

The Relationship between Attitude on Personalised Advertising and Buying Behaviour Among Millennials in Malaysia

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ABSTRACT

This study investigates the relationship between millennials' attitudes towards personalised advertising and their buying behaviour in Malaysia. As digital marketing becomes increasingly targeted, understanding this relationship is crucial for businesses aiming to enhance their advertising strategies. A quantitative research design was employed, adopting a probability sampling approach with a convenience sampling technique to ensure accessibility and cost-effectiveness. The study surveyed 100 respondents through a structured questionnaire featuring a 5-point Likert scale to measure attitudes and buying behaviour. The findings reveal a weak but positive relationship between millennials' attitudes towards personalised advertising and their purchasing behaviour, with a regression coefficient of 0.224, indicating that 22.4% of the variance in buying behaviour is explained by attitudes. This suggests that while personalised advertising influences millennials to some extent, other factors such as product quality, price, and social proof may have a more substantial impact on their purchasing decisions. The results also highlight the importance of relevance, credibility, and non-intrusiveness in personalised advertising to elicit positive attitudes and behavioural responses. Ads perceived as invasive or irrelevant were found to diminish their effectiveness. Cultural and contextual factors, particularly in Malaysia, further influence the relationship, with collective decision-making norms and preferences for authenticity playing a significant role. This study provides valuable insights for marketers seeking to engage the millennial demographic. Future research should explore additional determinants of buying behaviour, conduct longitudinal studies, and compare findings across different cultural contexts to develop more effective advertising strategies.

Keywords: Personalised Advertising, Attitude, Buying Behaviour, Millennials, Malaysia

INTRODUCTION

Emerging technologies are revolutionising how individuals seek information, evaluate products and services, make purchasing decisions, and share their experiences. These shifts in behaviour are largely driven by investments in digital marketing innovations. By October 2023, 5.3 billion people worldwide, representing 65.7% of the global population, were internet users, and 4.95 billion individuals (61.4%) actively engaged with social media platforms (Statista, 2023). Consequently, marketers are increasingly allocating substantial advertising budgets to social media platforms to capitalise on this trend. As technology evolves, so do consumer expectations. Modern customers demand convenience and accessibility in their purchasing processes, contributing to market success. Beyond this, they increasingly seek products that reflect their individuality while fostering a sense of belonging within a larger community. This growing demand for personal identity in consumption has prompted marketers to adopt personalisation as a key strategy. Personalisation leverages advanced technologies to tailor products and services to meet individual preferences. According to Chandra et al. (2022), personalisation involves designing or customising offerings to fulfil specific needs, thereby recognising and satisfying each customer's unique preferences. This evolution underscores the importance of adapting marketing strategies to align with technological progress and the changing expectations of consumers, highlighting personalisation as a critical component of modern marketing.

In today's digital world, millennials, the most active group on social media, are particularly engaged with online content and highly receptive to digital advertising (Wong, 2022). They frequently use various devices, such as desktops, laptops, tablets, and smartphones, to share personal content like information, photos, videos, and documents (Maulana, 2023). This widespread use of social media presents a unique opportunity for personalised advertising. By leveraging user-generated content and behavioural data, personalised ads tailor marketing messages to align with individual preferences and interests. Millennials, who are comfortable sharing personal details online, provide a wealth of data that can be analysed to create highly targeted advertisements (Zainordin et al., 2021).

According to a study by Sujaya (2023), millennial customers are particularly challenging and demanding when it comes to purchasing decisions. From a managerial perspective, the study offers valuable insights for production companies, businesses, and e-retailers, highlighting the factors that influence unplanned buying behaviours among millennials. The research suggests that businesses should understand customers' needs and desires based on individual behaviours, personalities, moods, and emotions. Local marketers and manufacturers are advised to consider the psychological needs and product features that resonate with millennials' interests and personalities. It is also recommended to regularly collect feedback from customers to analyse their preferences, mood, and enjoyment in engaging with brands. This approach can boost millennials' tendency for impulsive purchases, ultimately maximising revenue through spontaneous buying behaviour (Baskaran & Dada, 2022).

Marketers around the world, including in Malaysia, are highly interested in millennials. The term "millennial" refers to the younger generation, often characterised by traits such as being tech-savvy, self-focused, and free-spirited. This demographic holds considerable purchasing power, contributing to annual sales exceeding \$170 billion (Momin & Mishra, 2024). Their familiarity with rapidly evolving technologies, including information communication tools, social media, and networks, significantly influences their shopping behaviours (Mun & Renganathan, 2019). In Malaysia, millennials make up 74% of the country's 28.7 million internet users, making them key players in brand promotion and information sharing on social media. Furthermore, they account for 53% of all online purchases, highlighting their dominant presence in the digital marketplace (Malaysian Communications and Multimedia Commission, 2020). Importantly, millennials favour mobile and online shopping over traditional retail, setting them apart from earlier generations in their consumer habits (Agil et al., 2022).

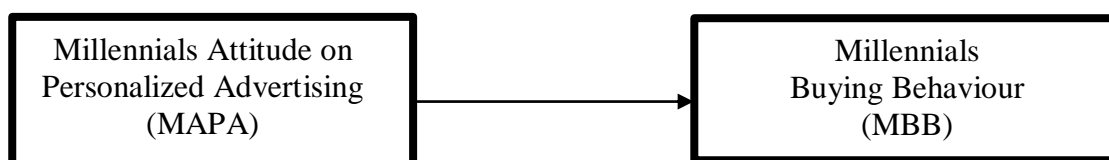


Figure 1: Conceptual Framework

Therefore, this study examines millennials attitude on personalised advertising towards millennials buying behaviour.

LITERATURE REVIEW

Personalised Advertising

Personalised advertising enables marketers to customise messages according to an individual's interests, behaviours, and preferences. It uses data and technology to personalise content, drawing on information such as browsing history, purchasing habits, and demographic details. This allows advertisers to create user profiles and deliver tailored ads. According to Mahar et al. (2020), this approach enhances the online experience by making advertisements more relevant, resulting in improved engagement and higher conversion rates. Marketers often target specific audience segments and employ retargeting techniques to re-engage users who have previously shown interest in a product or service. Dynamic creative optimisation further personalises ads by adjusting content such as images, messages, or offers based on a user's profile (Soni, 2022). However, Aiolfi et al. (2021) highlight concerns surrounding data collection and user profiling. Advertisers must ensure transparency, follow

ethical guidelines, and comply with data protection regulations, such as GDPR in the EU and the UK's Data Protection Act, which require user consent for data collection and allow users to control their data preferences.

Personalised advertising leverages data analytics to track user behaviour and assess ad performance, enabling advertisers to optimise campaigns and enhance results. According to Kumar Sharma & Sharma (2023), personalised ads show significantly higher click-through and conversion rates compared to non-personalised ads. This suggests that tailoring ads based on user data is an effective strategy to engage and convert potential customers. Social media platforms like Facebook, Instagram, X, and TikTok are particularly effective in reaching and connecting with younger audiences. In the fashion and beauty industries, personalised advertising has become more important due to technological advancements and the abundance of client data available on various social media channels (Bakri, 2023). This allows companies in these sectors to utilise consumer preferences, purchase histories, and behaviours to create highly targeted promotional messages. In Malaysia, personalised advertising is gaining increasing importance as businesses strive to engage with customers on a deeper level and achieve better results from their marketing efforts (Yeo et al., 2020). As a result, personalised advertising strategies in Malaysia, such as retargeting, social media marketing, influencer partnerships, and programmatic advertising, can offer businesses more meaningful and relevant advertising experiences for their target audience.

Millennials Attitude

The purchasing behaviour of Malaysian millennials has garnered considerable attention in recent years. Researchers and industry professionals are keen to understand the factors influencing their purchasing decisions, as millennials represent a vital consumer group with distinct characteristics and preferences (Dharmesti, 2021). Additionally, the influence of social media on their online buying behaviour is significant. Malaysian millennials are highly active on social media platforms, where they often seek product recommendations and reviews from peers and influencers. The effect of social media influencers and online reviews on their purchasing choices is profound, making it essential for businesses to establish a strong online presence and engage effectively with their target audience (Hendirek, 2021). Understanding the diverse attitudes and purchasing behaviours of Malaysian millennials is key for companies aiming to connect with this influential generation. Brands that prioritise authenticity, cultural respect, and social responsibility, while leveraging the power of social media, can build loyalty among Malaysian millennials (Lee, 2023). Addressing their privacy concerns and offering seamless online experiences enhances brand engagement with this tech-savvy demographic.

Millennials Buying Behaviour

Malaysian millennials place a high value on convenience and efficiency when shopping online. Features such as fast delivery, multiple payment options, and easy-to-navigate websites significantly influence their purchasing decisions (Palacios & Jun, 2020). They prefer seamless shopping experiences that save time and effort, reflecting their fast-paced lifestyles. While they are price-conscious and always on the lookout for good deals, they also appreciate quality and consistency from brands they trust. This balance between affordability and reliability highlights the need for brands to offer competitive prices without compromising on product quality.

Additionally, cultural and religious sensitivities play a key role in their purchasing choices. Brands that demonstrate respect for local cultural and religious values tend to resonate more with Malaysian millennials. There is also an increasing expectation for brands to show commitment to sustainability and ethical practices. As millennials become more aware of environmental and social issues, they are more inclined to support businesses that align with their values (Toti, Diallo & Huaman-Ramirez, 2021). When their expectations are met, they display strong brand loyalty. However, they are also prone to impulse buying, especially when faced with popular or limited-time offers, often driven by the fear of missing out (FOMO) and the desire to stay on trend. As Rahim et al. (2022) noted, brands that cater to these preferences by offering high-quality, culturally sensitive, and sustainably produced products, alongside a convenient shopping experience, are likely to attract and retain this key consumer group.

Millennials in Malaysia

Malaysian millennials possess a multifaceted attitude shaped by their digital literacy, cultural context, and

evolving societal values (Agil et al., 2022). Proficient at navigating digital platforms, they prioritise authenticity, transparency, and sensitivity to cultural and religious differences. They are attracted to brands that show a commitment to social and environmental responsibility. Concerns over privacy and data security are paramount, with a focus on having control over personal information. Heavily influenced by social media, they seek convenience and efficiency in their online experiences. Malaysian millennials are open to diverse content, as long as it aligns with their values and interests, balancing global trends with cultural traditions. Brands that meet these expectations are more likely to connect with this demographic and secure their loyalty.

The purchasing behaviours of Malaysian millennials are increasingly shaped by their extensive digital engagement, the prominence of social media, and a strong desire for convenience (Danial, Ahmad & Yahaya, 2024). They heavily rely on online reviews and the opinions of peers to guide their purchasing decisions, valuing the insights and experiences shared by those in their networks. Trust in influencer endorsements has also become widespread, as influencers often serve as trusted validators for a range of products and services (Karim, Ulfy & Huda, 2020). This reliance on digital and social media platforms highlights the importance of authenticity and credibility in marketing strategies targeted at this group.

Theory of Planned Behaviour

This study uses the Theory of Planned Behaviour (TPB) to explore the impact of personalised advertising on millennials' attitudes and buying behaviour. The TPB incorporates the concept of perceived behavioural control, which considers the perceived ease or difficulty of performing a particular action, making the model applicable to a broader range of behaviours (Nguyen et al., 2023). The TPB posits that these three factors—attitudes, subjective norms, and perceived behavioural control—determine behavioural intention, which is a key predictor of consumer behaviour (Ajzen, 1991). Attitudes are considered significant predictors of behavioural intention in several models, including the Theory of Reasoned Action (TRA) and the Technology Acceptance Model (TAM). In marketing, attitudes are seen as a key indicator of a consumer's intention to purchase a product, with these intentions varying based on the specific context and circumstances (Ajzen et al., 1991; Davis, 1985; Venkatesh et al., 2003).

METHODOLOGY

A quantitative research design was used to explore the relationship between attitudes towards personalised advertising and online purchasing behaviour among Malaysian millennials. The study utilised non-probability sampling, specifically convenience sampling, and involved 100 participants. Self-administered questionnaires were distributed online to gather data. Instrument development was employed to assess respondents' views on the study's context. Table 3.1 below is divided into four sections, each containing five items based on previous research. Responses were recorded using a five-point Likert scale, where 1 represents Strongly Disagree, 2 Disagree, 3 Neutral, 4 Agree, and 5 Strongly Agree. This scale allows for a more detailed and nuanced understanding of respondents' opinions and reactions.

Table 3.1: Instrument Development

Variable	Items Code	Items	References
Section A Demographic	A1	Gender	Sofi et al. (2018)
	A2	Age	
	A3	Race	
	A4	Occupation	
	A5	Monthly Income	
	A6	Do you have a Facebook account?	
	A7	Do you have an Instagram account?	

	A8	Frequency of using FB	
	A9	Frequency of using Instagram	
Section B Social Media Platform	B1	Using Social media platforms help me to see relevant products	Vinerean et al., (2015)
	B2	Using Social media platforms allow me to get information regarding the current promotions	
	B3	Using social media platforms exposed me to different types of advertisements	
	B4	Using social media platforms make me click the advertisement that I see	
	B5	Using Social media platforms make me buy the product that I see	
Section C Millennials Attitude	C1	Liked the advertisements submitted	Parreño et al. (2012)
	C2	Liked the content	Jung et al. (2016)
	C3	Interested in reading advertisements	Lee et al. (2023)
	C4	Interested in advertising promotion	Cahyani & Artanti (2020)
	C5	Interested in accessing the content after seeing the ads	
Section D Millennials Buying Behaviour	D1	Personalised advertising has influenced me in buying	Cahyani & Artanti (2020)
	D2	Personalised advertising inspires purchases of clothing and accessories	Aragoncillo & Orús (2018)
	D3	Personalised advertising is attractive to make purchase	Dwita (2019)
	D4	Purchase made is due to the personalised advertisement placed on social media platforms	
	D5	Online purchase is hard to resist when seeing advertisement online	

FINDINGS

In this study, the questionnaire was given to 100 respondents for data collection. There were 24 questions in the questionnaire. The profile of the respondents summarises as below.

Table 3.2: Demographic Profile

Demographic Group	Item	Frequency	Percent (%)
Gender	Male	42	42
	Female	58	58
Age	25 - 29	80	80

	30 - 34	10	10
	35 - 39	7	7
	40 - 44	3	3
Race	Malay	85	85
	Chinese	6	6
	Indian	4	4
	Others	5	5
Occupation	Unemployed	19	19
	Self-employed	10	10
	Government sector	22	22
	Government-linked sector	3	3
	Private Sector	46	46
Monthly Income	Below RM 2000	2	2
	RM 2001 - RM 4000	12	12
	RM 4001 - RM 6000	20	20
	RM 6001 - RM 8000	24	24
	RM 8000 - RM 10 000	27	27
	RM 10 000 and above	15	15
Do you have Facebook account	Yes	93	93
	No	7	7
Do you have an Instagram account?	Yes	100	100.0
	No	0	0.0
Frequency of using Facebook	More than once a day	14	14
	At least once a day	25	25
	At least once a week	24	24
	A few times a month	30	33.3
	I do not have Facebook	7	7
Frequency of using Instagram	More than once a day	84	84
	At least once a day	16	16
	At least once a week	0	0.0
	A few times a month	0	0.0
	I do not have Instagram	0	0.0

The demographic data highlights the respondents' characteristics across gender, age, race, occupation, income, and social media usage. Females constitute 58% of the sample, with the majority aged 25–29 years (80%). Ethnic representation is predominantly Malay (85%), followed by Chinese (6%), Indians (4%), and others (5%).

In terms of occupation, 46% work in the private sector, 22% in the government sector, 19% are unemployed, and 10% are self-employed. Monthly income is skewed towards higher brackets, with 27% earning RM 8000–RM 10,000, 24% earning RM 6001–RM 8000, and 20% earning RM 4001–RM 6000, while only 2% earn below RM 2000.

Social media usage is high among respondents, with 93% having Facebook accounts and 100% having Instagram accounts. However, usage frequency varies. Facebook is used more than once daily by 14%, at least daily by 25%, weekly by 24%, and monthly by 33.3%, while 7% do not use it. Instagram usage is more frequent, with 84% using it multiple times daily and 16% using it daily. These findings indicate a young, tech-savvy population with a preference for Instagram, making it a crucial platform for digital marketing, particularly for targeting higher-income groups.

RO: Millennials attitude on personalised advertising towards millennials buying behaviour.

Hypothesis	Relationship	Regression (R)	Regression (%)
H1	MA-MBP	0.224	22.4

The hypothesis (H1) explores the relationship between millennials’ attitudes and their buying behaviour. The regression analysis reveals a correlation coefficient (R) of 0.224, indicating a positive but weak relationship between the two variables. The regression percentage shows that 22.4% of the variance in buying behaviour can be attributed to millennials’ attitudes. This implies that while millennials’ attitudes exert some influence on their purchasing decisions, other factors likely have a more substantial impact. Further investigation into additional variables is recommended to gain a more comprehensive understanding of the determinants of millennial buying behaviour.

CONCLUSION

This study examined the relationship between millennials’ attitudes towards personalised advertising and their buying behaviour. The findings reveal a positive but weak correlation, with a regression coefficient (R) of 0.224 and 22.4% of the variance in millennials’ buying behaviour explained by their attitudes. While this suggests that attitudes towards personalised advertising have some influence, their overall impact on purchasing behaviour appears to be limited. Other factors are likely to have a greater role in shaping buying decisions.

The weak relationship can be attributed to several factors. As a digitally savvy generation, millennials are exposed to a vast array of advertisements daily, leading to selective engagement with personalised content. Personalised ads are more likely to elicit positive attitudes when perceived as relevant, credible, and non-intrusive. However, ads that are invasive or poorly aligned with their preferences can provoke irritation and distrust, reducing their impact on purchasing behaviour.

It is also evident that buying behaviour among millennials is influenced by other determinants, such as product quality, price, brand loyalty, and peer recommendations. Social proof, often derived from reviews and user-generated content on social media platforms, plays a significant role in their decision-making process. This reliance on external validation can dilute the direct impact of attitudes towards personalised advertising.

Cultural and contextual factors are also critical. For example, in Malaysia, collective decision-making and familial influences are significant, which may reduce the effect of individual attitudes towards personalised advertising on purchasing behaviour. Millennials’ preference for authenticity and meaningful interactions with brands further underscores the limited effectiveness of generic or overly targeted advertising strategies.

In conclusion, while personalised advertising influences millennials’ attitudes, its effect on their buying behaviour is relatively modest. These findings highlight the need for marketers to adopt a comprehensive approach, focusing on authentic, value-driven campaigns that resonate with millennials’ preferences. Incorporating other influential factors, such as peer recommendations and social proof, can further enhance the

effectiveness of marketing strategies. Future research should explore these additional variables to better understand the complexities of millennial buying behaviour, particularly in the Malaysian context. This will enable marketers to design more targeted, impactful campaigns that align with the expectations and decision-making patterns of this important demographic group.

To enhance the validity and depth of future studies, future researchers should consider employing a larger and more diverse sample using probability sampling techniques to improve generalisability. Incorporating qualitative methods, such as interviews or focus groups, could provide richer insights into the underlying motivations behind millennials' responses to personalised advertising. A longitudinal research design would be valuable for observing how attitudes and purchasing behaviours evolve over time. Additionally, including other influential factors, such as brand loyalty, peer influence, and product quality, could offer a more comprehensive understanding of purchasing decisions. Cross-cultural comparisons should also be explored to identify how cultural differences impact the effectiveness of personalised advertising. Finally, utilising advanced data analytics and real-time behavioural tracking could deliver more accurate and objective insights, minimising the potential biases of self-reported data.

This study was conducted in accordance with ethical research standards involving human subjects. Ethical approval was obtained from Research Ethics Department, university Teknologi MARA, ensuring compliance with guidelines for research ethics and the protection of participants' rights and confidentiality. All respondents provided informed consent prior to participation, and their anonymity and privacy were strictly maintained throughout the research process. No sensitive or identifying information was collected, and participants were informed of their right to withdraw from the study at any time without any repercussions.

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