

## The Moderating Role of Brand Reputation in Relationship of Individuals Privacy and Attitude towards Mobile Behavioral Advertisement: Case of Young Adult Consumers of Twin Cities

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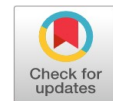
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**Abstract:** The process of mobile behavioral advertising, which involves personalized based advertisements made through tracking consumers browsing behavior is on the verge. This study examined consumers privacy issues in the context of mobile behavioral advertisements and the moderating role of brand reputation. Research was conducted in Pakistan and the data was collected in twin cities (Rawalpindi & Islamabad) from 100 respondents who represent the targeted age group suitable for this study. The regression and the process analysis were used to analyze the data. The results showed that there is a significant positive relationship between the dimensions of Privacy and attitude towards mobile behavioral advertisements and exert the significant moderating impact of brand reputation between the relationship of dependent and independent variable. The research concludes that brands with higher reputation are more likely to attract purchase intention of consumers. Marketing experts can utilize the research findings to maintain long-term relationship with customers and devise an affective marketing strategy.

**Keywords:** Moderating, Brand, Individual's privacy, Attitude, Behavioural advertisement, Young adults

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### INTRODUCTION

In modern times, Advertisement is considered as one of the most significant elements. It has grabbed attention from almost every spheres of life (Munusamy & Wong, 2007). Mobile phones provide a great ease for brands to get personalized information about their customers preferences and taste through their location and browsing patterns (Boerman, Kruikemeier, & Zuiderveen Borgesius, 2017). The construct of interest in this study is Mobile behavioral advertising which is defined as the practice of identifying consumers interest through browsing behavior and then using that information to make and send targeted ads that relates their needs and preferences. Although, there are many benefits attached to this type of advertisement such as breaking through clutter of Ads, but tracking online someones data raises major privacy concerns (Boerman et al., 2017). Communication Privacy Management theory has been used as a main reference for the basis of understanding consumers privacy protection and the precursors of privacy breach situations. Further, to enforce the understanding Social Contract Theory has been utilized to make things clear. In the modern ages, individuals face more significant risk in terms of their privacy because digital technologies are now able to collect, store, copy and transfer their personal information in online platforms (Choi, Park, & Jung, 2018; T. S. Lee, 2017). So, the above data leads to our first problem statement and it is stated as: How the attitude towards mobile behavioral advertisements is adversely affected by individuals privacy?

Even though, there is significant increase in the interest towards digital advertisement in general, but research in this area is still at roots and there is no as such clear understanding of the elements that impacts the productivity of these advertising practices (Aslam & Karjaluo, 2017). Furthermore previous

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literature has mostly focused on the relationship between behavioral advertising and consumers privacy concern (Liu & Dong, 2016; Smith, Milberg, & Burke, 1996). But there is little work done specifically in the context of mobile behavioral advertisement.

A brand's reputation is one of the important elements in brand success, and the key lever a brand can use to influence their perceived reputation is Advertising (Lloyd-Smith & An, 2019; Rafiah & Ariyanti, 2017). Consumers perceive brand reputation based on product/service quality they experience and from the word of mouth through their friends and family members (Bélanger & Crossler, 2011). Consumers' perception about their privacy regarding advertising is not only influenced by general attitude and belief system but also by contextual factors. This study then focuses on brand reputation as one of those contextual factors that affects the consumers' privacy. Study of previous literature shows the direct relationship between brand reputation and consumers' privacy but none of the study shows the moderating role of brand reputation between consumers' privacy and attitude towards mobile behavioral advertisement (Li, 2014). Based on the above information the second research problem of our study is: How does the brand reputation moderate the relationship between individuals' privacy and attitude towards mobile behavioral advertisements?

So, the first objective of this study is to find the negative affect of individuals' privacy on consumers' attitude towards mobile behavioral advertisements. The second aim and objective of this research is to explore the moderation affect of brand reputation on the influence of individuals' privacy on mobile behavioral advertisements.

Lastly, by targeting consumers from an emerging economy Pakistan, this study provides significant contribution to the domain of digital advertising from a contextual perspective. Most of the existing literature on mobile behavioral advertising is based on samples taken from developed countries (Bellman, Johnson, Kobrin, & Lohse, 2004). Furthermore, the application of research findings particularly related to consumers' privacy cannot be generalized to each country, due to major differences in their cultural values and norms (Bellman et al., 2004). This study can also play a vital role in the understanding of consumers' behavior, that can help those brands which use mobile behavioral advertisements to attract customers.

## LITERATURE REVIEW

We carried out literature review by performing a Keyword search from the most important and widely used electronic data bases such as Science direct, Emerald insight, Google scholar and J-stor etc. The Key words used were Mobile Behavioral Advertisement, Online Behavioral Advertisement, Consumers Online Privacy, Consumers Privacy and Brand Reputation.

### Theoretical framework and hypotheses

In this section we will explain the research constructs/variables in depth through theoretical framework and develop a comprehensive research hypothesis.

*Attitude towards Mobile behavioral advertisement:* Advertisement is a way of providing direct information about the brand and its products. For knowledge and the experience the most significant information conveyed by advertising is the brand that it advertises and the products that it sells (Doyle, 1968).

Attitude is defined as a tendency to react positively or negatively towards a certain person or object. Consumers mostly have negative attitudes toward mobile behavioral advertising until and unless consumers have been specifically consented to it and there is a direct relationship between consumer attitudes and mobile behavioral advertising. So, it would not be termed as a good idea to track down consumers' personal information and data and then use that collected information to target a potential customer for a specific product. Consumer attitudes towards mobile behavioral advertising in general have long been found to be negative due to privacy concerns. For instance, it has been found through research and surveys that customers' attitude towards mobile behavioral advertising became increasingly negative after people complained about security and privacy concerns. Customers were not willing to compromise on the fact that their personal information is being accessed by the companies and the most notable brands without their consent and then it is being used as a tool to earn profits. Elsewhere, Customers have a positive attitude towards brands that respect their privacy. Customers react positively

to such brands due to their positive brand image and reputation (Schlosser, Shavitt, & Kanfer, 1999).

*Individuals privacy:* The concept of privacy was defined earlier in 1890 by Warren & Brandeis long before the discovery of computer, social media, advance level algorithms and digital data. The co-authors defined the term privacy as The right to be left alone. The issue of consumers privacy related to collection of their personal information emerged as big problem in late 1970s.

Digital technologies can help to collect personal information from users which can be then stored, copied and transferred in online platform, but risk to individuals privacy has become more significant matter in modern age. Despite the rigorous efforts to protect individuals privacy, rights and concerns, information breach and misuse incidents are still growing. More than 4000 data breaches were reported in 2016 which were causing damage to over 4.2 billion records worldwide (Choi et al., 2018) <sup>1</sup>.

*Dimensions of privacy:* Privacy can be further divided into subsets among which Information privacy is the most relevant. It is mostly comprehended at individual level dimensions, such as consumers privacy concerns and privacy control (Bélanger & Crossler, 2011; Dinev, Xu, Smith, & Hart, 2013; Smith, Dinev, & Xu, 2011). As privacy issue is a key factor to the questions raised about online behavioral advertising (Boerman et al., 2017), this study proposes that consideration needs to be given to dimensions of individuals information privacy which are privacy concerns and privacy control.

Privacy control means the authority of an individual on his personal information and his/her decision about what to share and with whom the information needs to be shared. When private information is shared with other people, individual loses control over their private information and that information could also go out of his privacy range into a mutually shared privacy range where it can be shared further (Lankton, McKnight, & Tripp, 2017).

Privacy concerns on the other hand is linked to the individuals anxiousness about his privacy breach. According to Lanier Jr and Saini (2008) Privacy Concerns refers to a sense of anxiety regarding ones personal privacy. High privacy concerned consumers are mostly worried and frightened about the collection and the misuse of their personal information by third-party companies. To make a good understanding of consumer behavior, privacy concern is considered as an important factor but past literature has empirically shown little work about the precursors of privacy concerns (Akhter, 2014).

Both these privacy dimensions then lead us to the use of Communication Privacy Management theory as one of the main references to the understanding of this study.

*Communication privacy management theory:* Communication Privacy Management theory or Communication boundary management theory was made to develop a platform for the systematic-based understanding of the decision individuals make about keeping or sharing their personal information. This theory argues that people are naturally concerned about their privacy and about sharing their information (Petronio, 2002). This theory talks about the belief system of people about the ownership of their personal information, and the privacy control they want to have on the information which is not shared. Furthermore, the theory states that individuals tend to give some level of privacy control when their personal information is shared with other individuals or companies (Lankton et al., 2017; Petronio, 2010). In the context of CPM theory, our research focuses on the understanding of the relationship between the privacy dimensions with factors that may affect their privacy-in our case, mobile behavioral advertisement (MBA).

Akhter (2014) concluded that individuals privacy is influenced by the role of internet self-efficacy in online buying and selling transactions. Further, researchers concluded that individuals competence and capability to successfully carry the transaction is at the center of internet self-efficacy. So, from these studies, using the context of mobile behavioral advertising, consumers ability to effectively manage privacy related setting and tools on their cellular phones is relevant. There are different types of privacy management tools (to block interrupting ads and websites) to assist mobile users but the complexity of these make them difficult to use and understand (Choi et al., 2018).

According to the Social contract theory, if individuals feel unable to protect their privacy, this results in the increase of privacy issues. After conducting a survey of four different types of website users

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<sup>1</sup>Risk Based Security. (2017, January). Data Breach Quick View 2016. Retrieved from <https://pages.riskbasedsecurity.com/2016-ye-breach-quickview>

that mainly were commerce sites, media sites, financial sites and healthcare sites, it was observed that privacy control is one of the most important constructs that tells much about privacy issues in Mobile behavioral advertisement (Xu, Dinev, Smith, & Hart, 2008). So above study hypothesizes that:

**H1:** Privacy control is negatively related to individuals attitude towards mobile behavioral advertisement.

When talking about privacy issues, it is not only important to be able to control the flow of information to other parties but also finding out an individuals concerns about his privacy also matters (Krishen, Raschke, Close, & Kachroo, 2017) and (Taylor, Ferguson, & Ellen, 2015). Previous mentioned studies have clearly explained that privacy concerns are related to individuals traits and are highly dependent on context an individual is living in (Taylor et al., 2015). These findings are parallel with the findings of Privacy management theory particularly the point that privacy management depends upon the individuals nature. By using these justifications, the second hypothesis of the study is proposed as follows:

**H2:** Privacy concern is negatively related to individuals attitude towards mobile behavioral advertisement.

*Brand reputation:* Branding is a process to differentiate companies product and service from the clutter of competitors offerings. Marketers use branding to boost trust and to aid their consumers in the decision making (Sasmita & Suki, 2015). Brand is an emotional appeal to the unique experience to consumers. It does not provide meaning to companies offerings but also provides a unique identification to company in both space and time (Kapferer, 2008). Brand provide a help to remove tensions and conflicts during the purchasing process to consumers. When a new brand is launched, consumers do not have any knowledge about the brand, so they assess the brand based on cues such as "Brand reputation. Brand reputation is not only built on companies products and services but also the status plays a very important role (Joshi & Yadav, 2017).

Brand reputation generally means how a brand or business is perceived by others. Brands with favorable reputation are trusted by consumers and they are eager to buy their products. On the other hand, brands with unfavorable reputation in general will prevail the element of distrust in the mind of their customers (Lloyd-Smith & An, 2019).

Brand reputation has many components but most of the previous literature has worked on its two main dimensions (Davies & Miles, 1998), namely Brand awareness and Brand association.

Brand awareness is linked to the brand name which enhances the brand reputation by enabling the consumers to remember and recall the brand in their minds. Brand image cannot be established without brand awareness, that is why most of the marketing efforts and practices revolve around creating brand awareness. Strong brand awareness creates credibility and helps the brand to attract more customers and ultimately reduces the risk of brand switching (Mathew, Thirunelvelikaran, & Thomas, 2014). Scholars have concluded that brand awareness enhances consumers trust in the brand which then increases the overall brand reputation.

When building brands image, brand association is considered as an important factor as it promises to create a favorable brand reputation in long term (Keller, Parameswaran, & Jacob, 2011; Ross, James, & Vargas, 2006). Brand association is defined as the other informational nodes linked to the brand node in memory and contain the meaning of the brand for consumers. These nodes contain information related to consumers experience, positive word of mouth, products price, product benefits, its logo and brand advertising.(John, Loken, Kim, & Monga, 2006). Loyal customers of a company often associate that company with positive brand reputation. Further more a study conducted on consumer based chain restaurants brand equity concluded that both brand awareness and brand association are positively related to brands reputation (Han, Nguyen, & Lee, 2015).

Building Consumers trust in a particular brand is an effective solution for managing privacy related issue. If consumers are aware of the fact that their personal information collected for making targeted adds will serve to build a good relationship, then their privacy concerns are reduced relating to misuse of their personal information (Campbell, 1997). Online users feel less worried about their privacy when they are dealing with familiar companies and brands. Consumers familiarity with any brand is based on their

positive perception about the evaluation of the brand (Sheehan & Hoy, 2000). A study conducted on brand reputation showed that online retailers are considered more credible and trusted by their customers when they have a good reputation as compared to those with a bad reputation (Hendrix, 1999).

Consumers form positive expectations about brand for future buying Intentions when they had a good experience with the brand either through product consumption or advertising. Previous literature has shown that brands advertising strategies are effective when a brand has a good reputation (Chaudhuri, 2002). So, from above literature review we can conclude that brand reputation has a relationship with both advertisement and individuals privacy.

In the context of mobile behavioral advertising, it is good to mention the Reciprocity theory which states that individuals tend to behave favorably to the things which they perceive as good and respond in unfavorable manner to things perceived as bad (J. J. Lee, Capella, Taylor, Gabler, et al., 2014). Based on this theory we can extract that; good brand reputation will attract a favorable response from customers and a bad reputation is likely to evoke an unfavorable response. Based on these justifications, we can hypothesize that:

**H3:** Brand reputation will significantly moderate the relationship between individuals privacy and attitude towards mobile behavioral advertising.

*Purchase intention:* Purchase Intention is a behavioral action which is defined as the probability to purchase a particular product or service lying under the hands of the customers who have intentions to do so (Grewal, Monroe, & Krishnan, 1998). Consumers often base their buying decision (purchase intention) on products core value and the positive word of mouth that other potential consumer has shared on any advertisement platform. Firms affective advertising strategies along with consumers positive word of mouth leads to an actionable behavior by other consumers usually in the form of purchase intention or buying decision (Hoy & Milne, 2010).

The next area of interest in the context of purchase intention is the consequences of privacy issues, with the main focus on assessing the relationship between purchase intention and consumers privacy (Phelps, D'Souza, & Nowak, 2001). Another study by Milne & Bozas have concluded that direct marketing leaves an adverse impact on consumers privacy. The authors conducted the research by questioning the respondents the number of times they had purchased any product or service or developed any purchase intention towards the ads being advertised through behavioral advertising (Milne & Boza, 1999).

There has been little work done in the context of privacy concerns with its relationship with the purchase behavior or intention and more importantly less research conducted to examine the outcomes of privacy factors in the relationship of consumers purchase decision process (Phelps et al., 2001).

Brand reputation works as a stimulus in triggering customers purchase intention towards any product or service. A study has found that brand reputation generates virtual association in the minds of consumers therefore the companies try to enforce their brand reputation to enable the customers to easily recall the information of brands. Consumers try both tangible and intangible offerings on the basis of brand reputation triggered to their minds via different marketing channels (Story & Loroz, 2005). Strong and affirmative brand reputation help companies to attract positive attitude and intentions about their offerings from the customers (Faircloth, Capella, & Alford, 2001). On the basis of above research findings, we can hypothesize that:

**H4:** Brand Reputation has a positive relationship with the consumers purchase intention.

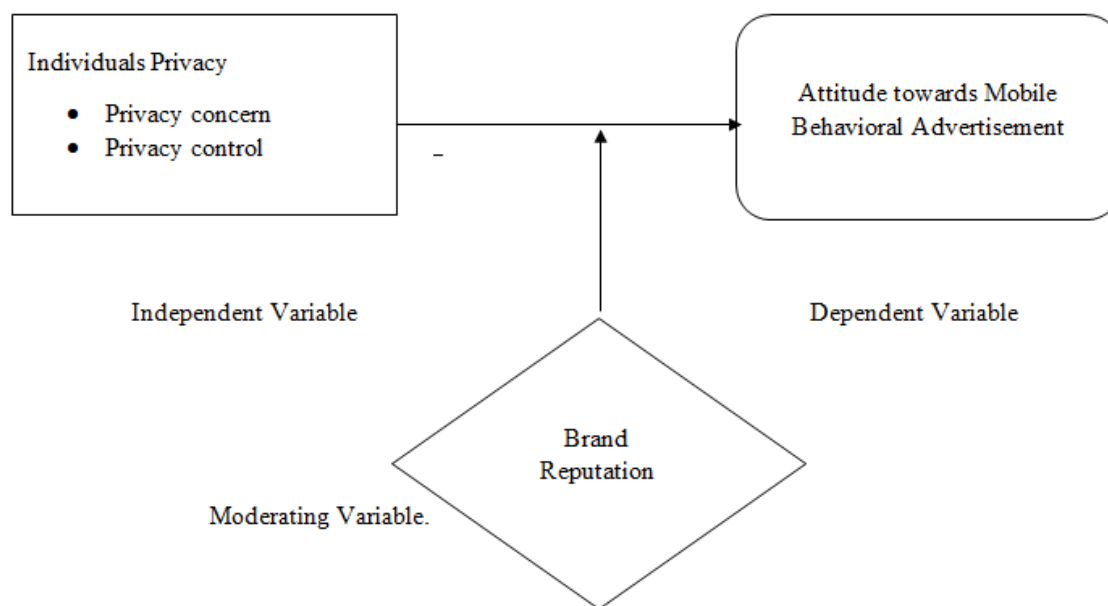


Figure 1. Summarizes the constructs of this study

## RESEARCH DESIGN

### Approach

Our study is deductive, the concept and the related theory was already there, we have collected data on this theory. For example, Communication Privacy Management Theory and Social Contract Theory laid down the basis for the understanding of different dimensions of privacy and there after helped in the development of logical connection and relationship between the constructs of this study.

### Time horizon

The Questionnaire survey that we carried out was based on a single time horizon, which means that our study is cross sectional because the data collected for different constructs of the study was based on a single time period.

### Strategies

Our research is quantitative, so we have adopted survey strategy for the collection of data from different respondents across the twin cities. Survey was conducted through print and online questionnaires targeted towards the audience of interest.

### Sampling technique

Sampling technique that we are using is non-probability judgmental sampling because we do not know the exact information about total population. We have selected samples from the population based on our knowledge and professional judgement. We have distributed the questionnaire on the basis of our knowledge of geographical area of respondents.

### Unit of analysis

The unit of analysis of our study is individual. Our research analysis is based on customers and there is no relationship of customers with others, as there is a relationship between a teacher and a student, an employer and an employee.

### Choices

Our study is conducted on the basis of primary data collected from respondents through questionnaires and we have used one methodology so, it implies that our study is mono-method quantitative.

### Sample description

This study carried out a survey of young adult consumers in the twin cities (Islamabad & Rawalpindi) situated in Pakistan. Survey was conducted in the month of April 2019. Twin cities were selected as a targeted location for the study because the former is the capital of Pakistan and represents the whole country and the later is among the one of the most popular cities of the thickly populated province, Punjab.

Questionnaires used for survey were shared to respondents in both print and online form. Total of 150 questionnaires were distributed among which 50 questionnaires were made and sent through google docs. Remaining 100 questionnaires were made in hard copy and the researchers physically get them filled from respondents to ensure both accuracy and efficiency of responses. Further, the researchers were able to ensure both the quality and recovery of responses by conducting a physical survey. Ultimately total of 150 questionnaires were recovered with the complete 100% recovery rate. Screening of questionnaires then helped to remove mismatched and incomplete questionnaires, and total of 50 questionnaires were deleted leaving remaining 100 valid questionnaires, yielding an effective rate of 66.7%. The characteristics of Respondents are shown in the following tables.

Table 1: Age of respondents

	Frequency	Percent
Valid 19	4	4.0
20	7	7.0
21	19	19.0
22	33	33.0
23	16	16.0
24	5	5.0
25	7	7.0
26	2	2.0
27	3	3.0
28	1	1.0
29	1	1.0
30	1	1.0
34	1	1.0
Total	100	100.0

Table 2: Gender of respondents

	Frequency	Percent
Valid Male	59	59.0
Female	41	41.0
Total	100	100.0

Table 3: Qualification of respondents

	Frequency	Percent
Valid Matric/O-levels	1	1.0
Fsc/A-levels	12	12.0
Bachelors	66	66.0
Masters	13	13.0
Others	8	8.0
Total	100	100.0

The result of SPSS descriptive analysis shows that out of 100 respondents 41 (41%) were females and 59 (59%) were males, which shows that gender proportion was almost equivalent.

We targeted young adults, so the analysis Table 1 clearly indicates that the minimum and maximum age of respondents which is 19 and 34 respectively corresponds to exact age of young adults (18 to 35). The characteristics of respondents qualification shows that 66% of them had 16 years of education and 13% hold masters degree which implies that the respondents had clear understanding about the questionnaire items and the subject under consideration.

## ANALYSIS

### Questionnaire design

Items used in questionnaire were all written in easy English language. Questionnaire was adopted from previous studies. Every construct was provided with the brief description to remove any sort of uncertainty. To make the questionnaire consistent with the subject of our study, we revised some items to make them more relevant. All the items were measured against 5-point Likert scale, starting from 1 for Strongly Disagree to 5 for Strongly Agree.

### Reliability and validity analysis

As we have mentioned earlier that the questionnaire was originally designed and implemented by previous studies, so it serves as a concrete evidence that the questionnaire has both good reliability and validity. To make things clearer we used Statistical Package for Social Sciences version 23 for testing the reliability.

Table 4: Reliability statistics

Cronbach's Alpha	N of Items
.706	6

Table 4 shows the value of Cronbachs Alpha for the entire scale which is above 0.7 meeting the standards of good reliability scale.

### Correlation analysis

The next step in the data analysis is to find the correlation between the variables of the study, for this purpose means of individual variables were calculated and the results were used for correlation analysis in SPSS. Following results were obtained.

Table 5: Reliability statistics

	M_BA	M_PC	M_PLC	M_BR	M_BAS	M_BAW	M_PI
M_BA	(0.876)						
M_PC	.151	(0.880)					
M_PLC	.165	-.052	(0.781)				
M_BR	.361**	.007	.181	(0.807)			
M_BAS	.311**	.094	-.038	.356**	(0.793)		
M_BAW	.192	.157	.076	.353**	.364**	(0.850)	
M_PI	.359**	.078	.157	.487**	.477**	.433**	(0.803)

\*\* Correlation is highly significant at 0.01 level.

\*Correlation is significant at 0.05 level.

The Correlation table shows the following relationship.

- Privacy concerns and Behavioral advertisements have weak positive correlation.
- Perceived level of control and Behavioral advertisements have weak positive correlation.
- Brand Reputation and Behavioral advertisements have weak positive correlation and are highly significant.
- Brand Association and Behavioral advertisements have weak positive correlation and are highly



significant.

- Brand Awareness and Behavioral advertisements have weak positive correlation.
- Purchase Intention and Behavioral advertisements have weak positive correlation and are highly significant.

significant.

- Perceived level of control and Privacy concerns have weak negative correlation.
- Brand Reputation and Privacy concerns have weak positive correlation.
- Brand Association and Privacy concerns have weak positive correlation.
- Brand Awareness and Privacy concerns have weak positive correlation.
- Purchase Intention and Privacy concerns have weak positive correlation.
- Brand Reputation and Perceived level of control have weak positive correlation.
- Brand Association and Perceived level of control have weak negative correlation.
- Brand Awareness and Perceived level of control have weak positive correlation.
- Purchase Intention and Perceived level of control have weak positive correlation.
- Brand Association and Brand Reputation have weak positive correlation and are highly significant.
- Brand Awareness and Brand Reputation have weak positive correlation and are highly significant.
- Purchase Intention and Brand Reputation have weak positive correlation and are highly significant.

cant.

- Brand Awareness and Brand Association have weak positive correlation and are highly significant.
- Purchase Intention and Brand Association have weak positive correlation and are highly significant.

cant.

- Purchase Intention and Brand Awareness have weak positive correlation and are highly significant.

### Hypothesis testing

The final step that we carried out is SPSS was to test the hypothesis that we have made earlier in our study. For this purpose, we carried out a regression analysis because both dependent and independent variables were measured using interval scale. In examining the relationship, we noticed that all of our four hypotheses came out to be significant thus proving a sound support for our theoretical framework. The result shows that both privacy concern and perceived level of control have a significant affect ( $p < 0.05$ ) on attitude towards Mobile Behavioral Advertisements, but the values of coefficient  $B$  ( $\beta = 0.161$  &  $0.208$ ) shows that the relationship is positive. Thus, providing a contrary result to both hypothesis (H1 & H2) of this study which states the negative relationship between the stated constructs. The result also shows the variation ( $R^2 = 0.053$ ) which states that 5.3% variation in Dependent variable that is attitude towards Mobile Behavioral Advertisements is brought up by independent Variables (Privacy concern & Perceived level of control).

To check the influence of Moderation variable (Brand reputation) we carried out Process Analysis by Andrew F. Hayes and following results were obtained.

Table 6: Regression analysis

	Coeff	SE	<i>t</i>	<i>p</i>	LLCI	ULCI
Direct effect between PLC and Attitude towards MBA	1.5124	.3921	3.8569	.0002	.7339	2.2909
Direct effect of BR on Attitude towards MBA	1.4996	.3228	4.6452	.0000	.8587	2.1405
PLC x BR	-.4165	.1139	-3.6556	.0004	-.6428	-.1903
<i>R</i>	.517					
$R^2$	.267					

Firstly, we have to check that is there a significant effect of moderating variable on IVs and DVs or not. So, to check this we will see the value of int\_1 against P which is 0.0004 that is less then 0.05 that means that it is significant. Another way of checking the significance is by checking the signs LLCI and ULCI and as the above table shows that they have same signs which shows that Brand reputation has a significant influence in the relationship between Individuals Privacy and attitude towards Mobile Behavioral Advertisements. Thus, providing a concrete evidence for hypothesis H3. Another, interesting fact that can be derived from above table is that the moderating variable has weakened the relationship between both Individuals Privacy dimensions and attitude towards Mobile Behavioral Advertisements.

Coefficient values of Int\_1 (-0.4165), M\_PLC (1.5124) and M\_PC (0.1469) serves as a proof for this fact. Table 7 summarizes the result of hypothesis H4 of this study.

Table 7: Summary of hypothesis

Model	Unstandardized <i>B</i>	Std. Error	<i>t</i>	<i>p</i>
Constant	1.6	.31	5.23	.000
Brand Reputation	.515	.093	5.51	.000

Dependent variable: Purchase

It is evident from the table that Purchase intention and Brand reputation has significant positive relationship ( $p < 0.05$ ,  $B = 0.515$ ) providing a support for the last Hypothesis of this study that is H4.

## DISCUSSION

Taking on Consumers privacy perspective, this research has highlighted significant findings, which can be helpful for brands that advertise their products and services through Mobile Behavioral Advertisements in Pakistan. This study has shed light upon an important relationship between consumers privacy and mobile behavioral advertisements along with the significance influence of moderating variable. The first finding of the study is that there is a significant positive relationship between consumers privacy and attitude towards mobile behavioral advertisements, which is consistent with the results of the study by Kirkpatrick, 2016 highlighting that most consumers are in favor of receiving personalized advertisements, so they don't bother to provide their personal information to sponsored advertising companies. The findings also in line with social exchange theory and consequentialism under which consumers don't perceive behavioral advertised messages unethical or negative as long as such messages benefits them. The same finding goes against the results of Mpinganjira, 2019 and Phelps, 2001 who concluded that privacy concerns have a significant negative relationship with the attitude towards direct marketing and mobile behavioral advertising. Now, this is one of interesting finding to be noted that the more consumers are anxious about their privacy issues, the more they form attitude towards the ads advertised through mobile behavioral advertisement. The possible explanation for this finding could be taken in terms of the context and the respondents age: taking the contextual factor; the study has been carried out in Pakistan while the rest of the studies with contrary findings were done in other regions. Secondly, the age group that we targeted for our study was mostly comprised of young adults, who do not take much care of the matter and often ignores such advertisements.

The second finding of this study is related to the influence of the moderating variable, in our case Brand reputation. The study has concluded that Brand reputation plays a vital role and affects the relationship moderately between the consumers privacy and attitude towards mobile behavioral advertising. The interesting fact about this finding is that brand reputation helps to weaken or deteriorate the relationship between the constructs. As we have mentioned at the start of the study that there is not a single study in the previous research domain, where the moderating influence of Brand reputation has been discussed. So, this adds a new finding to the research domain and can be beneficial for the reputable companies which promotes their products and services through behavioral targeting to the customers who have privacy issues.

The third and last finding of this study is related to the firms brand reputation and its impact on the possible purchase intentions of the consumers. This study reported the significant positive relationship between the constructs which verifies and supports the conclusions given by Dehghani, 2015, stating that both firms brand image and brand equity which dimensions of brand reputation are forms a significant positive effect on the purchase intention by consumers Dehghani, 2015.

## CONCLUSION

To consider the current literature, it is the first study to the best of our knowledge that has examined the moderating role of Brand reputation in relationship of Individuals privacy and attitude towards Mobile Behavioral Advertisement. The results of this study show the significant positive relationship between the dimensions of Privacy and attitude towards mobile behavioral advertisements and

highlights the significant moderating impact of brand reputation between the relationship of dependent and independent variable. The research concludes that brands with their established reputation are more likely to attract purchase intention of consumers.

The findings of this study can contribute in many ways. As mentioned earlier, there is little work done in the context of this study so, the imperial examination of consumers privacy and behavioral advertising can contribute to the domain of literature particularly in this less researched area. Finding of this study also contributes much to the field of marketing as the subject area is more focused towards making long term relationships with customers and effective advertising strategies. This study also serves as a warning signal to the less reputable brands willing to target their customers through behavioral advertising. The findings of moderating variable can serve as a useful insight.

### **LIMITATIONS AND FUTURE RESEARCH DIRECTIONS**

Although our research provides useful contribution but there are number of limitations attached to it which paves the path for future research. First, our research finding that consumers privacy is a significant positive predictor of attitude towards mobile behavioral advertising is interesting, given the opposite results by previous study Mpinganjira, 2019 which a significant negative relationship between the constructs. Therefore, the discrepant behavior underlies a base for future research to examine the differences. Secondly, the research was limited to the age group of young adults (18-35) so, it is recommended for future studies to broaden the scope of age group to generalize the results. Thirdly, the study has specifically targeted twin cities through non-probability sampling. Although both these cities are popular in the country, but the results of the study can be generalized to the whole country with caution and grate care. Future research can improve the generalizability of the results to the entire country by extending the scope through targeting other major cities and provinces. Future research can conduct the same study in other emerging countries of Asia. Further, this study examined the moderating influence of the brand reputation in the relationship of the main constructs, while no mediating influence was examined which opens avenues for future research to examine the relationship under the influence of relevant mediating factor. Lastly, it is necessary to mention that this study is conducted in the context of mobile behavioral advertising so, future researchers can extend the scope by generalizing their work to online behavioral advertising, to analyze the impact of other devices.

Aside of these limitations, our research has significant contributions to domain of literature in the context of consumer privacy and mobile behavioral advertising, so we hope that our work will help and inspire researchers to enhance the work in this field.

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