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## Notice for the PhD Viva Voce Examination

Ms Ruth Mathews, Registration Number: 2090027, PhD Scholar at the Department of Commerce, School of Commerce, Finance and Accountancy, CHRIST (Deemed to be University) will defend her PhD thesis at the public viva-voce examination on Thursday, 07 May 2026 at 2.30 pm in Conference Hall, 1st Floor, B Block,, CHRIST (Deemed to be University), Delhi NCR Off-Campus, Ghaziabad - 201003, Uttar Pradesh, India.

- Title of the Thesis** : **Decoding the Filter Bubble in Online Fashion Clothing and Accessories**
- Discipline** : **Commerce**
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The members of the Research Advisory Committee of the Scholar, the faculty members of the Department and the School, interested experts and research scholars of all the branches of research are cordially invited to attend this open viva-voce examination.

**Place:** Bengaluru  
**Date:** 25 April 2026

**Registrar (Academics)**

## ABSTRACT

With the disruption in AI-driven algorithms, social media ads have created personalized experiences for consumers. Social media ads provide user-generated content on a real-time basis. However, too much personalisation can lead to the formation of filter bubbles, advertising avoidance, intrusive behaviour and privacy concerns. Drawn from the political marketing domain, the concept of filter bubble has been applied to study consumer behaviour in the online fashion industry. The study developed a conceptual framework by integrating Duocoffe Advertising model and Theory of Planned

Behaviour to investigate the effect of informativeness, intrusion, privacy concern, relevance on purchase intention mediated by perceived intention and moderated by generation. The study has adopted an exploratory sequential mixed methodology, beginning with one-to-one interviews and followed by a survey method. The participants included people from Gen X, Y, and Z who met the inclusion criteria.

The thematic analysis was conducted using NVivo to examine the response of Gen X, Y and Z across social media platforms. Five themes were developed that helped to strengthen the quantitative findings. A structured questionnaire was distributed using purposive and snowball sampling. 451 respondents were selected for the final study. The data was analysed using factor analysis (SPSS) and SEM (Smart PLS). The findings of the study show how clear, concise and informative ads lead to purchase intention. The multi-group analysis (MGA) suggests that Gen X and the younger generation respond differently to informative ads. The model highlights that intrusive ads affect purchase intention negatively, suggesting a need to adopt native advertising and foster trust.

Perceived awareness fully mediates relevance and purchase intention. The integrated findings suggest adopting autoencoders and surprise-driven recommender systems for an enhanced user experience. While the partial mediation effect of privacy is supported by personalisation privacy paradox and privacy calculus theory. The negative direct effect and positive indirect effect between privacy and purchase intention suggest that consumers' awareness of data collection practices foster positive response. It encourages managers to adopt active layers of consent and adopt transparency. The findings of the study provide valuable insights to managers, platform developers and policy makers to offer an effective personalised strategy.

Future studies should be replicated to study platform-specific dynamics in different industries. The addition of more variables can strengthen the explainability of the model. Lastly, it also suggests employing other moderators (gender, income level, and education) as there was no significant relationship found among generations.

**Keywords:** Filter Bubble, Social Media Ads, Theory of Planned Behaviour, Relevance, Intrusion, Privacy, Informativeness, Duocoffe Advertising Model

### Publication

1. **Mathews, R.,** Malhotra, A., & Kaur, H. (2025). Navigating the Filter Bubble: A Pill for Hyperpersonalization. In *Multiple-Criteria Decision-Making (MCDM) Techniques and Statistics in Marketing* (pp. 527-546). IGI Global Scientific Publishing.
2. **Mathews, R.,** Malhotra, A., & Kaur, H. (2026). The Dark Side of Personalisation: Biases, Filter Bubble, and Impact on Advertising Effectiveness. In *Diversity and Inclusion-Driven Marketing for Multicultural Marketplaces*. IGI Global.