

Analyzing the Impact of Attitudes toward Personalized Advertising on the Buying Behavior of Millennials in Bangladesh

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ABSTRACT

This study investigates the impact of attitudes toward personalized advertising on the buying behavior of Bangladeshi millennials. Given the rise of digital marketing and the ubiquity of social media use, it has become imperative for marketers to understand how consumers respond to personally tailored advertising. A literature review of previous studies was conducted, and these findings were used to develop a quantitative research design. Convenience sampling was used to collect data from 300 responses through a structured questionnaire. The findings also showed a positive connection among favorable attitudes towards custom advertising and purchasing behavior, underlying relevance, trust and non-intrusiveness in advertising mix. Social media, Instagram, and Facebook in particular were established as major vehicles in the purchasing decisions of millennials. Furthermore, cultural and socio-economic considerations influenced how millennials react towards personalization in advertisement. This research offers suggestions to marketers on promoting the culturally conscious, authentic, and stimulating advertising campaign. Future investigations may consider broader constructs and alternate methodologies to gain a more complete picture of consumer behavior.

Keywords: Personalized Advertising, Buying Behavior, Millennials, Social Media Marketing, Bangladesh.

INTRODUCTION

The rapid mushrooming of digital technologies has immensely changed the consumer behavior, especially in emerging economy like Bangladesh (Alam et al., 2022). As internet and smartphones become more ubiquitous, Bangladeshi consumers, especially the millennials, are increasingly involved in digital content and shopping in the online platforms (Amin et al., 2024). Recent statistics indicate that Bangladesh has more than 66 million internet users and a booming social media population, thus it becomes an excellent opportunity for businesses to apply new marketing methods and strategies (Tasfi, 2023). Personalized advertisements are one of such techniques by which the consumer can be attracted by tuning the marketing messages according to tastes and activities (Mondal & Hasan, 2024).

Millennials, born between 1981 and 1996, are currently the largest segment of the population in Bangladesh. This generation is tech-friendly, sociable, and progressive in their attitude towards digital trends, and they represent an ideal consumer audience for personalized advertising campaigns. Facebook, Instagram, and TikTok They often use Facebook, Instagram, or TikTok to adjust their personal data or send or receive messages or pictures through social media platforms, interact with brands, interact with contest rules or disclosures, or give grain to a brand (Karmaker et al., 2024). This exchange provides useful information to marketers designing personalized ads that tap into their interests and lifestyles.

And yet, personalized advertising can influence purchasing behavior only to the extent that it meets consumer expectation for being relevant, trustworthy, and private (Ghosh, 2024). In a country like Bangladesh, cultural values, social norms, and economic conditions are very influential to have an impact on the advertising response and buying behavior of the millennials on consumers. Product quality, price sensitivity and peer influence are also the important variables to influence purchasing behavior (Karmaker et al., 2024).

This research however intends to investigate the extent of how Bangladeshi millennial perception towards personalized advertising influence their purchase behavior. "Understanding the connection is important to

marketers who want to create messages and marketing that resonate with the culture in a way that will impact consumer engagement and sales.” Through an investigation of millennial’s perceptions and preferences, thus behavioral intention in Bangladesh, the paper is intended to contribute to marketing practitioners in their goal to achieve successful and sustainable marketing campaigns.

LITERATURE REVIEW

Personalized advertising is a key marketing approach today, utilizing customer data to craft marketing materials around the individual preferences, behaviors, and demographics of a recipient of a particular advertisement. It uses information provided by a user, for instance on browsing history, purchase behavior and social media action to make targeted advertisements (Karmaker et al., 2024). This type of advertising increases consumer engagement positively influences the probability of purchase process by delivering personalized and relevant content (Ghosh and Islam, 2023). Shetu (2024) stated that digital advertisements are more effective if they are personalized, which includes higher click through rate and conversion than non-personalized ads that could influence online users buying decision.

There is a fast-growing digital world in Bangladesh, thanks to the boom of smartphones and easy internet access (Nayma et al., 2023). Personalized advertising has been adopted by businesses and is used on popular social networks, such as Facebook, Instagram, and YouTube. But ethical concerns such as privacy of data and user consent are still crucial (Khondkar & Honey, 2022). It is crucial to be transparent, and follow data protection regulations, to preserve the trustworthiness in consumer (Sarah et al., 2021).

Millennials (born 1981–1996) are known for their digital proficiency and passion for social media. This demographic see the real in authenticity and convenience and the creation of relationships, such as brand transparency significantly affect their reaction toward marketing strategies (Dwinanda et al., 2022). Young people make up a decent share of the work force in Bangladesh with a huge buying power (Nayma et al., 2023). Their perceptions on personalization of advertising depend on perceived relevance, trustworthiness, and intrusiveness of the information (Abdelrehim et al., 2024).

Personal advertisements work better if millennials feel that they are non-intrusive and relevant (Alam et al., 2022). Perceived intrusiveness and irrelevancy of the ads can cause a direct negative impact on the brand’s image and also lower consumer engagement (Mohammed et al., 2024). Thus, to develop consumers' positive attitudes, who are increasingly more sensible to privacy issues, in terms of marketing, personalization should be harmonized with privacy (Honey & Hossain, 2024).

The purchasing behavior of millennials is complex, parked under psychological, social, and economic factors (Honey & Hossain, 2024). Convenience, quality of the product, recommendation from peer and authenticity of brand are major influencers affecting their purchase (Hasan et al., 2024). Cultural and societal factors play an additional role in shaping consumer behaviors in the Bangladeshi market. For example, the family and society may influence the purchase.

And millennial purchase behavior is influenced to a large extent by social media platforms which serve as discovery and peer validation channels. User-generated content, influencer marketing and online reviews are strong motivators can lead to impulse buying and brand loyalty (Nobi et al., 2023). FOMO Fear of Missing Out (FOMO) especially leads to impulse buying especially during sales and promotions (Oumlil & Balloun, 2020).

The Theory of Planned Behavior (Ajzen., 1991) is a well-established model for understanding how attitudes, subjective norms, and perceived behavioral control predict behavioral intentions and behavior (Tasfi, 2023). This theory is useful to investigate the associations between attitudes of millennials towards personalized advertising and buying behavior (Honey & Hossain, 2024). Favorable attitudes toward advertising and social acceptance and perceived ease of internet purchasing could result in greater purchase intention (Showrav, 2023).

When TPB is used in a Bangladeshi context the role of cultural norms and societal pressures in consumer behavior becomes evident (Honey & Sultana, 2023). Similarly, peer opinion and family norm may influence

the millennials of Bangladesh, suggesting their sensitivity of personalized advertisement (Islam, 2022). The social and cultural phenomenon should be taken into consideration by marketers when developing specific campaigns (Hukkani et al., 2025).

Despite substantial research on personalized advertising and consumer behavior in developed countries, little work has been done in the context of Bangladesh (Rana et al., 2025). Current research focuses mainly on general digital marketing strategies and fails to investigate the specific effect of personalized marketing on millennials' behavior towards buying (Honey & Sultana, 2023). In addition, the cultural and socio-economic particularities in Bangladesh have played a neglected role in the context of digital marketing effectiveness.

This research is designed to address this gap by examining the relationship between Bangladeshi millennials attitudes towards personalized advertising and their purchasing behavior. The findings from this study will assist in the construction of meaningful marketing schemes targeting this segment of the generation Y.

Problems of the study

Even at the dawn of the personalization revolution, there are certain matters which hamper the effective use of personalized advertises in influencing the purchasing behavior of the Bangladeshi millennials. the three following research questions: 1) How do cultural and socio-economic factors in Bangladesh shape the millennial attitude towards advertising customize. "Because there is a gap," creating a campaign to this segment is hard because of limited information about it (Dwinanda et al., 2022). Second, the privacy and security of data are critical issue of concerns. As millennials seem to be increasingly concerned with the misuse of data and privacy breaches, they may develop distrust towards targeted advertising and assume the tendency for lower response and purchase (Rana et al., 2025). Marketers need to take these challenges into account while adopting a data-driven strategy (Tasfi, 2023). Third, the digital divide between haves and have-nots in Bangladesh is worrying. Urban millennials have more opportunities to encounter what's new on digital platforms, but so-called flyover country millennials might not have the infrastructure for personalized ads to reach them. This gap renders online advertising not as efficient as it used to be (Hukkani et al., 2025). Last but not least is the perception of intrusive advertising. Irrelevant or intrusive personalized ads may cause negative brand attitude, which influences the marketing outcome in the end. It is also important to know the proper trade-off between personalization and consumer comfort for effective engagement (Alam et al., 2022).

It is very important to overcome these challenges to understand and address the Bangladeshi Millennials preference and behavior for a superior marketing strategy.

Research Questions

This study highlights the following research questions:

1. What is the relationship between millennials' attitudes toward personalized advertising and their purchasing decisions in Bangladesh?
2. What are the key factors influencing Bangladeshi millennials' perceptions of personalized advertisements?
3. How does an organization evaluate the role of social media platforms in shaping millennials' buying behavior through personalized advertising?
4. How do cultural and socio-economic factors in Bangladesh impact millennials' responses to personalized advertising?
5. What are the strategic recommendations for marketers to design effective personalized advertising campaigns targeting Bangladeshi millennials?

Research Objectives

The primary objective of this study is to analyze the impact of attitudes toward personalized advertising on the buying behavior of millennials in Bangladesh. The specific objectives of the study are as follows:

1. To examine the relationship between millennials' attitudes toward personalized advertising and their purchasing decisions in Bangladesh.

2. To identify the key factors influencing Bangladeshi millennials' perceptions of personalized advertisements.
3. To evaluate the role of social media platforms in shaping millennials' buying behavior through personalized advertising.
4. To investigate how cultural and socio-economic factors in Bangladesh impact millennials' responses to personalized advertising.
5. To provide strategic recommendations for marketers to design effective personalized advertising campaigns targeting Bangladeshi millennials.

METHODS AND METHODOLOGY

Quantitative methods were used to investigate the relationship of personal advertising attitude with buying behavior of millennials in Bangladesh. The primary data collection instrument employed in the study was a structured questionnaire containing several sections on demographic characteristics, the attitude towards personalized advertising and purchase behavior. Convenience sampling method was employed for sampling, and 300 study subjects were selected to make the study practical and minimize the expenses. The Internet-based survey could only be accessed by tech-savvy millennials on a few social media platforms. The answers of the participants were rated on a 5-point Likert-scale from "strongly disagree" to "strongly agree" to assess the relevance of attitudes and behavior. The collected data were analyzed using descriptive and inferential statistics. Regression has been used to study the relationship between attitudes of millennials toward personalized advertising and their purchase behavior. This approach enabled knowledge of the influence of customized marketing on behavior of consumer in terms of millennials in Bangladesh.

RESULTS AND DISCUSSION

This section outlines the results of the study and discusses how they fulfill the research objectives and demonstrates some recommendations for future research.

Demographic Profile of Respondents

The demographic profile of the respondents describes different segments from where the samples were selected for this study. To gain an in-depth overview of the behavior of a millennial as consumer within Bangladesh, 300 individuals were interviewed through a structured questionnaire. The distribution of gender demographics was balanced: 52% were males and 48% were females. The majority of participants (51.9%) were aged between 25 and 34 years. Most were working for private sector jobs (45%), then self-employers (20%) and students (15%). This diverse demographic representation ensures that the findings are reflective of the target population.

Employment Status of Bangladeshi Millennials

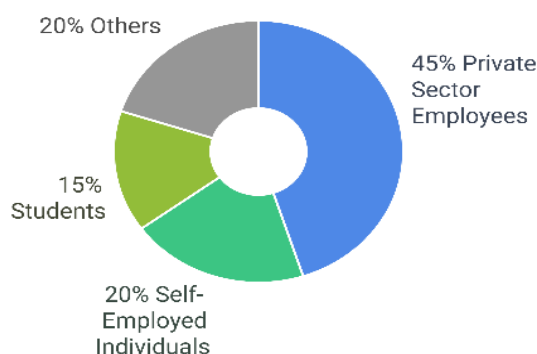


Figure 1: Demographic Profile of the Respondent's.

Figure 1 demonstrates the demographic makeup, was closely scrutinized to determine the sample's representativeness of the millennial population as a whole. Recruitment consisted of 52% men and 48% women. Most respondents were between the ages of 25 and 34, the traditional cutoff for millennials. Occupationally, 45 per cent were employed in the private sector, and another 20 per cent reported self-employment, while 15 per cent reported being students. Such a diverse demographic distribution increases the validity and likelihood that findings about attitudes towards personalized advertising and its effects on purchase behavior are reliable and applicable as well.

The relationship between millennials' attitudes toward personalized advertising

This research is important to marketers who are interested in the role of customized marketing on millennials' purchase behaviors, specifically in how millennials perceive personalized advertising. As digital natives, millennials often receive the kind of targeted advertisements throughout several online channels. The study takes this in turn to investigate how their attitudes either positive or negative towards personalized advertising relate to their engagement with brands and ultimately shopping behavior.

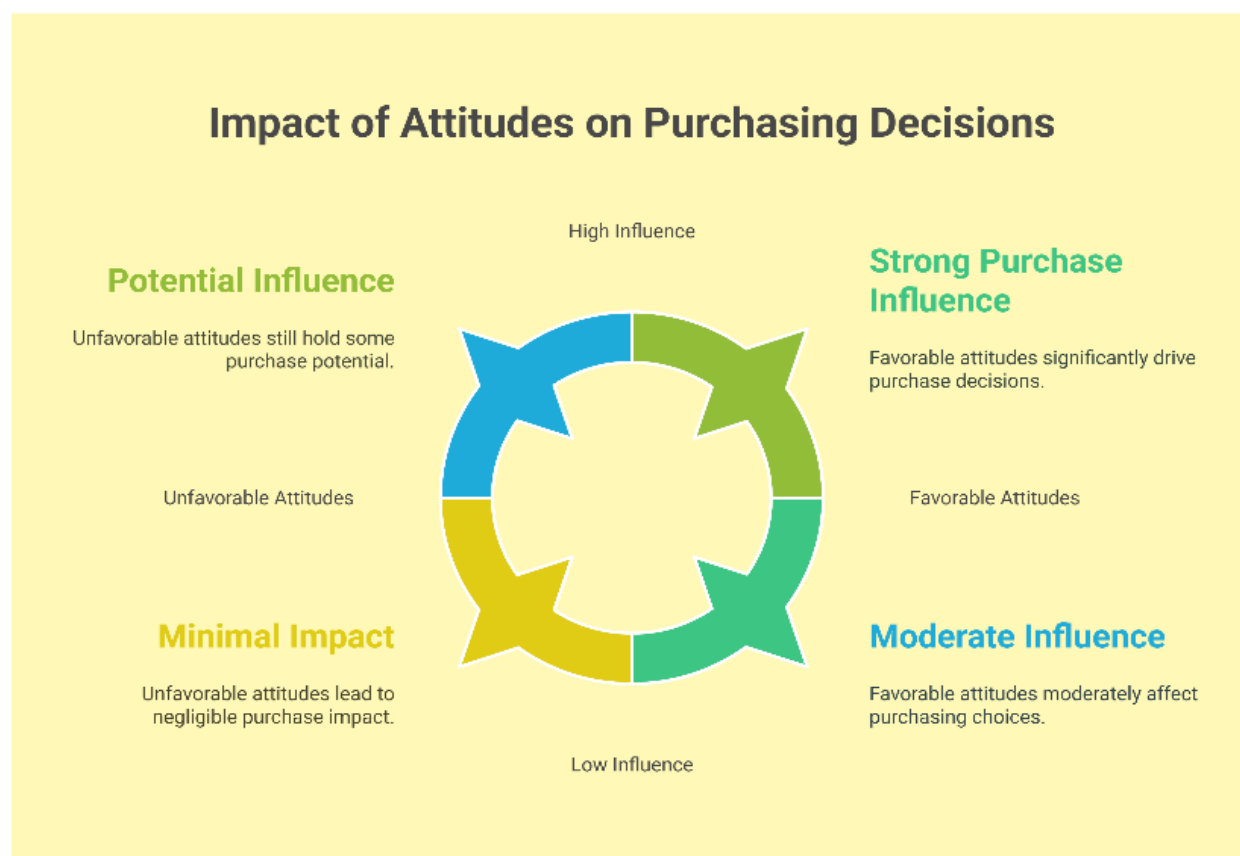


Figure 2: Impact of Attitudes on Purchasing Decisions

Regression analysis of figure 2 revealed a positive relationship between millennials' attitudes toward personalized advertising and their purchasing decisions. The correlation coefficient (R) was 0.65, indicating a moderately strong relationship. This suggests that favorable attitudes toward personalized advertising are likely to influence purchase decisions among Bangladeshi millennials.

Influencing Factors on perceptions of personalized advertisements

The perceptions of personalized ads by millennials are influenced by a mix of psychological, social, and technological factors. The extent to which the tailored messages mate to "attitude, values, and beliefs" varies according to perceived relevance, privacy concerns, trust in digital technology, and exposure to advertisements. And previous exposure to online advertising and personal attitudes toward customization are also important factors. In this section we study these antecedent factors to find the motivations that shape the millennial responses to personalized advertising tactics.

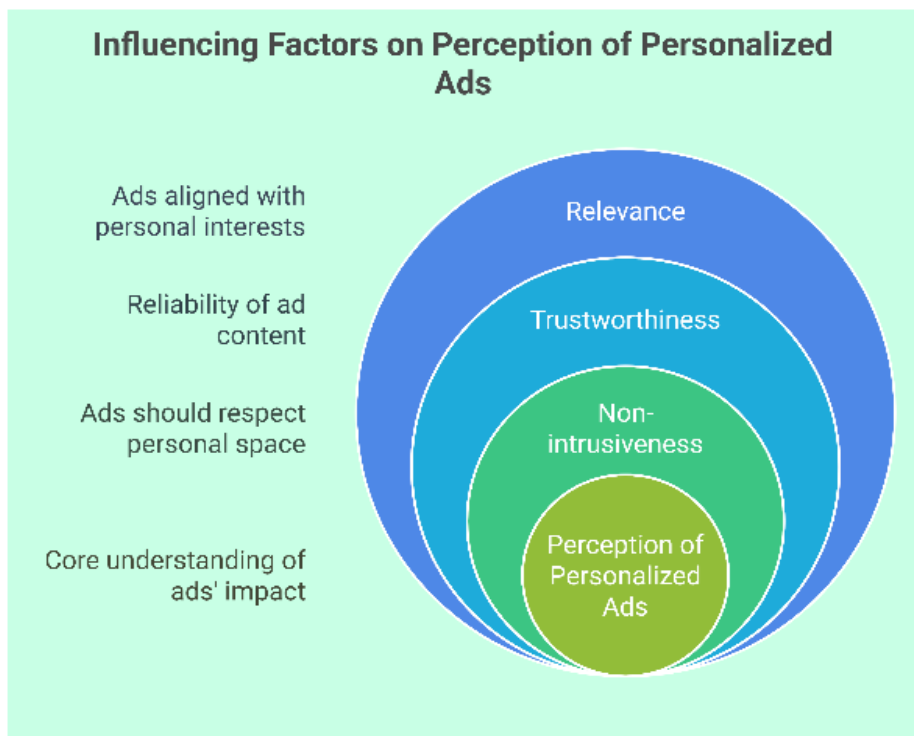


Figure 3: Influencing Factors on Perception of Personalized Ads

Figure 3 identified relevance, trustworthiness, and non-intrusiveness as the most significant factors shaping millennials' perceptions of personalized advertisements. Respondents preferred ads that were tailored to their interests without being invasive. Ads lacking these qualities were associated with negative attitudes.

The role of social media platforms in shaping millennials' buying behavior

Social media channels significantly impact the consumption behaviors of millennials and are not only used as a tool for social interaction but as a powerful marketing channel. Through immersive content, peer recommendations, influencer endorsements and targeted advertising, platforms such as Facebook, Instagram, and YouTube influence how millennials think about brands and make purchasing decisions. This part considers the effects that these digital environments have on brand engagement, trust, and purchase intention of Bangladeshi millennials.

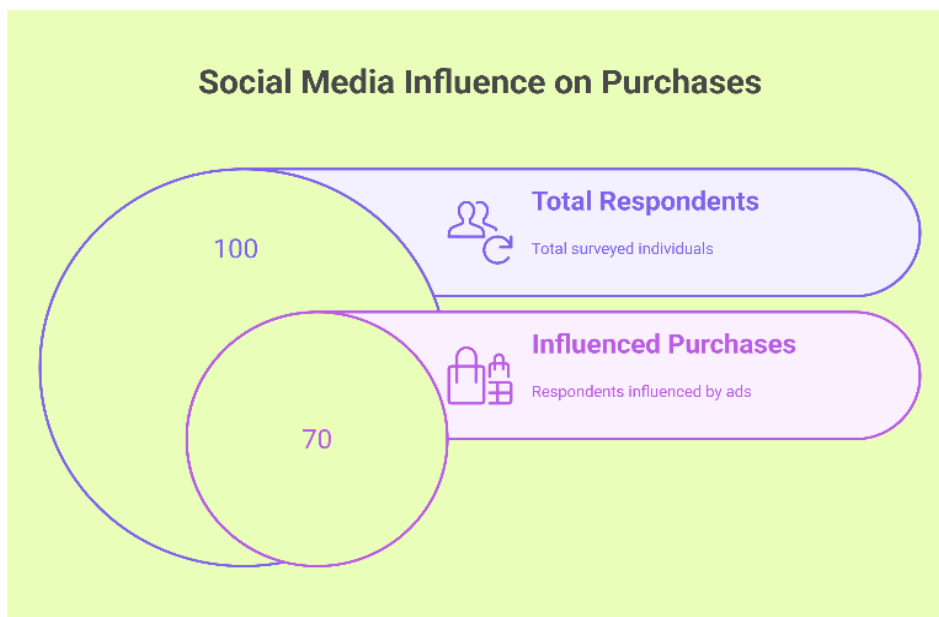


Figure 4: Social Media Influence on Purchases

Figure 4 showed that platform such as Facebook, Instagram, and YouTube remarkably influence purchase behavior. 70 per cent of respondents said they bought items after targeted adverts appeared on the sites. With its popularity of visual content, influencer marketing trends, Instagram followed suit by being the most powerful platform.

Cultural and Socio-economic Context in Bangladesh Influencing Millennials' Attitudes

It is the cultural and socio-economic context of the Bangladeshi society that plays a significant role in the way in which Gen Y reacts to personalized advertising. Cultural factors, including collectivity, respect for the ancestry of families, and adherence to society norms, influence consumers' behavior, while socio-economic factors, such as income, education, urbanization level, and the availability of digital technology, affect how millennials react to and interpret targeted promotions. This subsection discusses how these overlapping factors impact the cynicism and receptivity of Bangladeshi millennials toward personalized marketing appeals.

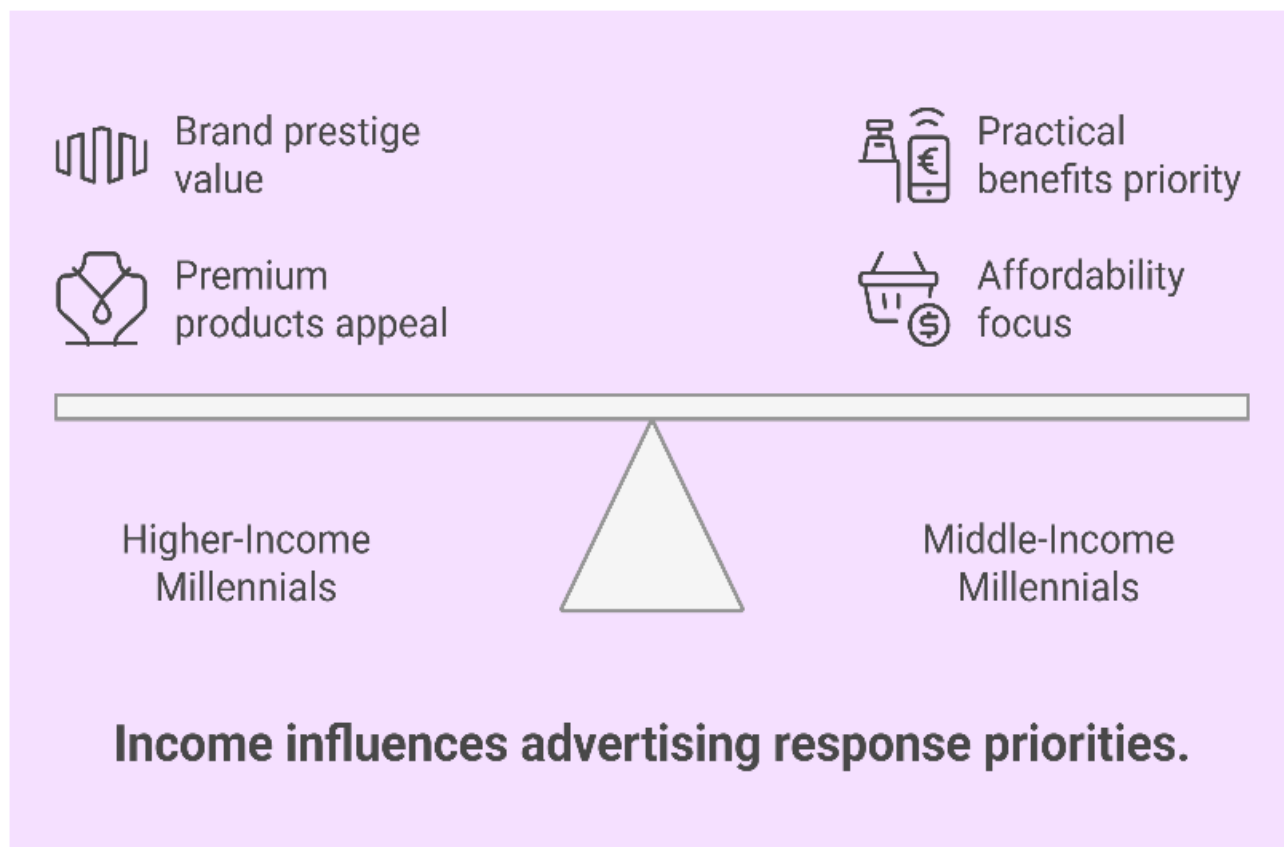


Figure 5: Income Influences Advertising Response Priorities

It was found under Figure 5 that the impacts of cultural value and economic level on advertising response were significant. A summary Millennials from the top earning bracket were the most likely to engage with personalized advertising and to be interested in luxury products and brands. In contrast, millennials from middle-income backgrounds embraced affordability and practical advantages.

Strategic Recommendations for Marketers

According to the results of the present study, some strategic implications can be suggested which would help the marketers to address the challenge of engaging the Bangladeshi millennial with personalized advertising. These suggestions stress the choice to tread a fine line between personalization and privacy, to promote trust through transparency, and to customize content that reflects culture and socio-economic conditions of this age sector. Aligning marketing efforts with the values, preferences and digital habits of millennials can generate a more engaging customer experience and more profitable purchases.

Strategic Pathways for Personalized Advertising



Figure 6: Strategic Pathways for Personalized Advertising

Figure 6 suggest that marketers should concentrate on generating relevant, trustworthy, and non-invasive advertisements. Adding local cultural details and working with influencers you trust can boost engagement. Also, value-driven offers in the area of things that are interesting to millennials can influence buying.

The research verifies the positive effect of personalized advertising on the purchase behavior of millennials in Bangladesh, which is consistent with evidence in the literature across other markets. But it can be a brand perception killer if privacy fears and aggressive ads take sacrifice the UX. Marketers must make ads that are respectful of, and personalized for, consumers to be effective.

Social media has emerged as a powerful vehicle for personalized advertising because of mass adoption among millennials. Social platforms such as Instagram and Facebook include sophisticated targeting options that will help brands connect with the right users. But they need to straddle that level of personalization with not being too invasive, as ad fatigue and consumer backlash are common.

Differences in Income Emphasize the Necessity of the Segmentation of Marketing Efforts And economic differences as another reason to divide marketing efforts. Customizing ads according to income levels and cultural preferences can enhance brand resonance and consumer engagement.

RECOMMENDATIONS

Based on the findings and questions, the researchers suggest the following guidelines to augment the effectiveness of personalized advertisements targeting Bangladeshi millennials:

Marketers need to focus on producing ads that are relatable, meaningful, and non-irritating. Advertisers need to know what millennials like, but in a way that doesn't feel obtrusive. Responsible use of data analytics to understand customer wishes, meanwhile, helps to produce content that will speak to the target. Communication campaigns have to adhere to local cultural values and social norms in order to resonate with millennials.

Inclusion of culturally relevant topics, language, and imagery could enhance engagement and brand loyalty. In the age of social media, companies need to concentrate on channels such as Instagram, Facebook, and YouTube, delivering personalized content, because they are a massive driver of brand and customer experience. Teaming up with local influencers that resonate with the brand can also promote trust and authenticity in campaigns. Brands need to be open about how consumer data is gathered and utilized in order to earn trust. Enforcing stringent privacy protections and securing the explicit consent of users could mitigate concerns around privacy, and thereby increase acceptance of targeted advertising. Exclusive offers, discounts or loyalty programs adapted to each millennial's preference can encourage him or her to interact with a brand. Promotions that deliver real value and align with consumers' interests can have a dramatic impact on intent to buy. With different segments among millennials, you have to look at it from a socio economic point of view and market to them differently. High-end product commercials that speak to people who have more money to spend, value-pricing deals for middle-class customers, etc. Engaging ad formats like polls, quizzes, and augmented reality experiences may boost your engagement. Gamification combined with user-generated content may also serve to make ads more attractive and engaging. Marketers must continuously collect feedback from surveys and social media to gauge how consumers react to personalized ads. This critique should influence the constant refinement of our advertising practices to keep them current and useful. By following these tips, brands will be able to create personalized campaigns that resonate with the Bangladeshi millennial market to build stronger brand consumers and get them to buy more.

LIMITATIONS

This study, while informative, is not without limitations. The use of the convenience sampling technique and a sample size of only 300 participants does not represent the full spectrum of Bangladeshi millennials and may impact the generalizability of the results. Moreover, the work was also limited in that it relied only on self-report data from structured questionnaires, which are susceptible to response biases like social desirability bias. The research only focused on the correlation between the attitudes of personalized advertising attitude and purchase behavior and ignored other factors that can influence consumer's preferences, such as personality traits, peer influence, and brand loyalty. Furthermore, this analysis focused exclusively on digital platforms, not capturing offline personalization marketing effects. Limitations in the current study that could be considered in future research include a larger and more diverse sample, include a qualitative inquiry and other variables that impact buying behavior.

CONCLUSION

The purpose of this study was to investigate the influence of personal knowledge of advertising on the purchase intention of Bangladeshi millennials. Results demonstrated an influence of favorable attitudes toward personalized advertising on purchase intention, suggesting for the usefulness of the non-offensive advertising practices. Social media sites, Instagram, and Facebook in particular, were found to be key channels impacting millennials' purchases. Cultural values and socio-economic factors were also proved to have a significant influence on how Bangladeshi millennials towards personalized advertising. Although findings should be interpreted given its limitations, the paper offers implications for marketers to effectively target Bangladeshi millennials. The practices also highlight the importance of culturally appropriate, open, and accountable marketing practices that reflect corporate principles customized for multicultural and diverse consumers." There is also scoped to target marketing campaigns on income and demographic grounds to add further leverage to their efficacy. Further investigation ought to address other factors that influence purchase decisions, use a larger and more varied population sample, and consider online and off-line personalized advertising strategies. In focusing on these areas, advertisers can build campaigns that are more rounded and effective, and that reflect the changing nature of what we now know Bangladeshi millennials like and don't like.

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