

Role of Personalization in Digital Marketing and FMCG Consumer Purchase Decisions: Evidence from Durg District, Chhattisgarh

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Abstract

Personalization is an increasingly important feature of digital marketing because it enables brands to tailor advertisements, product recommendations, and promotional messages to consumers' interests and observed behaviour. In the fast-moving consumer goods (FMCG) sector, where purchases are frequent and often routine, relevant digital communication may help consumers notice products, compare offers, and recall brands. However, personalization may also create discomfort when advertisements appear intrusive or when consumers are uncertain about the use of their data. This paper examines the role of personalization in digital marketing and FMCG consumer purchase decisions, using the existing research context of Durg District, Chhattisgarh. It draws on the thesis survey of 300 respondents and reports the thesis's descriptive result that 183 respondents (61%) responded positively to personalized advertisements, 69 (23%) were neutral, and 48 (16%) responded negatively. The thesis also records a regression result for a personalization-related variable ($\beta = 0.61$, $SE = 0.08$, $t = 7.62$, $p < .05$); this statistic is reported cautiously because the original SPSS model specification and output must be checked before the coefficient can be interpreted as the isolated effect of personalization on purchase decisions. The paper discusses personalization through perceived relevance, consumer engagement, trust, and privacy concerns and proposes practical implications for FMCG brands and retailers. The findings are context-specific and should not be generalized beyond the surveyed respondents without further research.

Keywords: Digital marketing, personalization, FMCG, consumer purchase decisions, personalized advertising, consumer engagement, privacy concerns, Durg District.

1. Introduction

Digital technologies have changed the ways in which brands communicate with consumers and support purchase-related decisions. Social media, search engines, mobile applications, digital advertisements, and retail platforms allow marketers to reach consumers through interactive and data-informed communication. One prominent application is personalization: the adaptation of a marketing message, recommendation, or offer to the interests, needs, or observed behaviour of an individual or consumer segment.

Personalization is particularly relevant to the fast-moving consumer goods sector. FMCG products such as packaged foods, beverages, personal-care products, and household necessities are purchased

frequently and face strong competition among brands. Consumers may choose among familiar products with limited time for deliberation, while price, availability, quality, household needs, and prior experience remain important. A relevant offer or product reminder may attract attention, but it does not necessarily cause a purchase.

Research on digital marketing identifies customer data and digital touchpoints as important components of contemporary marketing strategy (Kannan & Li, 2017). Research on personalized advertising also indicates that personalization can improve perceived relevance while sometimes producing feelings of intrusiveness or privacy discomfort. De Groot (2022), for example, examines the personalization paradox in Facebook advertising, showing why message relevance and perceived intrusiveness should be considered together. These competing responses are important for FMCG brands that seek sustained engagement rather than short-term clicks alone.

The present paper considers this issue in Durg District, Chhattisgarh, where FMCG purchasing occurs through organized retail outlets and local shops as well as through digitally influenced consumer journeys. Consumers may discover products or offers online and complete the purchase in a physical store. Accordingly, personalization should be evaluated in relation to consumer perceptions and purchase-related responses, not only online transactions.

2. Problem Statement

Although personalized digital communication is widely used, its influence on consumer decisions is not uniformly positive. A customized advertisement may be useful when it reflects a consumer's needs, offers credible information, or communicates a relevant discount. The same advertisement may be rejected when it is repetitive, inaccurate, manipulative, or perceived as an inappropriate use of personal information. Furthermore, positive engagement with an advertisement should not be treated as equivalent to a completed purchase.

The problem addressed in this paper is to examine how consumers in the Durg District FMCG retail context respond to personalized advertisements and to discuss the conditions under which personalization may support purchase-related decisions. The analysis also recognizes that the available thesis results concern a broader digital-marketing study; therefore, personalization-specific conclusions must remain proportionate to the variables and statistical outputs actually available.

3. Objectives of the Study

1. To examine consumers' reported responses to personalized digital advertisements for FMCG products.
2. To discuss the relationship between personalization, perceived relevance, consumer engagement, and purchase-related decisions.
3. To consider the role of trust, privacy concerns, and perceived intrusiveness in responses to personalized marketing.
4. To interpret the available thesis findings in the context of FMCG retail in Durg District, Chhattisgarh.
5. To suggest responsible personalization practices for FMCG brands and retailers.

4. Review of Literature

4.1 Digital marketing and the customer journey

Kannan and Li (2017) present digital marketing as a broad framework linking digital technologies, customer data, marketing activities, and consumer outcomes. This perspective supports viewing personalization as one part of an integrated customer journey rather than as an isolated advertising tactic. Lemon and Verhoef (2016) likewise emphasize that customer experience develops across multiple touchpoints, including information search, purchase, and post-purchase interactions.

4.2 Personalization and perceived relevance

Personalized advertising aims to increase the relevance of marketing messages by matching them to consumer interests or behaviour. Research on personalized display advertising found that perceived personalization can affect online purchase intention through perceived relevance and perceived intrusiveness (Personalised Display Advertising and Online Purchase Intentions, 2022). These findings suggest that relevance may support positive responses, whereas intrusiveness can undermine them. De Groot (2022) similarly discusses the personalization paradox: consumers may value the relevance of tailored messages but become less receptive when the targeting feels intrusive.

4.3 Privacy, trust, and consumer boundaries

Zhu and Kanjanamekanant (2021) examine personalized advertising through the lens of communication privacy management, highlighting the importance of consumers' perceived privacy boundaries. This literature indicates that personalization effectiveness cannot be judged solely by the degree of targeting. Transparency, perceived control, the source of information, and the nature of the product or message may shape how consumers respond.

4.4 Personalization in FMCG settings

Selvi and Brinda Shree (2025) examine digital marketing strategies and FMCG purchase decisions in Salem District, including personalization quality, content relevance, platform interactivity, influencer credibility, cognitive influence, and consumer trust. Their study provides a related Indian district-level context. However, its results should not be assumed to apply directly to Durg District because consumer characteristics, sampling, retail practices, and measurement choices may differ.

4.5 Research gap

The literature provides useful explanations of how personalization can improve relevance and how privacy concerns can weaken consumer responses. Yet there remains a need for context-specific evidence on FMCG consumers in semi-urban and district-level retail settings, particularly where digital information may influence purchases completed offline. This paper contributes a local discussion based on the available Durg District thesis findings, while recognizing that the underlying dataset was collected for a broader digital-marketing study.

5. Conceptual Framework and Hypotheses

The proposed framework treats perceived personalization as an explanatory construct and purchase intention or reported purchase influence as an outcome. Perceived relevance and consumer engagement are possible pathways connecting personalization with purchase-related responses. Consumer trust may support favourable responses, while privacy concerns and perceived intrusiveness may weaken them. Product price, quality, availability, brand familiarity, and household requirements should be considered as contextual factors.

Proposed relationships for future or dataset-based testing:

- H1: Perceived personalization is positively associated with FMCG purchase intention.
- H2: Perceived relevance of personalized advertisements is positively associated with consumer engagement.
- H3: Consumer engagement is positively associated with FMCG purchase intention.
- H4: Consumer trust is positively associated with favourable responses to personalized marketing.
- H5: Privacy concerns and perceived intrusiveness are negatively associated with favourable responses to personalized marketing.

These hypotheses should be tested only where the questionnaire and dataset contain valid measures for the relevant constructs. They are not presented here as independently tested hypotheses unless the original analysis explicitly supports that claim.

6. Research Methodology

6.1 Research design

The underlying thesis uses a descriptive and analytical survey approach with a cross-sectional design to study digital marketing and FMCG consumer behaviour. The thesis reports primary survey data from 300 respondents in Durg District, Chhattisgarh, collected through a structured questionnaire. The instrument covers respondent characteristics and perceptions of digital-marketing awareness, platforms, advertisements, promotional offers, personalized advertisements, and purchase-related responses.

6.2 Study area and sampling

The geographical scope described in the thesis includes Durg Urban, Bhilai Nagar, Bhilai Charoda, Patan, Dhamdha, and Gunderdehi. The thesis identifies convenience sampling as the sampling approach. Because convenience sampling is a non-probability method, the sample may not represent all FMCG consumers in the district; findings should be interpreted as describing the surveyed respondents.

6.3 Data sources and analysis

The study draws on primary questionnaire responses and secondary academic literature. The thesis reports the use of SPSS and descriptive statistics, along with chi-square, correlation, and regression analyses for the broader research. This paper reuses only the thesis results directly relevant to personalization that are available in the documented tables. It does not claim to have re-estimated the model from respondent-level data.

6.4 Measurement and reporting caution

The thesis table titled “Impact of Personalized Ads” records three response categories—positive, neutral, and negative. The available table does not show the individual questionnaire items or a multi-item scale for personalization. Consequently, this measure should be interpreted as a reported response category rather than as a fully validated latent construct. Reliability statistics, item wording, missing-data treatment, and the exact dependent variable in the regression should be supplied from the original research records if available.

7. Results and Analysis

7.1 Respondent responses to personalized advertisements

Table 1 summarizes the thesis-reported responses to personalized advertisements. A majority of surveyed respondents reported a positive response, while approximately one-quarter were neutral and a smaller group reported a negative response.

Response	Frequency	Percentage
Positive	183	61.0%
Neutral	69	23.0%
Negative	48	16.0%
Total	300	100.0%

Source: Existing PhD thesis, Table 5.15, “Impact of Personalized Ads.”

The 61% positive response suggests that personalized advertisements were generally received favourably by respondents in this sample. Nevertheless, 39% of respondents were either neutral or negative. This is a meaningful qualification: personalization may be relevant to many consumers, but it is not universally persuasive. The neutral responses may indicate indifference, uncertain relevance, or limited exposure; the available table alone cannot distinguish among these explanations. The negative responses may reflect irrelevance, repetition, scepticism, or privacy concerns, but these possible explanations require direct questionnaire items or qualitative evidence.

7.2 Reported regression result

The thesis records a regression result for a variable labelled “Personalization,” with $\beta = 0.61$, standard error = 0.08, $t = 7.62$, and $p < .05$. The thesis interprets the result as a positive and statistically significant association with digital-marketing effectiveness/ROI. The table is reproduced below as a thesis-reported statistic, not as a newly calculated result.

Variable	β	Std. Error	t-value	Reported p-value
Personalization (as labelled in thesis)	0.61	0.08	7.62	< .05

Source: Existing PhD thesis, regression table in Chapter 5 / hypothesis testing section.

Before journal submission, the original SPSS output must be checked to confirm the dependent variable, whether β is standardized or unstandardized, the sample size used in the model, model fit statistics, confidence intervals, and exact significance value. The thesis wording also refers to data analytics and personalization as a combined hypothesis in places. If the coefficient belongs to a combined construct, it cannot be interpreted as the isolated effect of personalization. The reported standard error and t-value should also be checked against the original coefficient table.

7.3 Interpretation

Taken together, the descriptive result indicates that favourable perceptions of personalized advertising were more common than neutral or negative perceptions in the surveyed sample. The regression statistic recorded in the thesis may provide additional evidence of an association with a broader digital-marketing outcome, subject to verification of the model specification. Neither result establishes that personalization caused actual purchases or increased sales revenue. Purchase intention, self-reported influence, engagement, and actual purchase behaviour are distinct outcomes and should not be treated as interchangeable.

8. Discussion

The descriptive finding is consistent with the argument that consumers may welcome marketing messages when they perceive them as relevant. In FMCG retail, customized promotions may help consumers notice offers, discover products, or recall familiar brands. However, the positive response should not be equated with universal acceptance: 16% of the surveyed respondents reported a negative response and 23% were neutral. This distribution supports a balanced view of personalization rather than the assumption that more targeting is always better.

The literature on personalized advertising emphasizes the tension between relevance and intrusiveness. When an advertisement appears useful and proportionate, personalization may help reduce search effort. When targeting seems excessive or inexplicable, consumers may become sceptical. For FMCG brands, this means that relevance, accuracy, frequency, and transparency should be managed together.

The Durg District context also matters. Consumers may use digital channels to discover products while still purchasing from a nearby supermarket or local shop. The effectiveness of a personalized message therefore depends not only on the advertisement but also on the availability of the product, the accuracy of the price or offer, and the convenience of completing the purchase. Retailers should align digital promotions with in-store stock and offer conditions.

Finally, the convenience sample and self-reported measures limit the strength of generalizations. The study provides useful local indications, but a stronger causal claim would require a design that compares personalized and non-personalized messages, follows purchases over time, or links survey responses with verified transaction data.

9. Managerial Implications

- Prioritize relevance: tailor offers to plausible needs and product interests rather than increasing message frequency indiscriminately.
- Maintain transparency: explain data practices in accessible language and provide meaningful choices about personalization where applicable.
- Avoid excessive repetition: monitor frequency and provide controls to reduce unwanted messages.
- Connect promotions to availability: ensure that advertised FMCG products, prices, and discounts are actually available to consumers.
- Measure real outcomes: distinguish impressions, clicks, engagement, stated purchase intention, and completed purchases.
- Use local context carefully: consider language, retail access, shopping habits, and consumer digital familiarity in Durg District.
- Review negative feedback: use complaints, opt-outs, and low engagement to improve relevance and trust rather than simply increasing targeting.

10. Limitations

This paper relies on summary results reported in an existing thesis rather than a fresh analysis of respondent-level data. The available personalization table contains broad response categories and does not by itself establish the psychometric validity of a personalization scale. The regression result requires verification of the original SPSS model and variable definitions. The study uses convenience sampling, is geographically limited to Durg District, and relies on self-reported survey responses. It does not establish a causal effect of personalization on actual purchases, sales, or return on investment.

11. Scope for Future Research

Future research should validate a multi-item measure of perceived personalization and collect direct measures of advertisement relevance, trust, privacy concern, perceived intrusiveness, purchase intention, and actual purchase behaviour. Researchers could compare consumers across retail formats and demographic groups, test whether trust mediates or moderates responses, and examine whether personalized promotions have different effects across FMCG categories. A field experiment comparing generic and personalized offers, or a longitudinal study linking exposure with verified purchases, would provide stronger evidence of effectiveness.

12. Conclusion

Personalization is a potentially valuable element of digital marketing for FMCG brands because it can make promotional messages more relevant to consumers' interests and purchasing requirements. In the existing Durg District thesis sample, 61% of respondents reported a positive response to personalized advertisements, while 23% were neutral and 16% were negative. This finding indicates generally favourable but not universal acceptance. The thesis also records a positive regression coefficient for a personalization-labelled variable, although the original SPSS output must be verified before the coefficient is interpreted as an isolated effect on purchase decisions.

For FMCG retailers, the practical implication is to use personalization responsibly: communicate relevant offers, avoid intrusive targeting, be transparent about data use, and align digital promotions with real product availability. The study contributes a district-level perspective, but further validated measurement and data-based testing are needed before drawing causal conclusions or generalizing to all FMCG consumers.

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