (2017). Online Behavioral Advertising: A Literature Review and Research Agenda, *Journal of Advertising*, *46*(3), 363-376, DOI: 10.1080/00913367.2017.1339368

Catana, S., Simion, C., Popescu, M., & Barbu, A. (2021). Analysis of the Factors that Influence Online Shopping. *FAIMA Business & Management Journal, 9*(4), 50-64.

Chatterjee, S. & Samanta, M. (2021). The Influence of Social Knowledge on Consumer Decision-Making Process. *IUP Journal of Knowledge Management*, *19*(4), 41-50.

Che, J. W. S., Cheung, C. M. K., & Thadani, D. R. (2017). Consumer purchase decision in instagram stores: The role of consumer trust. *Conference: Hawaii International Conference on System Sciences*, 24-33.

Darley, W., Blankson, C. and Luethge, D. (2010) Toward an Integrated Framework for Online Consumer Behavior and Decision-Making Process: A Review. *Psychology & Marketing*, *27*, 94-116.

De Keyzer, F., Dens, N. & De Pelsmacker, P. (2015). Is this for me? How Consumers Respond to Personalized Advertising on Social Network Sites. Journal of Interactive Advertising, *15*(2).

De Keyzer, F., Dens, N., & De Pelsmacker, P. (2021). How and when personalized advertising leads to brand attitude, click, and WOM intention. *Journal of Advertising.*

De Vries, L., Gensler, S., & Leeflang, P.S.H. (2012). Popularity of Brand Posts on Brand Fan Pages: An Investigation of the Effects of Social Media Marketing. *Journal of Interactive Marketing*, *26*, 83-91.

Dharmesti, M., Theresia Rasika, S. D., Kuhne, S., & Thaichon, P. (2021). Understanding online shopping behaviours and purchase intentions amongst millennials. *Young Consumers, 22*(1), 152-167. https://doi.org/10.1108/YC-12-2018-0922

Djafarova, E., & Bowes, T. (2021). "'Instagram Made Me Buy It': Generation Z Impulse Purchases in Fashion Industry." Journal of Retailing and Consumer Services, *59*.

Engel, J.F., Kollat, D.T., & Blackwell, R.D. (1968). Consumer Behavior. *Holt, Rinehart & Winston, New York*.

Gaber, H.R., Wright, L.T., Kooli, K., & Kostadinova, E. (2019). Consumer attitudes towards Instagram advertisements in Egypt: The role of the perceived advertising value and personalization. *Cogent Business & Management*, *6*(1), DOI: 10.1080/23311975.2019.1618431

Gulfraz, M. B., Sufyan, M., Mustak, M., Salminen, J., & Srivastava, D. K. (2022). Understanding the impact of online customers' shopping experience on online impulsive buying: A study on two leading E-commerce platforms. Journal of Retailing and Consumer Services, *68*.

Gyan P., & Jyotsna R. (2020). The Generation Z and their Social Media Usage: A Review and a Research Outline. *Global Journal of Enterprise Information System*, *9*(2), 110-116.

Hazzam*, J. (2022), "The moderating role of age on social media marketing activities and customer brand engagement on Instagram social network". *Young Consumers*, *23*(2), 197-212. https://doi.org/10.1108/YC-03-2021-1296

Hyun, H., Thavisay, T., & Lee, S.H. (2022). Enhancing the role of flow experience in social media usage and its impact on shopping. *Journal of Retailing and Consumer services*, *65.* https://doi.org/10.1016/j.jretconser.2021.102492

Karimi, S., Holland, C.P. & Papamichail, K. N. (2018). "The impact of consumer archetypes on online purchase decision-making processes and outcomes: A behavioural process perspective," *Journal of Business Research*, *91*(C), 71-82.

Khan, A., Rezaei, S., & Valaei, V. (2022). Social commerce advertising avoidance and shopping cart abandonment: A fs/QCA analysis of German consumers. *Journal of Retailing and Consumer Services, 67.* https://doi-org.eur.idm.oclc.org/10.1016/j.jretconser.2022.102976

Kim, J. (2003). College Students' Apparel Impulse Buying Behaviors in Relation to Visual Merchandising, Doctoral Dissertation, University of Georgia.

Lakshman, M., Sinha, L., Biswas, M., Charles, M., & Arora, N. K. (2000). Quantitative Vs qualitative research methods. *The Indian Journal of Pedicatrics, 67,* 369-377.

Leckie, C., Nyadzayo, M. W., & Johnson, L. W. (2016). Antecedents of consumer brand engagement and brand loyalty. *Journal of Marketing Management*, *32*(5/6).

Lee, C., Chen, C., Huang, S., Chang, Y., & Demirci, S. (2021). Exploring consumers' impulse buying behavior on online apparel websites: An empirical investigation on consumer perceptions. *International Journal of Electronic Commerce Studies*, *12*(1), 119-142.https://doi.org/10.7903/ijecs.1971

Lee, J., & Lee, Y. (2019). Does online shopping make consumers feel better? Exploring online retail therapy effects on consumers' attitudes towards online shopping malls. *Asia Pacific Journal of Marketing and Logistics, 31*(2), 464-479. https://doi.org/10.1108/APJML-06-2018-0210

Liu, Y., Li, Q., Edu, T., Jozsa, L., & Negricea, I.C. (2020), "Mobile shopping platform characteristics as consumer behavior determinants", *Asia Pacific Journal of Marketing and Logistics*, *32*(7), pp. 1565-1587.https://doi.org/10.1108/APJML-05-2019-0308

Makudza, F., Sandada, M., & Madzikanda, D. D. (2022). MODELLING SOCIAL COMMERCE BUYING BEHAVIOUR: AN ADAPTION OF THE SEQUENTIAL CONSUMER DECISION MAKING MODEL. *Management Research and Practice, 14*(1), 17-29.

Martínek, P. A. (2022). Sensitive to Sources: Generation Z Consumer's Engagement Practices on Social Media. *Journal of Promotional Communications*, *9*(1), 1-19.

Matveyeva, A. I., & Krasnov, R. V. (2019). Generation "Z" as a generation for market of good and services in digitization. *Advances in Economics, Business and Management Research, 105*.

Mittal, B. (1995). A comparative analysis of four scales of consumer involvement. *Psychology & Marketing*, *12*(7), 663–682. https://doi.org/10.1002/mar.4220120708

Molina-Prados, A., Muñoz-Leiva, F., & Prados-Peña, M.B. (2022). "The role of customer brand engagement in the use of Instagram as a "shop window" for fashion-industry social commerce". *Journal of Fashion Marketing and Management*, *26*(3), 495-515.

Moreira, I., Stenzel, P., Lopes, J., & Oliveira, J. (2021). Do digital influencers successfully contribute to reducing the gap between customers and companies? *Brazilian Business Review*, *18*(6), 662–678.

Nasir, V. A, Keserel, A. C., Surgit, O. E., & Nalbant, M. (2021). Segmenting consumers based on social media advertising perceptions: How does purchase intention differ across segments? *Telematics and Informatics*, *64*.

Nguyen, C., Nguyen, T., & Luu, V. (2022). Relationship between influencer marketing and purchase intention: focusing on Vietnamese gen Z consumers. *Independent Journal of Management and Production. 13*(2).

Parboteeah, D.V., Vaoacich, J.S., & Wells, J.D. (2009), "The influence of website characteristics on a consumer's urge to buy impulsively", *Information Systems Research*, *20*(1), pp. 60-78.

Qin, Y. S. (2020). Fostering brand–consumer interactions in social media: The role of social media uses and gratifications: An international journal. *Journal of Research in Interactive Marketing, 14*(3), 337-354. https://doi.org/10.1108/JRIM-08-2019-0138

Sarıoğlu, C. İ. (2022). Investigation of the effects of consumers' attitudes towards social media advertisements on their purchasing behaviours. *Business & Management Studies: An International Journal, 10*(1), 132-148. https://doi.org/10.15295/bmij.v10i1.1979

Slahuddin, A., & Ali, T. (2021). Impact of factors on consumer's decision-making process for online shopping in Pakistan. *Journal of Economic Development, Management, IT, Finance, and Marketing*, *13*(1), 1-16.

Smith, A.D., & Rupp, W.T. (2003), "Strategic online customer decision making: leveraging the transformational power of the Internet". *Online Information Review*, *27*(6), 418-432.

Sullivan, D., Fox, D., Stoll, R., & Jacobs, R. (2021). Small business still missing the boat on social media and internet advertising. *Journal of Marketing Development and Competitiveness, 15*(1), 81-89.

Thangavel, P., Pathak, P., & Chandra, B. (2021). Millennials and Generation Z: a generational cohort analysis of Indian consumers. *Benchmarking: An International Journal*, *28*(7), 2157-2177.

Tinne, W. S. (2010). Impulsive purchasing: a literature overview. *ASA University Review, 4*(2), 66-73.

Torres-Romay, E. (2022). Measurement of advertising effectiveness in social networks: Current overview and development of a model. *Journal of Marketing Development and Competitiveness, 16*(1), 12-27.

Tran, T.P., Muldrow, A. & Ho, K.N.B. (2021). "Understanding drivers of brand love - the role of personalized ads on social media". *Journal of Consumer Marketing*, *38*(1), 1-14. https://doi.org/10.1108/JCM-07-2019-3304

Walrave, M., Poels, K., Antheunis, M. L., Van den Broeck, E., & van Noort, G. (2018). Like or dislike? Adolescents' responses to personalized social network site advertising. *Journal of Marketing Communications*, *24*(6), 599-616. https://doi.org/10.1080/13527266.2016.1182938

Williams, C. (2007). Research Methods. *Journal of Business & Economics Research*, *5*(3).

Xu, C., Park, J., & Lee, J. C. (2022). The effect of shopping channel (online vs offline) on consumer decision process and firm's marketing strategy. *Internet Research*, *32*(3), 971-987.https://doi.org/10.1108/INTR-11-2020-0660

Zarouali, B., Verdoodt, V., Walrave, M., Poels, K., Ponnet, K., & Lievens, E. (2020). Adolescents' advertising literacy and privacy protection strategies in the context of targeted advertising on social networking sites: implications for regulation. *YOUNG CONSUMERS*, *21*(3), 351–367.

Zhang, Y., Li, X., & Hamari, J. (2020). How does mobility affect social media advertising effectiveness? A study in WeChat. *Industrial Management & Data Systems, 120*(11), 2081-2101.

Appendix A

Table A. Descriptive statistics of the variables measuring respondents' demographics, such as gender and occupation.

Variable	Obs.	Mean	Std. dev.	Min.	Max.
Gender	126	0.60	0.49	0	1
Occupation	126	1.49	0.75	1	5

Note. The variable associated to gender was coded with 0 for Male and 1 for Female, the variable associated to occupation was coded with 1 for Student, 2 for Employed/Self-employed student, 3 for Employed/self-employed graduate, 4 for Unemployed graduate and 5 for Employed/Self-employed without a degree.

Table B. Descriptive statistics of the variables measuring the use of social media channels, Instagram and Facebook.

Variable	Obs.	Mean	Std. dev.	Min.	Max.
USEINSTA1	126	4.57	.90	1	5
USEINSTA2	126	3.17	1.37	1	5
USEINSTA3	126	3.37	1.35	1	5
USEINSTA4	126	3.53	1.37	1	5
USEFB1	126	2.06	1.43	1	5
USEFB2	126	1.53	.96	1	5

Variable	Obs.	Mean	Std. dev.	Min.	Max.
USEFB3	126	1.63	1.01	1	5
USEFB4	126	1.66	1.28	1	5

Note. Each variable associated with one construct item was coded with values from 1 to 5, ranging on the scale from 'Disagree' to 'Agree'.

Table C. Descriptive statistics of the variables measuring respondents' perceived personalization and perceived relevance of Instagram advertisements.

Variable	Obs.	Mean	Std. dev.	Min.	Max.
PPERS1	126	3.76	1.10	1	5
PPERS2	126	3.98	1.10	1	5
PPERS3	126	3.61	1.22	1	5
PPERS4	126	4.11	1.17	1	5
PRELEV1	126	3.95	1.10	1	5
PRELEV2	126	3.90	1.12	1	5
PRELEV3	126	3.76	1.12	1	5
PRELEV4	126	3.84	1.10	1	5

Note. Each variable associated with one construct item was coded with values from 1 to 5, ranging on the scale from 'Disagree' to 'Agree'.

Table D. Descriptive statistics of the variables measuring respondents' engagement with brands online and the enjoyment of online shopping.

Variable	Obs.	Mean	Std. dev.	Min.	Max.
ENGA1	126	3.33	1.55	1	5
ENGA2	126	2.96	1.46	1	5
ENGA3	126	3.04	1.49	1	5
ENJOY1	126	3.48	1.35	1	5
ENJOY2	126	3.63	1.41	1	5
ENJOY3	126	3.71	1.36	1	5

Note. Each variable associated with one construct item was coded with values from 1 to 5, ranging on the scale from 'Disagree' to 'Agree'.

Table E. Descriptive statistics of the variables measuring respondents' impulsive urge to purchase online and impulsive purchasing behavior of fashion items.

Variable	Obs.	Mean	Std. dev.	Min.	Max.
IMPURG1	126	3.15	1.37	1	5
IMPURG2	126	3.33	1.35	1	5
IMPURG3	126	2.90	1.38	1	5
IMPURG4	126	3.31	1.24	1	5
IMP1	126	3.02	1.37	1	5
IMP2	126	3.48	1.37	1	5
IMP3	126	2.96	1.35	1	5
IMP4	126	2.35	1.35	1	5

Note. Each variable associated with one construct item was coded with values from 1 to 5, ranging on the scale from 'Disagree' to 'Agree'.

Table 3.1. Description of the construct items used in the survey for measuring consumers' level of agreement.

Construct (Variable)	Variable: Measure	Adapted source
Consumers' use of Instagram (USEINSTA)	USEINSTA1: I use Instagram in my spare time as an everyday activity. USEINSTA2: I use Instagram to follow brands and their products. USEINSTA3: I use Instagram to find information about a product/brand. USEINSTA4: I use Instagram to follow trends and behaviors.	Nasir, Keserel, Surgit and Nalbant (2021)
Consumers' use of Facebook (USEFB)	USEFB1: I use Facebook in my spare time as an everyday activity. USEFB2: I use Facebook to follow brands and their products. USEFB3: I use Facebook to find information about a product/brand. USEFB4: I use Facebook to follow trends and behaviors.	Nasir, Keserel, Surgit and Nalbant (2021)
Perceived personalization in social media advertisements (PPERS)	PPERS1: Instagram advertisements show purchase recommendations that match my needs. PPERS2: Instagram advertisements show content	Tran et al. (2021)

	tailored to my personal situation.	
	PPERS3: Instagram advertisements enable me to make purchases that are already adapted to my likings.	
	PPERS4: Instagram advertisements show content that is customized to my online interests.	
Perceived relevance in social media advertisements (PRELEV)	PRELEV1: Instagram advertisements show content that fits my interests.	Alalwan (2018); Sarıoğlu (2022)
	PRELEV2: Instagram advertisements show content that is relevant to me. PRELEV3: Instagram advertisements show purchase recommendations that are compatible with my preferences PRELEV4: Instagram advertisements show content that fits my lifestyle.	
Consumers' engagement with brands online (ENGA)	ENGA1: I frequently end up spending time looking at fashion related content on social media. ENGA2: I frequently focus my attention on advertisement of fashion items online.	Molina-Prados, Muñoz-Leiva and Prados-Peña (2021)

	ENGA3: I frequently end up visiting fashion websites or pages promoted on social media.	
Consumers' enjoyment of online shopping (ENJOY)	ENJOY1: I enjoy spending my free time browsing for fashion items online. ENJOY2: I enjoy purchasing fashion items online ENJOY3: I find online shopping of fashion items a good use of my time. ENJOY4: I am interested in finding fashion items online.	
Consumers' urge to purchase impulsively (IMPURG)	IMPURG1: I often buy fashion items online even though I had not planned to. IMPURG2: I often experience the urge to buy online fashion items that I like. IMPURG3: Often when I see advertisements of fashion items online, I am inclined to make purchases outside my shopping goal. IMPURG4: Watching advertisements of fashion items online is likely to increase the chance of my purchase.	Beatty & Ferrell (1998); Lee, Chen, Huang, Chang, & Demirci (2021)
Consumers' online impulsive purchasing (IMP)	IMP1: I often feel compelled to buy fashion items online.	Nasir, Keserel, Surgit and Nalbant (2021)

IMP2: Usually when I see a fashion item online that I like, I buy it.

IMP3: I usually buy fashion items online according to how I feel at that moment.

IMP4: Sometimes I am a bit reckless about the fashion purchases that I make.

Figure A. Sample of respondents to the survey, aged 18-25 living in the Netherlands.

Figure B. Sample of respondents to the survey, aged 18-25 living outside the Netherlands.

Appendix B

Regression equations

Testing hypothesis 1:

- Logit IMPURG = beta + beta1xENJOY (+ beta2*GEND)

Testing hypothesis 2:

- Logit IMPURG = beta + beta1xIMPTEND (+ beta2*GEND)

Testing hypothesis 3:

- Logit PRELEV = beta + beta1xPPERS (+ beta2*GEND)

Testing hypothesis 4:

- Logit ENGA = beta + beta1xPRELEV (+ beta2*GEND)

Testing hypothesis 5:

- Logit ENGA = beta + beta1xUSE (+ beta2*GEND)

Testing the impulsive buying model:

- IMPURG = const. + beta1*ENGA (+ beta2*GEND)
- IMP = const. + beta1*ENGA (+beta2*GEND)

Survey - Instagram advertising and Impulsive Buying of Fashion

Introduction Hi and welcome to my survey! My name is Teodora Nevinglovschi, and I am a third-year bachelor's student at the Erasmus School of Economics. First, I want to thank you for your participation. Your response will help me finalize my thesis research which is focused on evaluating the relationship between Instagram targeted advertising and the impulsive purchasing behavior of fashion amongst Generation Z consumers living in the Netherlands. Fashion purchases here are identified as any product that adds up to your physical appearance, whether it's clothing, shoes, or accessory items. The main reason for choosing this research topic is because I often find people around me who tend to buy the above described fashion items on the spur of the moment. Given the increased use of social media

amongst Generation Z consumers, combined with vast research linking Instagram to an increased presence of fashion brands, I believe my research will add value to existing literature on the impact of personalized advertising on consumer buying behavior. Your answers are completely anonymous and will only be used for the purpose of this research. If you have any questions about the research or if you would like to receive a summary of the findings, please contact me at 523200tn@eur.nl.

What gender do you identify yourself as?

○ Male

○ Female

○ Non-binary / third gender

○ Prefer not to say

○ Other

What is your age?

○ <=17

○ 18-25

○ >=26

Where do you live?

○ Netherlands

○ Outside of the Netherlands

What is your occupation (in the Netherlands or outside of the Netherlands)?

○ Student

○ Employed/Self-employed student

○ Employed/Self-employed graduate

○ Employed/Self-employed without a degree

○ Unemployed graduate

You are asked to rate the following set of statements according to your use of Instagram social media network.

	Agree	Moderately agree	Neither agree nor disagree	Moderately disagree	Disagree
I use Instagram in my spare time as an everyday activity.	○	○	○	○	○
I use Instagram to follow brands and their products.	○	○	○	○	○
I use Instagram to find information about a product/brand.	○	○	○	○	○
I use Instagram to follow trends and behaviors.	○	○	○	○	○

You are asked to rate the following set of statements according to your use of Facebook social media network.

	Agree	Moderately agree	Neither agree nor disagree	Moderately disagree	Disagree
I use Facebook in my spare time as an everyday activity.	○	○	○	○	○
I use Facebook to follow brands and their products.	○	○	○	○	○
I use Facebook to find information about a product/brand.	○	○	○	○	○
I use Facebook to follow trends and behaviors.	○	○	○	○	○

You are asked to rate a set of statements regarding the extent of personalization in advertisements on your Instagram feed.

Instagram advertisements show purchase recommendations that match my needs.	○ Agree	○ Moderately agree	○ Neither agree nor disagree	○ Moderately disagree	○ Disagree
Instagram advertisements show content tailored to my personal situation.	○ Agree	○ Moderately agree	○ Neither agree nor disagree	○ Moderately disagree	○ Disagree
Instagram advertisements enable me to make purchases that are already adapted to my likings.	○ Agree	○ Moderately agree	○ Neither agree nor disagree	○ Moderately disagree	○ Disagree
Instagram advertisements show content that is customized to my online searches.	○ Agree	○ Moderately agree	○ Neither agree nor disagree	○ Moderately disagree	○ Disagree

You are asked to rate a set of statements regarding the extent of personal relevance in advertisements on your Instagram feed.

Instagram advertisements show content that fits my interests.	◯ Agree	◯ Moderately agree	◯ Neither agree nor disagree	◯ Moderately disagree	◯ Disagree
Instagram advertisements show content that is relevant to me.	◯ Agree	◯ Moderately agree	◯ Neither agree nor disagree	◯ Moderately disagree	◯ Disagree
Instagram advertisements show purchase recommendations that are compatible with my preferences.	◯ Agree	◯ Moderately agree	◯ Neither agree nor disagree	◯ Moderately disagree	◯ Disagree
Instagram advertisements show content that fits my lifestyle.	◯ Agree	◯ Moderately agree	◯ Neither agree nor disagree	◯ Moderately disagree	◯ Disagree

You are asked to rate a set of statements regarding your enjoyment of the online shopping experience of fashion products.

I enjoy spending my free time browsing for fashion items online.	○ Agree	○ Somewhat agree	○ Neither agree nor disagree	○ Somewhat disagree	○ Disagree
I enjoy purchasing fashion items online.	○ Agree	○ Somewhat agree	○ Neither agree nor disagree	○ Somewhat disagree	○ Disagree
I find online shopping of fashion items a good use of my time.	○ Agree	○ Somewhat agree	○ Neither agree nor disagree	○ Somewhat disagree	○ Disagree
I am interested in finding fashion items online.	○ Agree	○ Somewhat agree	○ Neither agree nor disagree	○ Somewhat disagree	○ Disagree

You are asked to rate a set of statements regarding the extent of engagement with brands promoting fashion online.

I frequently end up spending time looking at fashion related content on social media.	◯ Agree	◯ Moderately agree	◯ Neither agree nor disagree	◯ Moderately disagree	◯ Disagree
I frequently focus my attention on advertisements of fashion items on social media.	◯ Agree	◯ Moderately agree	◯ Neither agree nor disagree	◯ Moderately disagree	◯ Disagree
I frequently end up visiting fashion websites or pages promoted on social media.	◯ Agree	◯ Moderately agree	◯ Neither agree nor disagree	◯ Moderately disagree	◯ Disagree

You are asked to rate your impulsive buying tendency perceived towards fashion items.

	Agree	Somewhat agree	Neither agree nor disagree	Somewhat disagree	Disagree
I often buy fashion items spontaneously.	◯	◯	◯	◯	◯

You are asked to rate a set of statements regarding your urge to make impulsive purchases online.

When I am browsing online, I often feel a desire to buy fashion items outside of my shopping goals.	○ Agree	○ Somewhat agree	○ Neither agree nor disagree	○ Somewhat disagree	○ Disagree
I often experience the urge to buy fashion items online that I like.	○ Agree	○ Somewhat agree	○ Neither agree nor disagree	○ Somewhat disagree	○ Disagree
When I see advertisements of fashion items online, I am often inclined to make purchases outside of my shopping goal.	○ Agree	○ Somewhat agree	○ Neither agree nor disagree	○ Somewhat disagree	○ Disagree
Watching advertisements of fashion items online is likely to increase the chance of my purchase.	○ Agree	○ Somewhat agree	○ Neither agree nor disagree	○ Somewhat disagree	○ Disagree

Lastly, you are asked to rate a set of sentences regarding your impulsiveness in online purchasing of fashion products.

I often feel compelled to buy fashion items online.	○ Agree	○ Somewhat agree	○ Neither agree nor disagree	○ Somewhat disagree	○ Disagree
I often buy fashion items online that I like.	○ Agree	○ Somewhat agree	○ Neither agree nor disagree	○ Somewhat disagree	○ Disagree
I often buy fashion items online according to how I feel at the moment.	○ Agree	○ Somewhat agree	○ Neither agree nor disagree	○ Somewhat disagree	○ Disagree
I am a bit reckless about the online fashion purchases that I make.	○ Agree	○ Somewhat agree	○ Neither agree nor disagree	○ Somewhat disagree	○ Disagree

If you would like to receive a summary of the results, please leave your preferred email address here.