



Consumer View on Personalized Advertising: Overview of Self-Reported Benefits and Concerns

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1 Introduction

In today's digital world, activities that were once private or shared with a group of selected others are open to public scrutiny as we leave our digital footprint when we visit websites and submit information to online services (Acquisti, Brandimarte, and Loewenstein 2015). As a result, advertisers have access to a wide range of data about consumers: demographic data, information on their interests, location, and more (Smit, Van Noort, and Voorveld 2014). Such data is commonly used by advertisers for personalization, which has been defined as the strategic creation, modification, and adaptation of content and distribution to optimize the fit with personal characteristics, interests, preferences, communication styles, and behaviors (Bol et al. 2018).

Research on personalized advertising has underlined the paradoxical nature of the phenomenon. "Personalization paradox" (Awad and Krishnan 2006) refers to the diametrical positive and negative effects of personalization. In other words, personalization typically fosters both benefits and concerns. On the one hand, personalized content provides access to information that is personally relevant. This means that the consumer receives a better preference match, better products, better service, better communication, and better experience (Vesanen 2007). In addition, past qualitative research also reports monetary benefits, such as personalized discount coupons (Treiblmaier and Pollach 2007). On the other hand, personalization may also induce concerns, such as users' sense of vulnerability and privacy concerns. Online collection of personal data, which is then used for all kinds of purposes including personalization, poses challenges for consumer privacy (Awad and Krishnan 2006). The fact that personal data are used for personalization makes consumers feel uncomfortable and concerned; they do not want to be targeted (Turow et al. 2009). Hence, personalized advertising is a paradox causing both positive and negative outcomes.

The notion of benefits and concerns has been widely used in social scientific research in order to understand self-disclosure behavior online as well as consumer attitude towards personalized advertising. Most of the research has been centered around benefits stemming from relevance of personalized messages and privacy-related concerns caused by them. However, with the wide possibilities companies have to use personal data, the question arises if such focus sufficiently represents the social mood. Our recent research into the practitioners' perspective

on personalization suggests that crucial benefits have been absent in consumer research (Strycharz, van Noort, Helberger and Smit forthcoming). At the same time, legal scholars name other concerns related to personalization online, such as the risk of discrimination (Zuiderveen Borgesius 2014), which have not been investigated in the context of personalized advertising. Thus, the aim of the current study is to look deeper into the benefits and concerns that arise in relation to personalization. In order to construct an inventory of benefits and concerns, we post the following research questions:

RQ1: What benefits of personalized advertising do consumers see?

RQ2: What concerns do consumers have related to personalized advertising?

As this study is exploratory in nature, no scales were used, but respondents could voice benefits and concerns themselves. More specifically, in order to get a comprehensive list of benefits and concerns related to personalized advertising, we presented a large representative sample of the population with a description of the phenomenon and asked them to list their thoughts on benefits and concerns. These thoughts were coded following a codebook constructed based on past literature on perceived benefits and concerns. It allows us to see what benefits and concerns consumers report most commonly and to identify ones that have not been investigated in consumer research.

The current study makes theoretical and practical contributions. First, the exploratory nature gives us the possibility to investigate new benefits and concerns not included in existing scales. This, in turn, allows the future construction of more comprehensive scales and contributes to the advancement of theories for which benefits and concerns are central, such as the personalization paradox. Second, from a practical perspective, the findings can be seen as an indication for the advertising industry what consumers feel about personalization and where actions may be needed to address these concerns and make personalisation strategies more acceptable to consumers. Finally, the findings inform lawmakers, particularly about consumer concerns. So far, much of the regulatory response to possible consumer concerns about personalised advertising focuses on the area of data protection law, with, in Europe, the General Data Protection Regulation (GDPR) being the main framework. The current study raises the question how well the GDPR has really succeeded in addressing the concerns of users that are affected by personalised advertising.

2 Methodology

2.1 *Participants and Procedure*

The online survey, which was administered through a panel company, was distributed between May 15 and June 20, 2017. It was part of a greater data collection that encompasses seven wave questionnaires about personalization in various contexts. A total of 1,217 respondents participated (response rate = 79.5%). However, 68 participants (5.6%) filled in the survey in less than 50% of the estimated time, which indicates that they did not provide thought-through answers. These participants were excluded from the final sample, which includes 1,149 respondents. Quota sampling (on gender, age and education) was used to have data representative of the population aged 18 years or older. The final sample in this study consists of 49% female respondents, with a mean age 55.17 ($SD = 16.64$, range 18 – 90). Most had finished a medium level of education (57.1%) or a higher level of education (36.4%).

In order to match the exploratory nature of the study, respondents were given a chance to voice benefits and concerns freely. More specifically, in the questionnaire, they were provided with a short description of personalized advertising. They were informed that organizations personalize their messages based on personal data in the way that two consumers can, for example, get different recommendations in a newsletter. They were also made aware of different data sources used for personalization. The sentiment of the description was kept as neutral as possible. Next, the respondents were asked to list benefits and concerns that personalization causes in them.

All the answers provided by the respondents were split into single thoughts that were subsequently coded according to the codebook (see section 2.2.) Following the principle of data saturation, the coding stopped when no new categories were emerging from the data (Glaser and Strauss 1967). This resulted in a subsample of thoughts provided by 300 participants. To assure that this subsample was not different than the entire pool of 1217 respondents, we conducted multiple t-test on key variables and concluded that the subsample did not differ significantly from the full sample when it comes to age, gender and education and thus, was truly random.

In the coding procedure, first, the number of benefits and concerns was counted to consecutively code each benefit and concern according to the codebook. To conclude what thoughts were prevalent among consumers, a t-test was conducted. Next, frequencies were calculated to examine which concerns were most present among consumers when they were confronted with personalized advertising. All answers that did not fit in any of the pre-defined categories were collected and coded in two steps. First, open codes were assigned to each answer. Initial properties of categories were defined in this step. In the second step, with

the help of the initial codes, axial codes were assigned to group the initial codes into overarching categories (Strauss and Corbin 1990). The newly identified concern categories are presented in the results with quotes coming from the respondents (quotes are introduced in italics).

2.2 *Codebook Construction*

In order to answer our research questions, the open answers had to be coded. The codebook was constructed based on existing academic literature. We performed a keyword search of the most important electronic databases in communication science. The keywords used were “personalized/personalised (online) advertising,” “online behavioral/behavioural advertising,” and “customized/customised advertising” in combination with “concerns” and with “benefits.” Articles that investigated personalized advertising in the online context and operationalized benefits and concerns related to it were included in the codebook. It resulted in 10 studies that we included when creating the codebook (see * in the reference list). The benefits and concerns coming from literature were first listed. Next, similar items were grouped to create categories. It resulted in the previously described six categories of benefits and eight categories of concerns. When a certain thought did not fit the pre-defined categories, the coders were asked to include the entire answer. This allowed us to later identify new concerns that have not been investigated in the context of personalization.

Next, answers provided by 30 respondents were randomly chosen to be coded by the first author of the chapter and a second trained coder. To assess reliability, Krippendorff’s alpha was computed for all the variables. It turned out to be problematic to code certain concerns. The unclear cases were discussed by the coders, and it was decided to remove categories where no agreement between coders could be reached as well as to add explanations and illustrative examples for each category to facilitate the coding process. Moreover, subcategories were added in order to enable more fine-grain coding. For each subcategory an example was added. Table 1 and 2 show the final list of main categories as well as the illustrative examples.

Table 1: Overview of reported benefits.

<i>Category</i>	<i>Illustrative example</i>	<i>N</i>	<i>Percentage</i>
Convenience	<i>Overview at a glance</i>	56	16.4
Economic benefits	<i>Better discounts</i>	26	7.6
Personal relevance	<i>Seeing information meant for me</i>	175	51.2
Added advertising value	<i>More informative ads</i>	43	12.6
Less advertising	<i>Less ads?</i>	5	1.5
Higher brand Relatedness	<i>I feel like they see me as a person</i>	6	1.8
Other	-	31	9.1

N = 324 benefits listed by 251 respondents

Table 2: Overview of reported concerns.

<i>Category</i>	<i>Illustrative example</i>	<i>N</i>	<i>Percentage</i>
Privacy risk	<i>I do not want them to sell my data</i>	202	36.2
Intrusiveness	<i>Irritating ads keep following me</i>	37	6.6
Message processing costs	<i>I am overwhelmed with stuff I don't need</i>	35	6.3
Discrimination	<i>Higher price for me</i>	10	1.8
Loss of control, Resignation	<i>I am unable to make choices</i>	85	15.2
Manipulation	<i>They influence my purchase behavior</i>	40	7.2
Lack of agency		2	0.4
Stereotyping	<i>It's like fitting you in a frame</i>	4	0.7
Other		143	25.6

N = 558 concerns listed by 251 respondents

3 Results and Discussion

This section presents an overview of the reported benefits and concerns and discusses them in the context of past literature on positive and negative sides of personalized advertising.

3.1 *Prevalence of Concerns among Consumers*

Out of the 300 respondents whose answers were coded, 49 did not provide any information (they could not leave the open answer field blank, but they filled it in with random characters). The remaining 251 respondents provided us with 900 valid responses, while 190 thoughts were marked as missing as they did not mention benefits or concerns related to personalization. In total, 324 benefits and 558 concerns were reported. Thus, on average, respondents reported 1.4 benefits and 2.2 concerns, which means that they filled in significantly more concerns than benefits ($t(299) = -8.67, p < .00$). Also, out of the 251, 72 respondents provided only concerns and were not able to think of any benefits of personalized communication. Such differences are a first indication of the lack of balance between costs and benefits of personalization from the perspective of consumers – they report mostly the negative sides of the phenomenon. On the one hand, this can be brought back to general consumer negativity towards personalization. Indeed, past research has shown that consumers find it creepy and do not want to be a target of such practices (Ur et al. 2012). Along these lines, Strycharz, van Noort, Helberger and Smit (2017) concluded a negative sentiment of the media coverage regarding personalized marketing and privacy. Thus, it may not come as a surprise that negative thoughts are more salient among consumers. On the other hand, the significant prevalence of concerns does not necessarily mean that consumers are more negative, but it may be attributed to their negativity bias. This theory commonly applied in social psychology assumes that humans tend to give greater weight to negative entities (Rozin and Royzman 2001). More specifically, negativity dominance implies that combinations of negative and positive entities lead to evaluations that are more negative than the simple sum of positives and negatives would predict, while negative differentiation means that negative entities are more varied, they yield more complex conceptual representations, and lead to more responses. Thus, it is possible that consumers do notice positive and negative sides of personalization equally, but the concerns are naturally more salient in them.

3.2 *Benefits: Relevance at the Heart of Personalization*

Regarding benefits, the prevalence of **relevance** is not surprising. In fact, more than half of the coded thoughts has been classified in this category. Relevance can be defined as the degree to which the consumer perceives the personalized ad to

be self-related or in some way instrumental to achieving their personal goals and values (Zhu and Chang 2016). Past studies on the effectiveness of personalization name relevance as one of the main drivers of the effects that personalized ads have on consumers. For example, in the context of Facebook, De Keyser, Dens and Pelsmacker (2014) showed that personalization improves responses to ads through perceived relevance. Similarly, Jung (2017) concluded that perceived ad relevance increased attention to ads and decreased ad avoidance. The current study also underlines the importance of relevance for personalization.

As relevance is both the most salient benefit as well as the main mechanism behind workings of personalization, we delved deeper into operationalization used in past research as well as specific benefits mentioned by respondents. Through fine-grain coding we concluded that more than half the relevance-related thoughts (88) can be matched with relevance operationalized as advertising relevant to the needs or interests of consumers (Kim and Huh 2017). Consumers named *They know what I am interested in and show me such ads, I get to see offers that I might actually be interested in*. Relevance has also been operationalized as advertising created just for the recipient (Kim and Huh, 2017). This was mentioned 54 times: *These ads are made with me as a target, Everything on the internet is personally for me*. Other operationalizations common in the literature such as personalized advertising being important or meaningful (Kim and Huh 2017) were barely present in the dataset.

Next, consumers consider personalized advertising not only as relevant to their needs but also as **convenient** for fulfilling them. Chellappa and Sin (2005) in their study on privacy paradox argued that personalization led to more convenience for consumers, i.e., improved purchase experience and after-sale support, and to better (personalized) goods such as software adjusted to the needs of the consumer. Indeed, our findings show that personalization increases efficiency of internet users (*I am more efficient when surfing when I see only such ads for me*), makes surfing easier (*I feel like now, Internet costs me less effort*) and helps consumers make purchase decisions online (*I use ads as reminders when I need to buy something. This way, someone thinks along with me*). This shows that while relevance of the ads makes consumers pay attention to them, at the same time, they consciously use personalized ads to their own benefit, e.g., when they need to remember to purchase a product. Thus, it is not only how consumers perceive and react to personalization that matters for benefits, but also how they can use it to their own advantage and change the meaning of the ad.

Third most commonly reported benefit was classified as **added advertising value**. In past research, personalized ads have been said to have more informative value, be more entertaining and less irritable (Schade, Piehler, Warwitz, and Burmann 2017). Indeed, respondents noted that nowadays they see *No bullshit ads* and that *Advertising is less annoying*. Moreover, personalized ads are indeed ap-

preciated for their informativeness: *Such ads have much more up-to-date information*. Finally, personalized ads have generally been said to be more attractive: *Personalized ads are nicer, I like them more*. Thus, compared to generic advertising, consumers do notice improvement when data is used to personalize ads.

Surprisingly, other benefits named in personalization literature were barely present in the thought listing answers. While according to Chellapa and Sin (2005) consumers can **gain financially** by providing their data to marketers (e.g., by receiving personalized discount coupons, store credits or free samples), only 7.6% of thoughts could be classified as such and they exclusively focused on personalized discounts: *I get good discount offers from this*. Consumers see that personalized emails offer them coupons, but this is not considered a major benefit of personalization. Similarly, consumers do not name benefits underlined by the marketers, namely **less advertising** and **higher brand relatedness** (Strycharz et al. forthcoming). Advertisers have in fact argued that personalization is more effective in reaching their target audience so publishers can charge more for personalized ads. As a result, the necessary income can be made with a smaller amount of advertisements. This was noted only in five thoughts, but even those were skeptical, e.g., one respondent wrote *Less ads online?* while another added the word *possibly*. The question remains if personalization can indeed lead to less advertising online, or if it only increases revenues of publishers (who earn more on the same number of ads). Similarly, while advertisers argue that personalization brings the online interaction with consumers on a more interpersonal level, this remains unnoticed by consumers. Only six thoughts were related to the brand-consumer relationship, for example *Companies online see you as a person*. Thus, personalization may have at least in theory the potential to enhance brand-consumer relatedness, but it has not been reached yet. Possibly, interactive, two-way communication is necessary to form a relationship between a consumer and a brand.

Interestingly, almost one in ten thoughts did not fit any categories coming from past research. Following a qualitative approach, we grouped these thoughts in two categories. First, the respondents claimed that personalized advertising **keeps internet free**. In fact, they believed that *In exchange for data, I can use websites for free*. This is in line with claims long-made in legal research. Indeed, “paying with your data” has been named as one of the challenges of the digital world (Helberger 2016). It is reassuring to see at least some awareness of it among consumers, who understand financial benefits that sharing their data with advertisers gives them. Second, personalization helps consumers to **overcome the information overload** on the internet. In fact, personalization serves as a filter: *They filter the information for me*. In this case, the commonly discussed “filter bubble” (Pariser 2011) is described as a positive development. *There is too much information online, these ads help me to orientate* – consumers need help to deal with

online clutter and personalization of information can be seen as one of the possible countermeasures.

3.3 Concerns: World beyond Privacy

In total, based on past literature, we distinguished eight concern categories. As expected, **privacy risk** was most commonly mentioned by the respondents. In fact, more than a third of them named such issues as *Data is not safe once it is collected* or *My data can be sold to others without my knowledge*. This lies in line with past personalization studies which have argued that concern of privacy invasion can take various forms, for example, fear of data collection by unauthorized parties, selling data to third parties and unauthorized access (among others Chellappa and Sin 2005; Dinev and Hart 2006). At the same time, it is worth noting that 67% of thoughts related to privacy risk were more general than previous operationalizations of this concept. Most commonly, respondents noted that personalized advertising poses *Threat to my privacy* or that it causes *Privacy concerns*. The respondents were thus aware of the concern, but did not provide deeper thoughts about it. One could speculate that among others, due to the extensive negative media coverage of personalization in relation to privacy threats consumers are concerned about their privacy, but at the same time, they are not willing or able to consider what specifically the threat is. Thus, while the importance of privacy concern is definitely shown by its prevalence in the answers, they do not provide any further guidance of what privacy aspects (e.g. data safety, sharing with third parties) consumers are concerned about in particular, and whether the existing legal safeguards such as transparency and explainability, actually address the concerns that consumers have.

Interestingly, second most commonly named concern related to **loss of control and consequent resignation** consumers feel when confronted with personalization: *I do not want anyone to know everything about me, but that is what is happening now*. Indeed, personalization can involve a loss of control over personal data used for personalization purposes. Earlier research found that consumers felt that they were not aware of the value of their data, and who could access and use them, and they were afraid that they had no way to take control over the situation (Turow 2017). This is indeed what the respondents feel in this study: *They know too much about me; I basically cannot do anything to make it stop*. Recent studies have argued that such resignation will eventually lead to consumers turning negative towards personalized advertising (Turow, King, and Draper 2015). These findings also mean that empowering users and mitigating the feeling of resignation prevalent among them is in the interest of the industry.

Worth noting is the proportion of concerns beyond privacy and resignation reported by the respondents. In fact, almost half of the coded thoughts were about other negative sides of personalization. Some respondents find personalized advertising **intrusive**: *It irritates me a lot*, which indeed was suggested by Van

Doorn and Hoekstra (2013) who claimed that personalized advertising may be irritating, or give the consumer an uneasy feeling. Similarly, consumers “agree” with academics that personalized advertising increases *message processing costs* (see Krafft, Arden, and Verhoef 2017). The respondents have named concerns related to higher cognitive load caused by advertising (*Overkill with such information so that I have no attention for other things*) and a high number of promotional emails (*I get emails I don't want!*).

This manipulates me into impulse purchases and My choices and awareness are manipulated was the next common concern. McKenna (2011) argued that personal information can be used in a way that will facilitate the *manipulation* of consumer behavior, which is rather questionable from an ethical as well as legal point of view. Similarly, Zarsky (2006) argued that using the knowledge they gain from personal data, advertisers can more effectively than ever influence our behavior. The thin line between advertising and manipulation becomes even less clear.

At the same time, the concerns found in this study go beyond what has been said in personalization research. In fact, such concerns as *discrimination*, *lack of agency* and *autonomy* and *stereotyping* have been rather mentioned in legal normative studies, but not in empirical studies on psychological mechanisms behind personalization. For example, regarding discrimination, researchers have argued that individuals living in a certain area might receive different prices on offers in newsletter compared to inhabitants of another neighborhood (Zuiderveen Borgesius 2014). While some consumers indeed were afraid that *I get to pay more because of what they know about me*, this concern was identified in only 10 thoughts. While according to past studies it takes place online, consumers are either not afraid or not aware of it. The same applies to stereotyping: only a small proportion of the respondents expressed the concern that *Someone is trying to fit me in a frame*.

Importantly, we also found that a significant amount of thoughts is related to concerns that are less commonly addressed in the communication science literature and in legal debates. More specifically, as many as 143 thoughts could not be coded according to the codebook. The fact that more than a quarter of the answers deviated from concerns researched in the past shows how much more we need to understand personalisation in relation to consumers. It also underlines how important it is to conduct exploratory studies that give the floor to the consumer instead of presenting them with existing batteries of questions. The unclassified answers were axial coded, which led to the creation of nine additional categories presented in Table 3. Below, we discuss a number of the new concerns in detail.

Table 3: Overview of newly-identified concerns.

Category	N	Percentage
Tunnel vision	36	6.5
Fear	30	5.4
Surveillance	25	4.5
Loss of freedom	19	3.4
Information quality	12	2.2
Power inequality	8	1.4
Inability of informed decision-making	5	1
Lack of secrecy	4	1
Chilling effects	4	1

N = 143 concerns listed by 251 respondents

The biggest emerging concern relates to **tunnel vision**. It can be defined as the feeling that receiving personalized ads makes the respondent's world smaller: *I miss a complete overview; I am afraid to become short-sighted*. While consumers see the benefits of personalized ads that *make internet easier to use* and help them manage the information overload online, at the same time, they also are aware of the negative side, namely ending up in a bubble. To meet the concerns of users, personalised advertising should not be used in a way to prevent users from exploring the overall market place, and comparing products and services. In fact, bursting the personalized advertising bubble can be beneficial for advertisers who may observe unexpected sales (see Strycharz et al. forthcoming).

The respondents also reported that they constantly feel followed online. More specifically, they are concerned about **institutional surveillance**. By surveillance we mean here the concern of being constantly under watch of both governments and commercial organizations. Most commonly mentioned was: *Big brother is watching you*. This feeling leads to changes in behaviour, for example by exerting chilling effects. Consumers refrain from certain actions online due to the feeling of being surveyed: *I am afraid to click on things*. At the same time, personalization and related surveillance fuel fears. More specifically, respondents are afraid of **inequality of power**: *Firms have more power than ever*, and that due to the power and possibility of firms to manipulate, consumers will **lose their freedom** online: *I cannot just do things any more*. The respondents not only referred to the right to being left alone (and e.g., not being a target of data collection), but also to the right to autonomy, to decide about themselves, which is challenged in the age of personalization: *Others decide for me what I should find important*.

4 Conclusion

The aim of the current study was to verify if benefits and concerns of personalized advertising currently investigated in advertising research mirror the vox populi. We can conclude that on the one hand, they indeed overlap to a great extent. Relevance is the central benefit both to academics and consumers, while privacy and resignation are most commonly named concerns. On the other hand, particularly in the context of concerns, the issue is more complex than currently presented in personalization research. In fact, consumers do not have problems with naming a number of negative sides (while coming up with a list of benefits was more challenging) and they look beyond informational privacy. Personalization shall thus not only be seen in the light of privacy as control, but also privacy as identity construction (Zuiderveen Borgesius 2014) and as the right to autonomy (Allen 2011).

At the same time, consumer-reported benefits and concerns also contrast with ones seen by the industry. While advertisers believe that personalization leads to less ads online and creates stronger bond between consumers and brands, these effects remain unnoticed by consumers. At the same time, the industry strongly focuses on informational privacy, while consumers have moved beyond it and notice new threats related to broader societal effects of personalization, such as tunnel vision and institutional surveillance. From an industry perspective, also the users' dissatisfaction about the lack of agency and control possibilities should be alarming as an important source of dissatisfaction. Thus, to address consumer concerns, advertisers should adjust their ways of working and not only focus on information notices that assure internet users that their personal data is protected, but also look beyond transparency and acknowledge concerns about personalization as a tool of manipulation and unwanted influence. Similar is true for regulators as users remain having a variety of concerns about personalized advertising that regulatory actions so far, and data protection law in particular, were clearly not able to alleviate.

Apart for the practical implications for the industry, the current study can also be used to guide research. Indeed, the benefits and concerns previously ignored in the personalization literature shall be investigated further. This will allow to fully study personalization paradox and the psychological mechanisms that guide it.

5 References

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