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MORALITY BEFORE KNOWLEDGE

The impact of personalized advertising on instagram toward brand loyalty: a study of gen z consumers

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ABSTRACT

Background: In the digital era, social media has become an essential tool for companies to promote their brands. Social media platforms, such as Instagram, offer advertisers the ability to personalize advertisements to align more closely with target audience preferences. This research examines whether personalized advertising can enhance perceived quality and brand loyalty among Generation Z consumers exposed to brand advertisements on Instagram. **Methods**: Data were collected from 310 Instagram users aged 16–25 who had encountered a personalized advertisement on Instagram. Structural equation modeling (SEM) analysis was conducted using AMOS 22 software to evaluate the relationships between perceived personalization, consumer brand engagement, brand attachment, perceived quality, and brand loyalty. **Findings**: The results indicate that perceived personalization positively influences consumer brand engagement and brand attachment. Both consumer brand engagement and brand attachment subsequently have a positive impact on perceived quality and brand loyalty. This confirms the role of personalized advertising in building stronger consumer connections with brands on social media. **Conclusion**: The findings highlight the importance of personalization in social media advertising as a strategy to increase consumer engagement, attachment, and ultimately loyalty and perceived quality toward brands. Companies aiming to appeal to Generation Z can leverage personalized advertisements on Instagram to foster stronger brand relationships and consumer loyalty. **Novelty/Originality of this article**: This study adds to the existing literature by focusing specifically on Generation Z's responses to personalized advertising on Instagram, exploring how perceived personalization affects engagement, attachment, quality perception, and brand loyalty in this demographic. This provides valuable insights for marketers seeking to tailor their strategies to better connect with Generation Z consumers in digital environments.

KEYWORDS: brand attachment; brand loyalty; consumer brand engagement; perceived personalization; perceived quality.

1. Introduction

Indonesia is one of the largest social media bases in the world, with a total population of approximately 272.1 million, 59% or around 160 million of them are active users of social media. The average Indonesian social media access time for a day is 3 hours and 26 minutes, higher than the world average of 2 hours and 24 minutes (Hootsuite and We Are Social, 2020). Indonesian social media ecosystem could be perceived as a promising market for firms to make product offerings through social media. YouTube, WhatsApp, Facebook, Instagram, and Twitter are the five most popular social media platforms in Indonesia,

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Instagram itself placed fourth. Based on the report from NapoleonCat (2020), the number of Instagram users in Indonesia reached 69.27 million in May 2020, and the age group of 18 to 24 had the largest contribution, namely 36.1% of the total number of Instagram users in Indonesia.

According to Ipsos (2018), Instagram has emerged as one of the largest business platforms in Indonesia, effectively bridging the gap between consumers and their interests. The platform's unique features, such as visually engaging content, stories, and interactive advertisements, facilitate the establishment of deeper relationships between brands and consumers. More than 81% of Instagram users report that they utilize the platform to explore and discover brands that align with their preferences and lifestyle. This strong engagement significantly influences consumer behavior, as approximately 76% of users proceed to make purchases from brands they encounter on Instagram. The seamless integration of shopping features within the app further enhances this trend, allowing consumers to explore products, read reviews, and make informed decisions without leaving the platform. Consequently, Instagram not only serves as a tool for brand discovery but also plays a pivotal role in driving sales and fostering customer loyalty, highlighting its importance in modern marketing strategies.

A report from Hootsuite and We Are Social (2020) about Instagram ad viewers shows that the number of Instagram users that could be reached with advertisements was 63 million users, and 30% of Instagram users aged 13 and over could be reached with advertisements, 50.8 % of Instagram ad viewers were female and 49.2% were male. Social media advertising itself was ranked in the top three as a source for internet users in finding new brands and throughout 2019, $ 342 million had been spent on advertising on social media. Instagram offers various types of ad formats on the platform, ranging from story ads, photos, videos, carousels, collections, and roaming. Instagram personalized ads are used to reach the right audience based on their current situation, Instagram itself offers targeting options based on locations, demographics, interests, behavior, special audiences, similar audiences, or automatic targeting.

Personalized advertising enables producers to engage with consumers at a personal level with a view to building relationships that are more effective and meet better the needs of consumers (Shanahan et al., 2019). By using information such as demographics, location, and lifestyle, marketers can choose a personalization strategy from mass customization/personalization to one-to-one marketing to satisfy the needs of consumers (Vesanen and Raulas 2006). Personalization on advertising deepens commercial messages that are tailored for each consumer. The messages include, but are not limited to, product special offers and product recommendations based on consumer preferences and personal information (Kramer, 2007). However, little is known about the effects of personalization in social media given its development and the disruptive nature of social media as compared to more traditional channels (Baird and Parasnis, 2011).

Social media has become a more intimate and interactive environment compared to traditional marketing channels like direct mail or telemarketing, allowing customers to engage directly with advertisements and brands. This interactive nature of social media fosters a unique opportunity for companies to cultivate deeper customer relationships, as users can comment, share, and provide instant feedback on products and services. With many customers spending significant amounts of time on social media each day, brands have more avenues to connect and communicate with their audience, thus increasing engagement and loyalty. The advent of Web 2.0 technology further enhances this dynamic by enabling real-time interactions and personalized content delivery, which can transform the traditional seller-customer relationship into a more collaborative and emotionally connected experience. Practitioners in the marketing field actively seek to leverage the potential of social media platforms to create strong emotional ties with consumers, as these connections are crucial for fostering brand loyalty and long-term customer retention (Sashi, 2012). Ultimately, this shift towards a more engaging and personalized approach not only benefits consumers but also provides brands with valuable insights into customer preferences and behaviors, allowing for more targeted and effective marketing strategies.

Shanahan et al. (2019) demonstrated that the personalization of advertisements on social media platforms can significantly enhance both consumer brand engagement and brand attachment. Their research highlighted that perceived personalization not only plays a critical role in fostering these two dimensions but also has a substantial impact on perceived quality and brand loyalty. Furthermore, the study suggests that consumer brand engagement and brand attachment may serve as mediators in the relationship between perceived personalization and brand loyalty, indicating that personalized ads can lead to stronger emotional connections with the brand. Notably, Shanahan et al. conducted their research on Facebook, which was selected due to its status as the most widely used social media platform in the United States and its effectiveness as an advertising medium. This choice underscores the relevance of understanding how personalized marketing strategies can operate within the context of a highly engaged audience, paving the way for brands to cultivate deeper relationships with consumers through tailored interactions. The findings of this study emphasize the importance of leveraging personalization as a strategic approach in social media advertising to enhance brand perception and consumer loyalty.

As mentioned before from the report by NapoleonCat (2020), most of Indonesian Instagram users are aged 18-24, this age group is a part of Generation Z. Business Insider (2019) also found that Instagram has become the first choice of social media platform for Generation Z, while Facebook ranked second. Generation Z is generally classified as a generation consisting of young people, the majority of which are still students by 2020 and classified as a group born in 1995 to 2010, this generation is closely related to social networking behavior and is said to be true digital natives, because they are familiar with digital technologies since birth. Generation Z is comfortable with the habit of collecting and cross-referencing various sources of information (McKinsey & Company, 2018). Nielsen (2016) identified Generation Z as a generation that is born in the digital era, internet access has become a necessity for them. Through the internet, most activities they do are interacting through social media, surfing the internet, playing games, and listening to music. They have a big influence on buying decisions in the family, especially in terms of vacations and the purchase of electronic products.

This research aims to gain deeper understanding of personalized advertising by examining the effect of personalization toward consumer brand engagement, brand attachment, perceived quality, and brand loyalty on Instagram social media platform. This study wants to reveal whether the study by Shanahan et al. (2019) can be generalized into another social media platform than Facebook. Instagram was chosen because Instagram is the most widely used social media in Indonesia, and has become one of the main channels for firms or brands in building relationships with their customers. This study also tries to focus on finding more information about social media personalized ads from Generation Z users as most of them found themselves connected to Instagram and had become the audience of the ads on it.

2. Literature Study

2.1 Perceived personalization

Personalization is defined as the practice of providing customized advertisements to individuals based on their unique preferences (Li, 2016). Organizations employ this strategy to effectively market their products and foster meaningful relationships with customers through platforms such as social media and email (Montgomery and Smith, 2009). One major advantage of personalization, particularly in the digital landscape, is the ability of companies to access extensive data related to customer shopping habits, online behavior, and personal preferences. This wealth of information can be meticulously analyzed to uncover patterns that help create comprehensive customer profiles. As a result, businesses can tailor their marketing efforts to meet the specific needs and desires of their target audiences, enhancing the relevance of their messages.

A positive perception of personalized advertising can significantly improve users' attitudes towards a brand, fostering a deeper sense of loyalty and enhancing their overall perception of the brand itself (DelVecchio et al., 2006; Fetscherin and Heinrich, 2015). When consumers receive advertisements that resonate with their interests, they are more likely to engage with the brand and make repeat purchases. This heightened engagement not only boosts brand loyalty but also contributes to long-term customer relationships. By leveraging data analytics and insights, companies can continuously refine their personalization strategies, ensuring they remain aligned with evolving consumer preferences. Ultimately, personalization not only drives sales but also builds a stronger emotional connection between consumers and brands, resulting in a win-win scenario for both parties.

2.2 Consumer brand engagement

Engagement occurs when individuals actively pursue their objectives while maintaining a clear focus on their goals. This alignment between the methods used to achieve these objectives and their focus can lead to a heightened evaluative response to the activities involved (Avnet and Higgins, 2006). In the context of marketing, consumer brand engagement encompasses a range of cognitive, emotional, and positive behavioral interactions that develop when consumers connect with specific brands (Hollebeek et al., 2014). This multifaceted engagement not only enhances the consumer's experience but also fosters a stronger attachment to the brand. When consumers feel engaged, they are more likely to develop a sense of loyalty, which can significantly impact their purchasing decisions and overall brand perception.

According to the exploratory research conducted by Hollebeek et al. (2014), consumer brand engagement can be understood through three essential dimensions: cognitive processing, affection, and activation. Cognitive processing refers to the depth of thought and reflection that consumers engage in regarding a brand during their interactions. Affection relates to the positive emotions and feelings that consumers experience towards a brand in specific engagement scenarios. Activation, on the other hand, describes the level of energy, effort, and time that consumers are willing to invest in their relationship with a brand. Together, these dimensions highlight the complex nature of consumer engagement and underscore its importance in building lasting relationships between brands and their customers.

2.3 Brand attachment

Bowlby (1977) defines attachment as an emotional bond directed specifically toward a certain individual or object. The intensity of these attachments can vary significantly, with stronger bonds often resulting in deeper feelings of affinity, love, and passion (Aron and Westbay, 1996; Bowlby, 1977; Brennan, Clark, and Shaver, 1998). In consumer behavior, this concept of attachment is particularly relevant, as individuals can develop strong emotional connections to a variety of items. For instance, consumers may form attachments to gifts that evoke memories, collections that reflect personal interests, or their homes that symbolize comfort and stability (Mick and DeMoss, 1990; Slater, 2000; Hill and Stamey, 1990). Additionally, brand loyalty can also be viewed through this lens, as consumers often cultivate deep relationships with specific brands that resonate with their identities and values (Schouten and McAlexander, 1995).

Thomson et al. (2005) conducted research that identified three critical dimensions characterizing brand attachment: affection, passion, and connection. The affection dimension encompasses a range of positive feelings, such as warmth, love, and tranquility, which represent the emotional comfort that consumers associate with a brand. Passion, on the other hand, captures the more intense emotions of excitement and fascination, indicating a strong, enthusiastic engagement with a brand. Finally, the connection

dimension reflects the bonds that consumers feel toward a brand, highlighting the relational aspect of their attachment. Together, these dimensions illustrate how deeply ingrained emotional ties can influence consumer behavior, driving not only initial purchases but also fostering long-term loyalty and advocacy for the brand.

2.4 Perceived quality

Perceived quality is a critical concept that reflects how consumers assess the overall excellence and value of a product (Zeithaml, 1988). It involves a comprehensive evaluation of quality, taking into account not just individual attributes but the overall impression a product leaves on the consumer (Petroshius and Monroe, 1987; Aaker and Keller, 1990; Boulding and Kirmani, 1993). According to Aaker (2009), perceived quality represents the consumer's interpretation of a product or service's standard of quality, considering its anticipated benefits in comparison to alternative options available in the market. This subjective nature of perceived quality means it cannot be measured with absolute precision, as it hinges on individual consumer evaluations of what they deem significant. As a result, different consumers may have varying perceptions of quality based on their personal experiences, preferences, and expectations, which ultimately shape their purchasing decisions.

Perceived quality plays a pivotal role in determining a company's profitability by influencing both market share and pricing strategies. Products that are viewed as having higher quality are typically more preferred and can command higher prices, enhancing their overall value in the eyes of consumers. This favorable perception not only helps in building brand loyalty but also in establishing a competitive advantage within the marketplace. Additionally, improving perceived quality can positively impact profit margins without necessarily increasing costs, as enhancements often lead to a reduction in defects and lower production expenses. In essence, by focusing on enhancing perceived quality, companies can foster stronger consumer relationships, boost customer satisfaction, and ultimately drive sustainable business growth.

2.5 Brand loyalty

Brand loyalty is a significant phenomenon that describes the inclination of consumers to make repeated purchases of specific products, influenced by their emotions, evaluations, and behavioral tendencies favoring branded or labeled items (Sheth, 1974). This loyalty manifests when consumers consistently choose to buy or subscribe to particular products, engaging in habitual purchasing from the same brand or brand group (Luarn and Lin, 2003). As consumers form attachments to their preferred brands, they often develop a preference for familiar names that they trust and recognize (Sun et al., 2004). This connection is not merely transactional; it often reflects deeper emotional ties that consumers have with these brands. Additionally, brands frequently serve as tools for social identity, as consumers use them to express personal values and preferences in social contexts (Manrai et al., 2001).

The importance of brand loyalty extends beyond individual consumer behavior, as it acts as a crucial indicator of customer attachment to a brand. This attachment can significantly influence market dynamics, particularly in situations where consumers are faced with price changes or alterations in product features. When brand loyalty is strong, customers are less likely to switch to competing brands, even in the face of attractive alternatives (Aaker, 2009). This resilience against competitive strategies is vital for businesses, as loyal customers contribute to consistent revenue and help stabilize market share. Ultimately, fostering brand loyalty can lead to a more robust customer base, enhancing long-term business sustainability and growth.

3. Methods

3.1 Hypothesis Development

Personalization in marketing presents numerous benefits, particularly in helping companies forge stronger connections with their users (Blasco-Arcas et al., 2016). When implemented effectively, personalized advertisements can significantly enhance consumer engagement by creating a sense of relationship between the brand and its audience (Maslowska et al., 2016). By leveraging extensive consumer data, organizations can design tailored messages for social media that are more appealing and capable of eliciting positive responses. This dynamic interaction between consumers and brands fosters a feeling of inclusion in the purchasing process, making consumers feel valued and acknowledged (Blasco-Arcas et al., 2016). Consequently, when consumers perceive that brands understand their needs and preferences, it can lead to a deeper emotional connection, which is essential for cultivating long-term loyalty.

By customizing advertisements to reflect individual consumer preferences, previous purchases, or recent browsing activities, brands can strengthen the attachment that consumers feel toward them. This level of personalization allows marketers to present various purchasing options for favored products at competitive prices, ultimately enhancing consumer participation and commitment (Zhang et al., 2015). When consumers experience high levels of attachment, they are more likely to respond positively to personalized ads, using these messages to deepen their emotional bonds with the product (Song et al., 2016). Additionally, personalized communications can spotlight favorable product reviews, reassuring consumers that others appreciate the product as well, which can further influence their purchasing decisions (Chu and Kim, 2011). By integrating these strategies, brands not only enhance their engagement but also foster a sense of community among their consumer base.Therefore, H1 perceived personalization is positively related to consumer brand engagement and H2 perceived personalization is positively related to brand attachment.

Perceived quality encompasses how consumers assess the reliability and trustworthiness of a product or service, significantly influencing their preferences, satisfaction levels, and purchasing decisions (Nikhashemi et al., 2017). When brands focus on consumer brand engagement, they seek to align their offerings with consumer preferences to elicit favorable reactions that enhance perceptions of quality. This strategic approach not only promotes purchasing behavior but also encourages post-purchase actions, such as repeat purchases (Nikhashemi et al., 2017). Social media platforms serve as a vital space where consumers express their opinions regarding product or service quality through reviews and ratings, thus facilitating deeper engagement with brands (Shanahan, 2019). These interactions provide valuable insights for brands, allowing them to adjust their strategies to better meet consumer expectations and enhance overall satisfaction.

Brands that actively engage with their customers through social media initiatives and public interactions tend to experience increased customer loyalty and greater profitability (Hollebeek et al., 2014). The dynamic nature of social media enhances communication between producers and consumers, which can significantly bolster brand loyalty (Jahn and Kunz, 2012). Loyalty often develops as a conditioned response rooted in positive perceptions of a brand, prompting companies to engage with customers throughout both pre- and post-purchase phases. This proactive engagement not only strengthens customer relationships but also encourages consumers to choose specific brands due to the positive rapport established with the company (Chaudhuri and Holbrook, 2001). Ultimately, the reciprocal nature of these interactions fosters a community of loyal consumers who are more likely to advocate for the brand and contribute to its long-term success.Therefore, H3 consumer brand engagement is positively related to perceived quality and H4 consumer brand engagement is positively related to brand loyalty.

Research highlights the significance of emotional connections to brands, showing that favorable feelings toward a brand considerably impact both initial purchases and repeat buying behaviors (Park et al., 2010). Consumers often develop these emotional ties due to their perceptions of the brand's quality, which can shape their overall experience and satisfaction with the product (Jacoby et al., 1971). Social media plays a vital role in this process by providing a platform where consumers can observe the reactions of their peers to various products. Positive feedback from friends and family can foster a sense of brand attachment, enhancing consumers' emotional investment, while negative comments can discourage engagement with the product (Mangleburg et al., 2004). Thus, social media not only influences consumer perceptions but also serves as a catalyst for developing deeper emotional bonds with brands.

In addition to brand loyalty, organizations actively seek to cultivate brand attachment, as it serves as a reliable predictor of customers' willingness to repurchase (Chaudhuri and Holbrook, 2001). Brand attachment consists of two primary components: brand connection, which reflects the emotional depth between the consumer and the brand, and brand prominence, which indicates the strength of positive emotions and memories tied to the brand in consumers' minds (Park et al., 2010). These components play a crucial role in encouraging repeat purchases, as a strong emotional connection often leads to a preference for specific brands over competitors. In today's digital environment, personalized experiences on social media can further enhance the development of both brand attachment and loyalty among consumers (Shanahan et al., 2019). By leveraging social media effectively, brands can create meaningful connections that drive long-term customer commitment and engagement. Therefore, H5 brand attachment is positively related to perceived quality and H6 brand attachment is positively related to brand loyalty.

Brand loyalty often emerges when customers experience satisfaction with the quality of a product, which encourages them to repeatedly choose the same brand over others (Chaudhuri and Holbrook, 2001). This satisfaction can stem from various factors, including product reliability, performance, and overall value. Social media platforms serve as crucial spaces for consumers to engage in discussions about different products, sharing their opinions and experiences with a wider audience (Mangleburg et al., 2004). These discussions can take the form of reviews, recommendations, and critiques, allowing potential buyers to make informed decisions based on the collective insights of their peers. Consequently, positive feedback and interactions on social media can significantly influence a consumer's choice, fostering a sense of trust and preference for a particular brand.

As consumers engage with these discussions, they may begin to perceive specific products as offering unique values that cannot be replicated by competitors (Chaudhuri and Holbrook, 2001). This perception can strengthen their attachment to the brand, as they start to believe that each product from that brand possesses distinctive qualities that enhance their overall experience (Shanahan et al., 2019). As consumers consistently return to the same product, their loyalty deepens, leading them to associate the brand with their personal identity and lifestyle. This ongoing commitment is often reinforced by the brand's ability to meet or exceed consumer expectations, creating a cycle of satisfaction and loyalty. Ultimately, the combination of social media engagement and perceived unique value solidifies brand loyalty, making consumers less likely to switch to competing products. Therefore, H7 Perceived quality is positively related to brand loyalty. Research model can be seen in Figure 1.

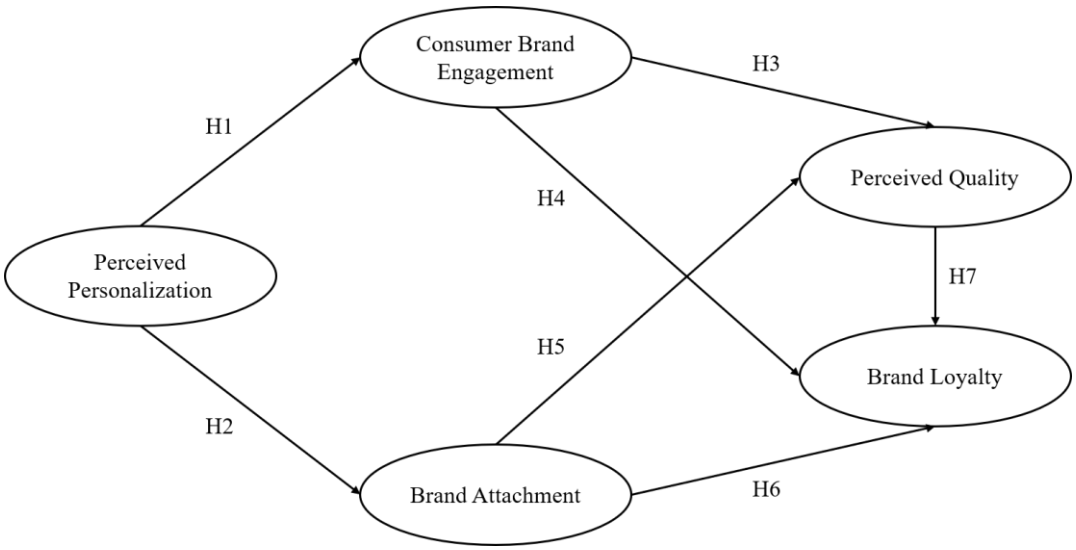


Fig 1. Research model

3.2 Methodology

The questionnaire for this research was meticulously designed based on variables measured using indicators adopted from previous studies by Shanahan et al. (2019). The key variables examined in this study include perceived personalization, consumer-brand engagement, brand attachment, perceived quality, and brand loyalty. Consumer-brand engagement is treated as a multidimensional variable, encompassing three distinct dimensions: cognitive processing, affection, and activation. Similarly, brand attachment is also a multidimensional construct that includes affection, passion, and connection. All responses were recorded on a 5-point Likert scale, where 1 indicated "Strongly disagree" and 5 represented "Strongly agree," providing a nuanced understanding of respondents' attitudes toward the measured variables.

Data collection in this research employed a single cross-sectional method, gathering information from a single sample at one point in time. This approach was facilitated through an online survey conducted via Google Forms, which enabled efficient distribution and data collection. The questionnaire was structured to offer respondents several alternatives, allowing them to choose options that best reflected their level of agreement with the statements presented. To enhance the quality of the data, the questionnaires were distributed online through social media as self-administered questionnaires. Prior to the main data collection, the questionnaire underwent a rigorous wording test and a pre-test to ensure clarity and comprehension. The wording test involved five individuals who met the respondent criteria evaluating the clarity of the questionnaire, while the pre-test required at least 30 responses to assess the questionnaire's validity and reliability (Hogg & Tanis, 2005).

The study specifically targeted Generation Z participants aged 16 to 25 years who had actively used the Instagram social media platform for at least the past week and had encountered a personalized advertisement during that time. To analyze the data and test the research model, the covariance-based structural equation modeling (CB-SEM) approach was utilized, which comprises two main stages: the measurement model and the structural model (Anderson and Gerbing, 1988). For this analysis, AMOS 22 software was chosen to facilitate the necessary statistical procedures. This methodological framework not only allows for a robust examination of the relationships between the identified variables but also provides insights into the effectiveness of personalized advertisements in influencing brand loyalty among young consumers. The findings from this research are expected to contribute significantly to the understanding of consumer behavior in the context of social media marketing.

4. Results and Discussion

In the data collection phase of this research, a total of 310 responses were gathered, providing a diverse representation of the target demographic. Among the respondents, 53.5% identified as male, indicating a slight male majority in the sample. The age distribution revealed that 49.7% of participants were between 22 and 25 years old, showcasing a focus on younger consumers. Additionally, nearly half of the respondents, specifically 49.4%, reported having a secondary school educational background, reflecting the educational diversity within the group. In terms of financial behavior, a significant portion of the respondents, 53.9%, indicated that they spent less than 1.5 million rupiah per month, suggesting a budget-conscious consumer segment. Geographically, the majority of participants resided in West Java, accounting for 22.9% of the total sample. Social media usage was also notable, with 45.2% of respondents spending 1 to 3 hours daily on Instagram, indicating high engagement with the platform. Among the various brands mentioned, Burger King emerged as the most frequently cited brand that respondents had encountered in personalized advertisements, highlighting its prominence in the minds of consumers within this demographic.The profile could be seen at Table 1.

Table 1. Respondents profile

Variable		%
Gender	Male	53,5
	Female	46,5
Age	16 –18	9,7
	19 – 21	40,6
	22 – 25	49,7
Educational background	Middle school	1,9
	Secondary school	49,4
	Vocational school	6,1
	Undergraduate (bachelor's)	41,6
	Graduate (master's)	1
Average daily time spent on Instagram	< 1 h	17,4
	1 – 3 h	45,2
	3 – 5 h	24,5
	5 – 7 h	9,7
	> 7 h	3,2
Brand of the ad encountered on Instagram	Burger King	7,1
	Shopee	4,2
	Samsung	2,3
	Brodo	1,9
	PHD	1,6
	Others	82,9

The goodness-of-fit evaluation for the measurement model demonstrated that out of the ten indices used, seven exhibited good fit while the remaining three indicated marginal fit. Specifically, the CMIN/DF value was recorded at 2.156, suggesting an acceptable level of model fit, while the GFI was 0.839, indicating a reasonably good fit as well. Furthermore, the RMSEA value was 0.061, which falls below the recommended threshold of 0.08, thus supporting the model's adequacy. Other fit indices, including the NFI (0.873) and CFI (0.927), also indicated good fit, reinforcing the overall quality of the measurement model. The standardized factor loadings were all above the threshold of 0.5, in line with the criteria set by Hair et al. (2014). Additionally, both composite reliability and average variance extracted estimates surpassed the thresholds of 0.7 and 0.5, respectively, affirming the

validity and reliability of the measurement model. These findings provide strong support for the construct validity, as further illustrated in Table 2.

Table 2. Validity and reliability estimates

Scales and individual items	Std. loading	CR (AVE)
Perceived Personalization		0.977 (0.897)
PER1 – This ad makes purchase recommendations that match my needs	0.774	
PER2 – I think that this ad enables me to order	0.719	
PER3 – Overall, this ad is tailored to my situation	0.726	
PER4 – This ad makes me feel that I am a unique customer	0.523	
PER5 – I believe that this ad is customized to my needs.	0.779	
Consumer Brand Engagement – Cognitive Processing		0.972 (0.920)
ECOG1 – Seeing this brand's ad on Instagram gets me think about this brand	0.796	
ECOG2 – I think about this brand a lot when I see its ad on Instagram	0.810	
ECOG3 – I am encouraged to learn more about this brand after seeing its ad on Instagram	0.707	
Consumer Brand Engagement – Affection		0.977 (0.899)
EAFF1 – I feel very positive when I see this brand's ad on Instagram	0.741	
EAFF2 – I feel happy when I see this brand's ad on Instagram	0.864	
EAFF3 – I feel good when I see this brand's ad on Instagram	0.871	
EAFF4 – I am proud to see this brand's ad on Instagram	0.798	
Consumer Brand Engagement – Activation		0.943 (0.846)
EACT1 – I spend a lot of time seeing this brand's ad on Instagram, compared to other places	0.672	
EACT2 – I usually am on Instagram, when I see this brand's ad	0.572	
EACT3 – Instagram is the place where I usually see this brand's ad	0.628	
Brand Attachment – Affection		0.987 (0.935)
AAFF1 – I feel affectionate for this brand when I see its ad on Instagram	0.826	
AAFF2 – I feel a sense of friendliness with this brand when I see its ad on Instagram	0.771	
AAFF3 – I feel that I love this brand when I see its ad on Instagram	0.915	
AAFF4 – I feel peaceful when I see this brand's ad on Instagram	0.891	
Brand Attachment – Passion		0.983 (0.951)
APAS1 – I am passionate about this brand when I see its ad on Instagram	0.866	
APAS2 – I feel delighted when I see this brand's ad on Instagram	0.880	
APAS3 – I feel captivated by this brand when I see its ad on Instagram	0.825	
Brand Attachment – Connection		0.986 (0.960)

ACON1 – I feel connected to this brand when I see its ad on Instagram	0.853	
ACON2 – I feel bonded with this brand when I see its ad on Instagram	0.865	
ACON3 – I feel attached to this brand when I see its ad on Instagram	0.890	
Perceived Quality		0.987 (0.902)
QUA1 – This brand is high quality	0.824	
QUA2 – The likely quality of this brand is very high	0.837	
QUA3 – The likelihood that this brand would be functional is very high	0.839	
QUA4 – The likelihood this brand is reliable is very high	0.825	
QUA5 – This brand must be of very good quality	0.827	
Brand Loyalty		0.983 (0.951)
LOY1 – I consider myself to be loyal to this brand	0.860	
LOY2 – This brand would be my first choice	0.953	
LOY3 – I will not buy other brands if this brand is available at the store	0.783	

In the subsequent analysis of the structural model, a total of ten goodness-of-fit indices were again utilized, revealing that six of these indices indicated a good fit while four suggested marginal fit. The CMIN/DF for the structural model was calculated to be 2.465, with the GFI at 0.802, reflecting a moderate level of fit. The RMSEA recorded a value of 0.069, which is within acceptable limits for model fit assessment. Other indices, such as the NFI (0.847) and CFI (0.902), further supported the structural integrity of the model, with values indicative of reasonable to good fit. To assess the causal relationships within the model, a series of tests were performed, with a significance level set at 5% and using one-tailed tests. Out of the seven hypothesized relationships evaluated, all resulted in t-values exceeding 1.645, indicating that these relationships were statistically significant and that all hypotheses were supported, as detailed in Table 3.

Table 3. Hypothesis testing

Path	β	t-value	Hypothesis support
H1: PER→CBE	0,903	6,913	Supported
H2: PER→BA	0,798	10,236	Supported
H3: CBE→QUA	0,297	2,966	Supported
H4: CBE→LOY	0,158	1,766	Supported
H5: BA→QUA	0,331	3,551	Supported
H6: BA→LOY	0,339	3,849	Supported
H7: QUA→LOY	0,274	4,330	Supported

While no specific hypotheses were initially developed regarding mediation effects, tests were conducted to evaluate potential mediation in certain relationships. The findings indicated that consumer brand engagement fully mediated the relationships between perceived personalization and perceived quality, as well as between perceived personalization and brand loyalty. This full mediation was confirmed by the absence of any direct effects in these relationships, suggesting that the impact of perceived personalization on both perceived quality and brand loyalty is entirely channeled through consumer brand engagement. Additionally, brand attachment was also identified as a full mediator for the relationships between perceived personalization and perceived quality, as well as between perceived personalization and brand loyalty. These results highlight the significant role of

consumer brand engagement and brand attachment in facilitating the connections between personalization, quality perceptions, and brand loyalty, further underscoring the importance of these constructs in marketing strategies. This could be seen at Table 4.

Table 4. Mediation testing

Consumer brand engagement as mediator					
Path	Indirect Effect		Direct Effect		Type
	Coefficient	t-value	Coefficient	t-value	
PER →QUA	0,278	4,299	0,089	0,360	Full mediation
PER →LOY	0,381	4,477	0,009	0,033	Full mediation
Brand attachment as mediator					
Path	Indirect Effect		Direct Effect		Type
	Coefficient	t-value	Coefficient	t-value	
PER →QUA	0,231	5,541	0,089	0,360	Full mediation
PER →LOY	0,322	6,040	0,009	0,033	Full mediation

Perceived personalization was found to have positive influence on consumer brand engagement and brand attachment. The better the consumer's perception on personalization of a brand ad on Instagram, the higher level of consumer brand engagement and attachment will be. This finding resonates with previous studies that argue that personalized ads on Instagram allow brands to build engagement with their customers (Blasco-Arcas et al., 2016) and a positive view of personalized ads can build emotional bonds between customers and products (Song et al., 2016). The indicator with the highest loading from perceived personalization is PER5 which states that users believe the personalized ads that they see are adjusted according to their needs. Therefore, to improve the user's perception of personalization advertising marketers must display ads that are perfectly match with their needs. This can be done by targeting the ads as specific as possible, Instagram has offered various targeting options. These options can be used to match products with users so that they feel that the ads they receive are in line with their needs.

Research findings showed that consumer brand engagement has positive influence on perceived quality and brand loyalty. A higher consumer brand engagement level would drive an increase to perceived quality and brand loyalty. This finding resonates with previous studies that claim that consumer brand engagement positively affects perceived quality (Shanahan et al., 2019) and drives brand loyalty (Hollebeek et al., 2014; Jahn dan Kunz, 2012). ECOG2, EAFF3, and EACT1 were indicators with the highest loadings from consumer brand engagement. These indicators state that users feel good and think a lot about a brand whose ads are seen more on Instagram than anywhere else. Marketers could use interactive ads or quizzes to increase engagement. That way could lead consumers to feel good and stimulate them cognitively when they see the ads, and could provide more experience with the brand.

Moreover, it was found that brand attachment has positive influence on perceived quality and brand loyalty. An increase on perceived quality and brand loyalty could be driven by higher brand attachment. This finding is in line with previous studies that suggest the development of ones' emotions or feelings toward a brand is related to their perception of quality (Jacoby et al., 1971) and can predict their repurchase behavior (Chaudhuri dan Holbrook, 2001). Indicators with the highest loadings of brand attachment were AAFF3, APAS2, and ACON3 which state that users feel love, delighted, and attached to a brand when they see its ads on Instagram. Therefore, in building attachments, marketers need to create Instagram ads that can stimulate emotional items such as loved, delighted, and attached. In making emotionally charged ads, marketers may consider using emotional appeal in the ads, which is used to generate certain positive feelings that could affect brand evaluations.

Finally, results showed that perceived quality positively influence brand loyalty. A higher perceived quality would also lead to a higher level of brand loyalty. This confirms previous study that argues that customer satisfaction on quality of a product can nurture

loyalty in them (Chaudhuri dan Holbrook, 2001). Indicator QUA3 had the highest loading for perceived quality which states that the likelihood that this brand would be functional is very high. Thus, it is important for marketers to emphasize aspects of product functions in ads, for instance by showing the functions offered rather than only highlighting the aesthetics of product. Marketers could create ads which convince consumers that the product has certain attributes or benefits.

This research only uses perceived quality and brand loyalty as brand equity factors that could be affected from the use of personalized ads on Instagram, while in brand equity there are other dimensions such as brand awareness and brand association that could also be affected. Future research could use brand awareness and brand association factors other dimensions of brand equity, as the theory proposed by Aaker (2009). Another limitation is that the data for this research were only collected once through a survey so that the data collected could not be used to measure and compare the change in participants' perception before and after receiving personalized ads on social media. Therefore, future research could be done be done experimentally, where participants are included in two different conditions. The results of these two conditions could be compared to measure how perceived personalization could change the perception on the advertised brands.

In this digital era, digital marketing practitioners argue that brand loyalty could be formed before the first purchase is made by customers and even when they are still considered as potential customers (Agius, 2017; Duczeminski, 2017; Epstein, 2015). A prospective customer is loyal when he/she has put confidence in the ability of a brand or company to help him/her, that loyalty could be formed in ways such as building trust and engagement. Someone who is not yet a customer could advocate for a brand if he/she views that the brand has a high value and should be recommended to others. Firms need to generate loyalty from potential customers to build longer relationships with the brand in the future. Meanwhile, brand loyalty theories in traditional marketing still emphasize the behavior of repeat purchases or subscriptions from a customer toward a brand, so that loyalty could not be created before a purchase exists (Aaker, 2009; Luarn and Lin, 2003; Sheth, 1974). When referring to these theories, in this study there is a limitation in which respondents were not verified to had made a purchase of a brand which its ads they encountered on Instagram, so the answers they gave might not be able properly to measure the brand loyalty. If future research continues to use the brand loyalty variable, in the data collection stage, respondents who fill out the questionnaire need to be verified in advance if they have already made a purchase of the brand. This could be done using a screening question that must be answered before going further in the questionnaire.

5. Conclusions

This study shows that perceived personalization has a significant positive effect on consumer brand engagement and brand attachment. The better consumers' perceptions of the personalization of a brand's advertisements on Instagram, the higher the level of consumer engagement and attachment to the brand. This finding is in line with previous studies which emphasize that personalized advertising can build engagement and emotional bonds between consumers and products. Consumer brand engagement is proven to have a positive effect on perceived quality and brand loyalty. Higher levels of consumer engagement lead to increased perceived quality and brand loyalty. This suggests that marketing strategies that increase consumer engagement, such as using interactive advertising, can enhance consumers' experience and strengthen their relationship with the brand.

In addition, brand attachment also has a significant positive influence on perceived quality and brand loyalty. The higher consumers' attachment to the brand, the higher their perception of the brand's quality and loyalty. Marketers need to create advertisements that are able to evoke positive emotions such as love and joy, in order to build stronger attachments between consumers and brands. This study confirms that perceived quality

has a positive impact on brand loyalty. An increase in perceived product quality will encourage consumer loyalty. Therefore, it is important for marketers to emphasize product quality aspects in their marketing strategies to build long-term loyalty from consumers.

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