


Consumer perceptions and satisfaction levels towards personalised advertisements

Kişiselleştirilmiş reklamlara yönelik tüketici algıları ve memnuniyet düzeyleri

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Abstract

Personalised advertisements are widely used in online marketing to influence consumer behaviour and generate strategic data. This study investigates consumer perceptions and satisfaction regarding personalised ads, particularly on social media. Using a qualitative approach, semi-structured interviews were conducted with 15 individuals residing in Istanbul with a monthly income above \$1,500. Thematic analysis revealed six main themes: user perception, privacy concerns, control and autonomy, protective behaviours, expectations from marketers, and proposed solutions. While participants found personalised ads convenient and relevant, they also expressed discomfort due to privacy risks and data tracking. Many adopted protective behaviours such as VPNs or ad blockers. The study highlights a dual response: appreciation of relevance and strong concerns about autonomy and ethics. These findings align with recent literature emphasising the need for transparency, consent, and ethical standards in digital advertising. Businesses are increasingly adopting new strategies to address these concerns and regain user trust.

Keywords: Personalised Advertising, Consumer Perception, Privacy Concerns, Digital Marketing Ethics

Jel Codes: M31, M37, D12

Öz

Kişiselleştirilmiş reklamlar, tüketici davranışlarını etkilemek ve stratejik veri üretmek için çevrimiçi pazarlamada yaygın olarak kullanılır. Bu çalışma, özellikle sosyal medyada kişiselleştirilmiş reklamlara ilişkin tüketici algılarını ve memnuniyetini araştırmaktadır. Nitel bir yaklaşım kullanılarak, İstanbul'da ikamet eden ve aylık geliri 1.500\$'ın üzerinde olan 15 kişiyle yarı yapılandırılmış görüşmeler yapılmıştır. Tematik analiz, altı ana temayı ortaya koymuştur: kullanıcı algısı, gizlilik endişeleri, kontrol ve özerklik, koruyucu davranışlar, pazarlamacıların beklentileri ve önerilen çözümler. Katılımcılar kişiselleştirilmiş reklamları kullanışlı ve alakalı bulurken, gizlilik riskleri ve veri takibi nedeniyle rahatsızlıklarını da dile getirmişlerdir. Birçoğu VPN veya reklam engelleyiciler gibi koruyucu davranışlar benimsemiştir. Çalışma, ikili bir tepkiyi vurgulamaktadır: Alakalı olma takdiri ve özerklik ve etik konusunda güçlü endişeler. Bu bulgular, dijital reklamcılıkta şeffaflık, rıza ve etik standartlara olan ihtiyacı vurgulayan son literatürle uyumludur. İşletmeler, bu endişeleri gidermek ve kullanıcı güvenini yeniden kazanmak için giderek daha fazla yeni stratejiler benimsemektedir.

Anahtar Kelimeler: Kişiselleştirilmiş Reklamcılık, Tüketici Algısı, Gizlilik Endişeleri, Dijital Pazarlama Etiği

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Introduction

Nowadays, measuring the effectiveness of advertisements has become more measurable with the increasing use of digital technology, the internet, and social media. Organisations can choose the most suitable advertising methods for themselves with the benefits provided by the internet and artificial intelligence. The emerging trend in the field of advertising is the use of personalised advertisements targeted at customers or audiences who will be the primary consumers of the advertised goods or services. According to Kim and Huh (2017: 92), personalised targeting and ad personalisation levels have increased significantly in recent times, especially with the increase in the use of web analytics and big data mining. The collection of information about consumers can also be done primarily through internet-based applications. Kalaighanam, Kushwaha and Rajavi (2017: 1) mention that the internet has significant benefits in collecting information about customers, bringing it together, and then matching advertisements to individual users. According to Köster, Rütth, Hamborg and Kaspar (2015: 181), this method has been used as a widespread practice in personalising internet advertisements recently, and leading internet organisations have earned a lot of income from this point. Personalised advertisements attract attention as one of the new advertising methods used with the development of information and technology.

Data-based advertising applications aim to personalise the messages given in advertisements at a higher level and to increase the effectiveness of the messages shown in ads for people. According to Hawkins, Kreuter, Resnicow, Fishbein and Dijkstra (2008: 5), they mentioned that the personalisations used in advertisements aim to increase the attention and motivation of consumers by creating the perception that the goods or services they plan to purchase are specially designed for them in terms of the communication method intended to be established with them. It is planned that such advertisements will contribute to consumer persuasion by creating perceptions in the minds of consumers. The aim and method are to minimise the adverse reactions that consumers may receive by creating advertisement message content that matches their interests and to provide guidance by creating a positive perception. According to Brinson, Eastin, and Cicchirillo (2018: 137), they explain that some consumers may have negative thoughts, such as the perception that their digital behaviours are being monitored, which may violate their privacy. It can be thought that personalisation and perception studies conducted in this way will have positive effects as a result of being popular among some consumers and brands. However, as a result of the research conducted, it is understood that negative thoughts and behaviours are also made against such applications. It is also possible that consumers may perceive that their right to choose and freedom are being violated, especially if they perceive high-level personalisation in advertisements made in digital environments. The most important possibility is that such a situation will be evaluated as a kind of risk and threat factor by consumers. According to Bernritter, Ketelaar and Sotgiu (2021: 678), it is also possible that the reactions of consumers to such advertisements may reduce the success rates of brands in achieving their marketing goals and negatively affect their behaviour by fueling negative emotions in their perceptions. According to Tran, Sen, and Van Steenburg (2023: 458), for brands to create a positive perception in the consumers they target, they need to understand how to use personalised advertisements effectively, and advertisers must be able to create positive consumer perceptions towards their brands. As a result of such perceptions, it is considered crucial for consumers to develop behaviours in the desired direction to show that perceptions towards advertisements can be brought to the desired level.

It may be possible to consider the concept of perception and the concept of value together in some cases. According to Gutman (1982: 60), values are the beliefs of people about what should be, regardless of their lifestyle, and the principles and thoughts that guide human behaviour in shaping the security, position, and dignity of individuals. However, Oliver (1997: 28) also states that consumer value perception refers to the results or judgments obtained as a result of using any product or service. The equivalent here is the interpretation of the difference between the performance of the product or service and the costs of obtaining it. According to Kothari and Lackner (2006: 347), it is known that most of today's organisations continue their activities with product-oriented approaches. However, it should not be forgotten that the intense competition experienced in the market in which organisations are located to sustain their existence negatively affects the production of alternative goods or services. Therefore, it is believed that businesses that adopt a more modern marketing approach, tailored to the changing needs and demands of consumers, are more likely to succeed. At the last point today, it is understood that all needs and demands of customers should be examined in more detail, and the values that products add to the general consumption processes should be taken into account. In this sense, it is thought that consumers do not buy products based on value-based marketing approaches; instead, they buy value. Managers in the marketing department need to understand what the dimensions are and how consumers perceive them to increase the long-term profitability of organisations, and

investigate the dimensions that create value. The components of perceived value can vary from the perspective of consumers. According to Sweeney and Soutar (2001: 204), the quality and price components have very clearly separated and different effects on the perceived value of money.

The purpose of this study is to examine the perceptions and satisfaction levels of consumers towards personalised advertisements. The study is generally comprehensive but consists of specific subheadings. The first part focuses on the concept of advertising. Then, general and detailed information about social media advertisements is shared, given their much greater use today. Since personalisation is another noteworthy area of our subject, conceptual definitions are added in the next section. The explanations of personalised advertisements are also explained in the following section, and the importance of the subject is also tried to be shown. In the next section, the attitudes of consumers towards personalised advertisements are explained, very detailed examples from the literature on the subject are given, and related interpretations are made. In the conclusion section, general interpretations are made, and future predictions and suggestions are made.

In this context, the primary objective of this study is to thoroughly examine consumers' opinions and satisfaction levels regarding personalised advertising, and their impact on marketing success. Academically, this research aims to provide a theoretical contribution to understanding consumer behaviour in digital advertising by bringing together existing literature on personalised advertising, consumer perception, and value-based marketing. This will enable a comprehensive assessment of both the positive and negative impacts of personalised advertising, which has been studied in limited numbers. From a practical perspective, this study aims to guide businesses in developing consumer-focused strategies, identify methods to increase the effectiveness of personalised advertising, and identify potential risks that may arise in this process. In particular, data obtained regarding consumers' perceptions of privacy, value expectations, and brand trust will help businesses achieve a balance in their marketing communications. Therefore, the study provides both a theoretical reference for academics and practical tips that can be useful for practitioners in strategic decision-making.

Literature review

It is known that since its earliest use, advertising has been employed as a tool for businesses to influence customers and generate commercial profits. In this application, advertising is a one-way communication process that is thought to occur between the advertiser, who is the sender, and the target audience, who are the recipients. Just as there is no purposeless application, advertising can also be implemented for purposes such as informing customers about the goods or services produced, creating a brand image, or further strengthening the existing brand and guiding customers towards making a purchase. Due to these applications, it should be accepted that advertising is the most effective and inseparable part of marketing. When implemented correctly, it makes a significant contribution to organisations. It can also be understood that advertisements implemented more effectively increase brand awareness, attract customers' attention, and have a positive effect on sales, thereby increasing consumer loyalty, which is a significant effect today. The importance of advertising applications has also increased since the days when television, the most effective media tool since its inception, has evolved. Because it is thought that television attracts more attention by utilising visual, textual, and auditory factors, and directs the target audience by affecting both their needs and feelings. It is understood that the goods or services promoted through advertising not only meet the needs of customers but also contribute to the formation of their social positions and groups. In this context, studies conducted in Turkey also support the effectiveness of advertising on brand awareness and consumer loyalty (Savaş, 2020; Koçer & Özmerdivanlı, 2019).

It is known that as a result of the increase in mass production with industrialisation, there have been parallel increases in supply rates. Perhaps one of the most significant factors in the process experienced to date should be seen as the difficulty of competition in the market conditions in which companies are located after the Industrial Revolution. In this competitive environment, the fact that organisations see advertising as the strongest marketing tool to reach consumers has strengthened this idea. If the goods or services produced are promoted, they can be delivered to every segment of society. Therefore, perhaps the most effective aspect of advertising is that it is one of the most effective ways to promote a good or service. Recently, with the advancement of information, communication, and internet technologies, there have been significant developments in social media tools, and the impact of these developments on social change is also substantial. As a result, both the content, types, and application methods of advertising have changed and are taking on an interactive structure that is constantly changing. In particular, studies conducted in Turkey on social media advertising demonstrate detailed insights on how users respond to online ads and their purchase intentions (Okay, 2020).

The progress of digital advertising in Turkey has gained momentum, especially with the technological innovations that emerged in the 2000s. Today, digital advertising is evolving beyond traditional media tools and developing targeted advertising strategies across online platforms, including social media, search engines, and mobile applications. The progress of digital advertising in Turkey has gained momentum, especially with the technological innovations that emerged in the 2000s. Today, digital advertising is evolving beyond traditional media tools and developing targeted advertising strategies across online platforms, including social media, search engines, and mobile applications. This change has allowed advertising to become more personalised and interactive. Personalised advertising refers to the presentation of special advertising content based on the behaviour and choices of consumers on the Internet. This method aims to increase the effectiveness of ads while also addressing consumers' concerns about privacy and confidentiality. Analysed advertising refers to the presentation of special advertising content based on the behaviour and choices of consumers on the Internet. This method aims to increase the effectiveness of ads while also addressing consumers' concerns about privacy and confidentiality. In this context, the concept of digital surveillance refers to the process of tracking individuals' online activities and utilising this data for advertising purposes. Thanks to digital surveillance, ads can be personalised by associating with user profiles, which raises different concerns about ethics and privacy (Okay, 2020).

Academic research on digital advertising in Türkiye generally examines the effects of social media ads on consumer attitudes. For example, factors such as ad unreliability, ad avoidance, perceived personalisation, and ad credibility are prominent among the factors influencing consumer attitudes toward personalised ads encountered online and on social media. The effects of these factors on purchase intentions have been examined using structural equation modelling (Koçer & Özmerdivanlı, 2019). Furthermore, a bibliometric analysis of postgraduate theses on digital advertising in Türkiye reveals that academic production in this field has increased since 2015, with 2019 being the year with the highest number of theses. This suggests a growing scholarly interest and importance in digital advertising (Savaş, 2020).

According to Schubert and Koch (2002: 1956), groups of people who come together on internet-based platforms for both cooperation and communication with a common effect are called virtual communities. With the development of communication technologies, social media tools have become an indispensable part of our lives today, and it is seen that companies also use these social media tools intensively in their advertising activities. It is now known that businesses try to stimulate customers' purchasing desires by creating advertising content through social media applications, and even push consumers to make unplanned purchases in some cases. Baruah (2012: 1) states that social networks should be adopted by every brand and seen as a kind of hope-inspiring promotional tool. Advertisements are a paid service used by a manufacturer or company to inform people about the existence of existing or newly produced products. In this sense, it is evident that advertising through social media is a means of utilising internet-based applications. With these applications, access to a much larger user base is provided, and it is also possible to conduct targeted advertising activities based on consumers' personal interests and individual demographic profiles. According to Edosomwan, Prakasan, Kouame, Watson, and Seymour (2011: 86), social media applications offer consumers the most economical marketing and advertising management, while also providing a more reliable means of brand formation. In this sense, advertisements created through social media applications are the tools that relevant brands use to influence their customers through social media platforms, and they are at a critical point due to their dynamic structures, as they are constantly evolving.

After organisations use advertisements through social media as a communication method, another factor has emerged as consumers are offered many different product options. The essential situation here is that customers do not have the time to evaluate all these options and make their choices. To accelerate this process, they benefit more from social media content. Kim and Ko (2010) mention that social media platforms are compelling communication and technology products that offer great opportunities for brands to both attract attention by introducing their products and create perception. In addition, relevant platforms allow consumers to develop their thoughts and opinions about relevant products, thus creating different values for the brand. Therefore, social media platforms, which are used frequently today, provide a suitable environment for brands to reach wider audiences, promote their products, and enhance their brand value by engaging with consumers. Schubert and Koch (2002: 1957) state that consumers, in a sense, give the right to provide marketing information to the relevant business in a category they choose.

The idea of personalisation is not only seen as a product of modern technology, but also as a kind of historical part of commercial interactions. According to Baek and Morimoto (2012: 60), the concept of

personalisation, its communication, and marketing have a long history dating back to ancient times. It can be said that people have somehow benefited from personalisation principles while doing business or interacting with each other from ancient times to the present. In this sense, it can be thought that the concept of personalisation has always existed since ancient times and has been used as a considerable style in commercial practices. Mittal and Lassar (1996: 96) mention that personalisation aims to increase both the choices and satisfaction of consumers by providing them with more specialised alternatives and offers. According to Peppers and Rogers (1997: 231), another benefit of personalisation is that it enables businesses to predict what consumers need. According to Tran (2017), many brands prefer to create personalised advertisements on social media platforms, especially with applications such as Instagram and Facebook, because they provide a cost advantage. According to Murthi and Sarkar (2003: 1344), personalisation offers a larger product environment by reducing all costs, increasing opportunities to a considerable extent, and further activating this area of influence in terms of digital products. According to them, personalisation processes occur at three levels. While the first part involves learning about consumer preferences, the second level consists of creating offers tailored to those preferences. The third and last level involves evaluating both learning and matching processes together.

It is known that, thanks to mobile devices, computers, and tablets used intensively by everyone, internet users create a significant amount of content through social media and networks where they are located, resulting in large amounts of data. In terms of businesses, this personal data is of great importance, and it is collected in a digital environment, creating a suitable ground for a personalised approach in marketing activities. From another perspective, it should not be forgotten that the concept of personalisation is seen as the most effective dynamic of today and is a factor that everyone should be interested in. Understanding the reasons behind people's behaviour, knowing their demands and expectations in advance, and making predictions and forecasts are of great significance in creating effective business strategies. To achieve this, it is necessary to gain a deeper understanding of the processes that influence both consumer satisfaction and purchasing decisions. It is possible to attain longer-term success for businesses and brands by creating marketing strategies with this goal in mind. It is essential to understand what the concept of personalisation encompasses for companies and consumers, and to remember that this issue is not temporary but relatively permanent and continuously effective. When considered as a word, it is known that personalisation is not suitable for mass use because it is not a general structure. Similarly, organisations can receive negative feedback as a result of the marketing strategies they implement in this way. In this sense, it can be considered that the implementation of personalisation is a complex situation for organisations. According to Shen (2014: 424), recommendation agents programmed to learn consumer preferences and make personalised product or service offers are considered a valuable tool for targeting consumers individually. Similarly, it is known that many international major brands provide consumer satisfaction and contentment by integrating personalisation applications into the products or services they offer to their consumers. With this application, brands can establish a kind of brand loyalty among their customers and gain a competitive advantage over their competitors in the market conditions they are in.

Advertising is gaining new dimensions through emerging communication technologies and is having a more intense and powerful impact on social life than ever. With personalised advertisements, consumers can reach products and services that are more suitable for their requests, demands, and expectations, and marketers can increase consumer satisfaction by affecting their target audiences more precisely. In this sense, we can say that personalised advertising increases both consumer experiences and strengthens marketing strategies. While traditional marketing can meet the opportunity to reach broader audiences at high costs, personalised advertising can be directed to more targeted and relevant individuals, thus ensuring effective spending and cost-effectiveness. With the development of digital technologies and data analytics, it is possible to optimise personalised advertising further and ensure cost-effectiveness. For this reason, organisations can apply more effective and more economical marketing solutions by choosing more personalised advertising. According to Abdel Monem (2021: 115), personalisation applications have come to the forefront as a new and different strategy in the business world in the last decade, and this application has become critical for more than 94% of both marketers and consumers. However, it is also explained by many researchers, such as Dawson and Kim (2010), that personalised marketing provides consumers with a sense of personalised experience and leads to the collection of necessary data. Yu and Cude (2009: 253) mention that the United States Federal Trade Commission wrote that an average of 92% of websites worldwide collect user personal information for use in future marketing.

Although personalised advertising activities have been used for a long time in all countries where they are used, it is understood that the rapid development of information communication technology has

supported the spread of these applications again. In fact, according to Yu and Cude (2009: 503), the main reason for the increase in interest in personalised ads is the decrease in marketers' confidence in the effectiveness of traditional mass advertising. According to Maslowska, Smit and van den Putte (2011: 91), the concept of personalisation includes many ideas, and what these concepts have in common is that they consist of messages that appeal more specifically to buyers. The research conducted by Svensson and Dirks (2021: 10) shows that consumers expect to receive personalised information every time they interact with any brand.

To attract consumers' attention continuously, social media platforms are among the most frequently chosen methods by advertisers due to their accessibility and affordability. In this way, both lower costs are created by targeting an audience, and more measurable studies can be carried out compared to traditional advertising methods, thus making them more popular. While interaction with customers is necessary for measuring the effects, there is a need to attract and maintain their interest to increase the interaction force. In such cases, personalised advertisements need to be more effective and show their power. Because the effectiveness of personalised advertisements can increase interaction by targeting the interests of customers, and in this way, brands can create stronger bonds. It is crucial to collect data accurately to make customers more predictable, enabling a successful message to be conveyed to the consumer. According to Saravanakumar and Sugantha Lakshmi (2012: 4444), to achieve a more successful formation in the social media environment, organisations need to consider various marketing ideas and combine these ideas with more innovative customer communication networks. Social media transforms research methods in every sense, allowing brands to interact with customers more strongly and strengthen this. Traditional media platforms, such as television, newspapers, magazines, and radio, which have been in use for a long time, offer a one-way and static communication model to everyone. With the new style web technologies and social media applications that are used more frequently today, consumers can create their own content, resulting in almost zero-cost publications compared to previous costs. Therefore, these methods have radically changed the way consumers can interact with brands. Today, it is known that consumers use social media and internet applications more to gather information about the brands they are interested in, share their experiences, and provide feedback. In this way, brands can change and develop personalised marketing strategies that are more sensitive to customer demands, expectations, and needs.

In recent years, it is believed that advertisements tailored entirely to the personal interests of consumers on social media, which is being used more frequently, can influence both planned and unplanned purchasing decisions. The development of computer and internet technologies allows for personal consumer preferences to be taken into consideration and customised in advertising. While more general advertisements were used in the past, today we see advertisements prepared in a more personalised and individualised manner. It is understood that technological advances support the customisation of ads according to personal consumer demands and expectations, and that this has become a more interesting research topic, especially in the marketing field. It is understood that advances in technology and social media have shifted the targets of businesses while creating their marketing strategies from traditionally applied general advertising to individualised, pinpoint advertisements. According to Baek and Morimoto (2012: 59), the main reason for this change is that messages customised according to personal demands, expectations, and preferences can be delivered to consumers more quickly and effectively. We can explain that the reason for the greater choice for individualisation is to attract more attention from consumers and strengthen marketing effectiveness.

Thanks to the advertising methods that businesses use to send more effective personalised messages, it is possible to reach more accurate consumers at more accurate times and to use resources more effectively. According to Srinivasan, Anderson, and Ponnnavolu (2002: 42), for customers, receiving messages tailored to their demands and preferences results in a reduction in the time they spend searching for information, as they can quickly focus on the goods or services they want. In this way, it becomes attractive for customers to make repetitive transactions, and a kind of consumer loyalty is formed. According to De Keyser, Dens, and De Pelsmacker (2022: 41), thanks to personalised advertisements, it is possible to reach consumers one-on-one and provide short-term interaction; however, this can also be achieved by establishing trust. This situation reveals that advertisements serve not only to attract attention but also have a positive effect on memory. According to Köster et al. (2015: 181), thanks to personalised advertisements shaped according to the interests of consumers, higher-level interaction and memorability are created. Here, it is explained that for advertisements to change consumer behaviour, consumer attitudes must first change. The key factor in this is that consumers must already have a positive attitude towards a product before purchasing or using it. Therefore, it is thought that advertisements aim to change these attitudes and, in doing so, can affect consumer behaviour and purchasing decisions.

According to De Keyzer et al. (2022: 40), since the functioning and limitations underlying the effects of personalised ads are still not fully clear today, it is stated that the use of personalised ads on social media continues as a kind of trial-and-error process. Upon examining the literature, it becomes apparent that studies have yielded both positive and negative attitudes, and it has been found that there are contradictory reactions regarding the effects of personalisation on consumers. When studies on internet and social media usage, which are more commonly used in this regard, are examined, it is seen that Aguirre, Mahr, Grewal, De Ruyter, and Wetzels (2015) conducted research on Facebook users, a relevant social platform. It is thought that personalisation mainly increases loyalty in users, as well as paradoxically increases the idea of vulnerability. In such cases, users may perceive themselves as vulnerable, which can lead to negative attitudes and behaviours. According to Aguirre et al. (2015: 34), the reason for this contradictory situation is experienced when users realise that their personal information is being collected without their permission. On the other hand, when businesses openly and without covertly attempting to collect information, it has been observed that click rates on personalised ads increase oppositely. Another study, Bleier and Eisenbeiss (2015), shows that positive attitudes towards personalised ads are directly related to consumers' trust in advertisers. Bleier and Eisenbeiss (2015: 390) state that consumers' perceived usefulness increases and their fears of backlash and privacy decrease due to more detailed personalised ads for retailers they find more trustworthy, even if they do not appeal to a vast audience. It is stated that this situation is the most critical element that shows that personalised ads affect consumers' feelings of trust towards businesses or organisations. Bright and Daugherty (2012) examined the effects of personalised online environments on consumers' attitudes towards ads, their ability to understand content, and their interactions with ads. According to the research results, it is explained that consumers who are exposed to personalised advertisements want a higher level of interaction with the advertisements. In contrast, those who are under the influence of advertisements in non-personalised situations show more positive behaviours towards ads. Apart from this, it is stated that consumers with a higher demand for control do not affect the scope of personalisation, and customers with a low level of control desire have a lower level of knowledge about the content in personalised situations.

According to Dodoo and Wen (2019), the feeling that the advertisements given to consumers are personalised increases the perceived importance of the advertisements and strengthens the possibility of receiving a more positive response. In their study, where the results of personalised advertisements are presented as negative perception formations on customers in general, Yu and Cude (2009: 503) explain that the strongest adverse reaction is shown to phone calls. For this reason, when conducting studies on personalised advertisements in the future, it is considered crucial to use ads that include newer and more popular personalisations. Tran (2017: 237) states that the increased reliability of personalised social media advertisements positively affects advertising behaviours. In another study, Chen, Feng, Liu, and Tian (2019) investigated the effects of emotional factors on three different rational preference factors: perceived costs, opportunity costs, and privacy concerns, in the context of the personalisation paradox. As a result, they explained that personalised advertisements have adverse effects on perceived costs, and at the same time, privacy concerns and opportunity costs cause reactions. It is understood from here that the transition from personalised to non-personalised ads has adverse effects on customer behaviour. As a result, consumers' attitudes towards non-personalised ads may be harmful. In addition, it is understood that some or all of the rational choice factors mediate in terms of emotional strength. It is explained that the privacy concerns described here altogether indicate fears related to the protection of personal data and that the relevant situation may lead to an adverse reaction to personalised ads. In addition, opportunity cost, while revealing thoughts about the loss of different alternatives, may also cause reactions against personalised ads.

LinkedIn, one of the social media platforms, Pfiffelmann, Dens, and Soulez (2020) found that adverse effects occurred because consumers perceived their freedom as limited, in a sense, due to ads that utilised more personal information in influencing their purchase intentions. In contrast, De Kayzer et al. (2022: 48) explained that the more personalised the consumer considers an ad, the more meaningful it is. Therefore, it has been shown that, unexpectedly, thinking of advertisements in a less intrusive manner positively affects click intention and brand attitudes. Again, in the same study, it is observed that there are indirect positive effects through personal significance and the bond created with the brand. It is also stated that consumers show less positive reactions when information is collected secretly and without permission for advertisements. In another similar study, Tucker (2014) examined how internet users' perceptions of control regarding the collection of personal data affect social media click-through rates. When the results are discussed, it is concluded that when users have more control over their personal information, the probability of clicking on personalised advertisements doubles. There is an increase in the impact of the advertisement text. It is explained that personalised advertisements are

ineffective before privacy control is provided, but their effectiveness increases significantly as a result of the relevant control. Tucker (2014: 2) states that personalised advertisements may attract consumers' attention, while privacy fears may make them feel uncomfortable and repulsed by these advertisements. It is explained that this interaction tool, when applied in such cases to reach consumers more effectively, may have adverse results. If consumers think their privacy is being violated, they may engage in the exact opposite of the targeted behaviour.

In their study examining the effects of transparency in advertisements on effectiveness, Kim, Barasz and John (2019) concluded that marketers use methods that include more detail in their targeted advertisements compared to the previous ones, and that customers, consumers, and preparers want transparency about how their personal information is collected. As a result of the relevant research, it was understood that if the desired transparency is provided regarding the reasons for the advertisements to be displayed, consumers show higher levels of trust in these advertisements. There are also older studies on this subject. Xu's (2006) study examined how personalised options influence consumers in China in mobile advertising. Interestingly, the research results indicated that female customers have a more positive attitude towards mobile advertisements than males. However, personalised advertisements were also revealed to be the most influential factor in these positive attitudes of women. Hayes, Brinson, Bott, and Moeller's (2021) studies on consumer-brand relationships and the effectiveness of personalised advertisements on the most widely used social media applications yielded results that support other findings. The study was conducted to examine how consumers balance the benefits they receive when sharing their personal information against the privacy risks they face. As a result of the research, it is stated that the power of personalised ads varies in a way and proportionally depending on the strength of the brand-consumer relationship. In consumer relationships with stronger brands, the perceived benefits of personalised ads also increase more. Therefore, it has been concluded that they are more willing to share their personal information in relationships with strong brands. It is understood that privacy risks are at a lower level in such cases. In return, it is understood that in cases where there are weaker consumer-brand relationships, consumers perceive more risk in sharing their personal information and are cautious about personalised ads. As a result, it is thought that in cases where the effectiveness of personalised ads is affected, increases are experienced depending on the strength of the consumer-brand relationship, and that personalised ads can increase their success if stronger relationships are established.

The recent development of digital advertising has seen an increase in the number of academic studies, particularly on the impact of personalised ads and the role of AI-powered applications. Studies conducted in 2024 and 2025 help us gain a better understanding of these advancements and consumer perceptions. A meta-analysis published in 2025 revealed that personalised ads are more effective than general advertising. These ads are more effective at capturing consumer attention, increasing brand retention, and strengthening purchase intentions (Tomar, Srivastava & Pandey, 2024). However, according to a YouGov 2025 report, 54% of Americans are uncomfortable with personalised ads. This reflects concerns about the ads' perceived privacy and data usage. AI-powered personalised advertising has been found to play a significant role in increasing consumer trust. Artificial intelligence reduces irrelevant or unwanted ads, providing more targeted and meaningful content. However, excessive use of AI technologies can lead to consumer alienation and loss of trust. Consumer satisfaction and perceived value are directly related to personalised advertising. This study provides an in-depth examination of how these two concepts interact with personalised advertising and the impact of this interaction on consumer behaviour (Tomar et al., 2024). Cultural and demographic factors are among the factors that can influence responses to personalised advertising. This research aims to fill this gap in the field by examining the reactions of different cultural and demographic groups to personalised advertising. This study provides a valuable contribution to the literature by examining the effects of personalised advertising on consumer perception from a more comprehensive perspective. In particular, it aims to address the knowledge gap in this area by examining the relationship between the effects of AI-supported personalised advertising and consumer trust.

Methodology

Research design

This study adopts a qualitative research design to explore consumers' perceptions and satisfaction levels regarding personalised advertisements. A qualitative approach is particularly suitable given the exploratory nature of the research, which aims to uncover the nuanced, subjective experiences and interpretations that individuals associate with algorithmically tailored marketing content. Grounded in interpretivist epistemology, this research seeks to capture the depth and complexity of user experiences that structured surveys or experimental designs may not yield.

Sampling and participant profile

The study employed purposive sampling to ensure the inclusion of individuals likely to have exposure to and opinions on personalised digital advertising. Fifteen participants residing in Istanbul, Turkey, with a monthly income of at least \$1,500, were selected. This income threshold was chosen to reflect a demographic more likely to engage with digital platforms frequently and possess the technological literacy to articulate meaningful insights on advertising personalisation.

Participants were diverse in age, gender, and professional background to ensure a range of perspectives; however, all had frequent interactions with online services where personalised advertising is prevalent (e.g., e-commerce, streaming platforms, and social media). Ethical approval was obtained before data collection, and all participants gave informed consent in accordance with GDPR principles.

Data collection

The primary data collection method was semi-structured interviews, which allowed participants to elaborate freely while guiding the discussion around key dimensions, such as advertising relevance, privacy, data control, and ethical concerns. Interviews were conducted in person or via secure video conferencing tools, each lasting between 30 and 50 minutes. All interviews were audio-recorded with participant consent and transcribed verbatim for analysis. The interview protocol was developed based on existing literature on consumer privacy, digital personalisation, and data ethics, but remained flexible to accommodate emerging themes during the conversation.

Data analysis

Collected interview data were analysed using thematic analysis, following Braun and Clarke's (2006) six-phase approach. This involved familiarisation with the data, initial coding, theme identification, theme review, theme naming, and final report production. An inductive strategy guided the coding process, allowing themes to emerge naturally from the participant narratives, rather than imposing a predefined theoretical framework. To ensure rigour and transparency, peer debriefing was conducted by discussing selected codes and emerging themes with two research colleagues who provided critical feedback on the analytic process. Additionally, an audit trail was maintained through detailed coding logs, analytical memos, and reflective notes, which documented the process by which coding decisions were made and how themes were refined. The analysis resulted in six main themes and corresponding sub-themes. Frequency analysis and matrix coding were conducted to validate these themes. Visual tools such as a word cloud and a thematic relationship diagram were also used to support the analysis and interpretation.

Trustworthiness and rigour

To ensure trustworthiness, the study adhered to the criteria of credibility, transferability, dependability, and confirmability. Triangulation was achieved through multiple coding rounds and peer debriefing. Thick descriptions were provided in the findings to support transferability. An audit trail was maintained throughout the research process, and participant anonymity was strictly preserved.

Table 1: Thematic Framework: Main Themes and Sub-Themes

Main Theme	Sub-Themes	Example Participant Quotes
1. User Perception of Ads	Convenience, annoyance, relevance, usefulness	"R2: I sometimes appreciate ads that are relevant to me, but often they feel intrusive."
2. Privacy Concerns	Feeling watched, consent issues, disc comfort with data tracking	"R3: I feel like I am being watched all the time."
3. Control and Autonomy	Desire to opt out, data control, and personalisation settings	"R5: I like to have the option to control what data is collected."
4. Protective Behaviours	Use of VPNs, incognito mode, ad blockers, and disabling cookies	"R7: I always use ad blockers to avoid being tracked."
5. Expectations from Marketers	Transparency, consent, ethical data usage, and clear privacy policies	"R1: Companies should be clear about what they do with our data."
6. Proposed Solutions	Legal regulations, better control options, public education, and ethical standards	"R6: There should be laws to protect our privacy online."

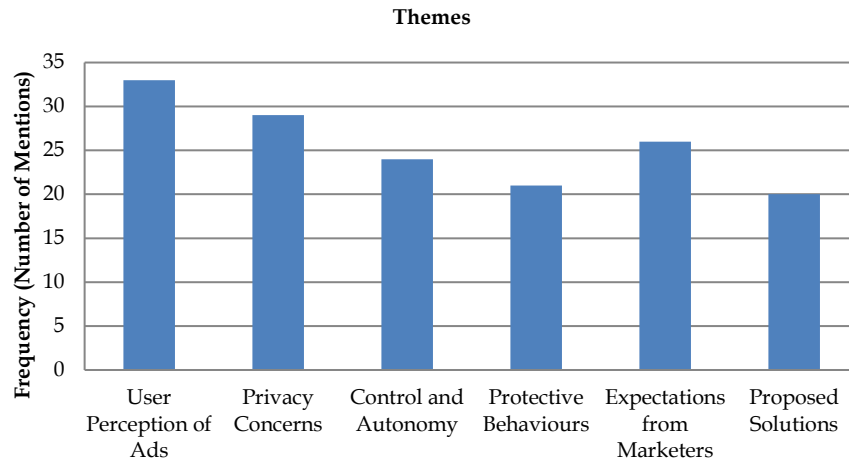
Source: Designed by the Author.

These themes are rooted in participants' own expressions regarding personalised advertising. They reflect a balance between appreciation for convenience and deep concerns over privacy, control, and ethical implications. These were inductively derived from the interviews, ensuring analytical fidelity. Direct participant quotes have been added to enrich each theme and provide thematic depth.

Table 2: Code Frequency Table

Theme	Frequency (Mentions)	%
User Perception of Ads	33	21.57%
Privacy Concerns	29	18.95%
Control and Autonomy	24	15.69%
Protective Behaviours	21	13.73%
Expectations from Marketers	26	16.99%
Proposed Solutions	20	13.07%

Source: Designed by the Author.

**Figure 1:** Frequency of Themes in Interview Responses

"User Perception of Ads" and "Privacy Concerns" dominate participant discourse. Many respondents expressed ambivalence: while personalisation offers convenience, it often leads to discomfort when boundaries are crossed. Notably, Protective Behaviours and Proposed Solutions show users' willingness to act, not just passively observe.

Table 3: Matrix Coding Query

Respondent /Theme	Perception of Ads	Privacy Concerns	Control & Autonomy	Protective Behaviours	Expectations	Solutions
R1	✓	✓	✓	✓	✓	✓
R2	✓	✓	✓		✓	✓
R3	✓	✓	✓	✓	✓	✓
R4	✓	✓		✓	✓	
R5	✓	✓	✓	✓	✓	✓
R6	✓	✓	✓	✓		✓
R7	✓	✓	✓	✓	✓	✓
R8	✓	✓	✓	✓	✓	✓
R9	✓	✓	✓	✓	✓	✓
R10	✓	✓	✓	✓	✓	✓
R11	✓	✓	✓	✓	✓	
R12	✓	✓	✓	✓	✓	✓
R13	✓	✓	✓	✓	✓	✓
R14	✓	✓	✓	✓	✓	✓
R15	✓	✓	✓	✓	✓	✓

A clear pattern emerges, as every respondent mentioned the perception of ads and privacy concerns, suggesting that personalised ads are experienced as both beneficial and intrusive. High co-occurrence of “Control and Autonomy” with “Protective Behaviours” indicates a strong user desire to manage their exposure and data.

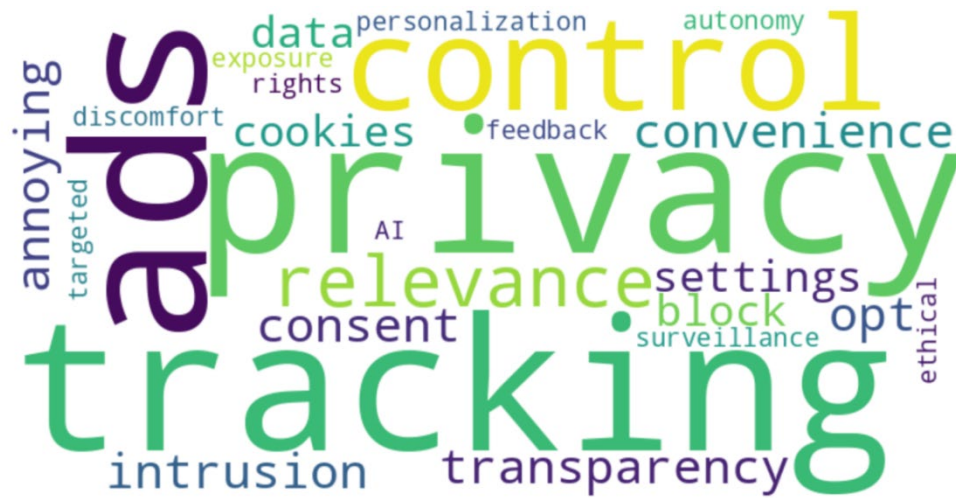


Figure 2: Word Cloud Visualisation

This visual emphasises privacy, control, and intrusiveness as the dominant concerns. Meanwhile, terms like "convenience" and "relevance" show that users do appreciate personalisation when done ethically. Direct participant quotes complement the visual representation, reflecting the dual nature of user perception.

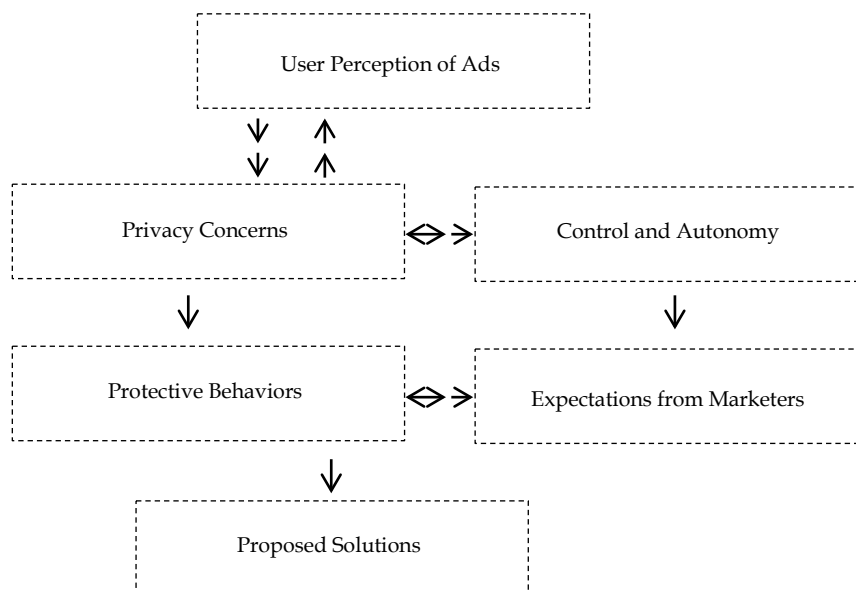


Figure 3: Thematic Relationship Diagram

The diagram illustrates a cause-and-effect flow: perceptions of ads lead to privacy concerns and calls for autonomy, prompting protective behaviours and elevated expectations from marketers. Relationships between themes are explicitly described: for instance, increased privacy concerns drive greater use of protective behaviours and heightened demands for transparency and legal safeguards. These culminate in proposed legal, technological, and social solutions. This model frames privacy as the central axis of tension and solution, providing a more straightforward interpretive narrative of the thematic relationships.

Discussion

This study examined how consumers perceive and respond to personalised ads, particularly the concepts of satisfaction, privacy, and control. Data were collected through in-depth interviews with 15 participants, and several interconnected themes emerged that reflected the nuanced tension between the perceived usefulness of personalised ads and the increasing discomfort with data tracking and autonomy. The ambivalence toward personalised ads obtained from the study is consistent with the existing literature. While participants acknowledged that personalised content in ads can increase engagement and user experience (Boerman, Kruikemeier & Zuiderveen Borgesius, 2017), they also expressed concerns about the intrusiveness of such practices.

On the other hand, privacy concerns are a theme that resonates with research in the literature that emphasises consumers' increasing awareness and sensitivity to how their data is collected and used (Martin & Murphy, 2017; Tucker, 2014). Participants' feelings of being "watched" and their expressions of discomfort with data surveillance reinforce the idea that privacy is no longer a passive choice but a fundamental component of the user experience (Acquisti, Brandimarte & Loewenstein, 2015). Participants' concerns and thoughts about control and autonomy in the study also support the findings of Schumann, Von Wangenheim & Groene (2014). Schumann et al. emphasise that user empowerment through opt-out options and personalisation settings can increase trust and acceptance of advertising applications. This becomes especially critical when users gain the upper hand in managing their online identities and their digital literacy increases (Baruh, Secinti & Cemalcilar, 2017).

Personalised consumers' choices of protective behaviours, such as VPNs, private browsing, and ad blockers, in advertisements suggest that this is done not only out of privacy concerns but also as a method of protection from digital agencies. This situation is consistent with the study by Hoofnagle, Van Der Sloot, and Borgesius (2020), which yields similar findings to those in the literature. It also supports the study of Martin, Borah and Palmatier (2017), who argue that participants' expectations from marketers, transparent data practices, consent mechanisms, and ethical standards are not only theoretical preferences but also active demands that shape user behaviour. Finally, the interconnected nature of the themes mapped in the thematic relationship diagram is consistent with similar studies in the literature, which emphasise that user perception, privacy, control, and protective behaviours form a cycle that affects not only satisfaction but also long-term trust in digital environments (Bleier & Eisenbeiss, 2015; Awad & Krishnan, 2006).

Future studies are suggested to examine different dimensions in the field of personalised advertising more comprehensively. Future studies are suggested to examine different dimensions in the field of personalised advertising more thoroughly. First of all, it is recommended to investigate the effects of artificial intelligence-supported ads on consumer behaviour, specifically for different cultural and demographic groups, so that it can be more clearly understood how the effects of personalisation vary according to geographical and social differences. Additionally, by monitoring long-term consumer responses, the sustainable impacts of personalised ads on brand loyalty and customer loyalty can be evaluated. Additionally, by monitoring long-term consumer responses, the sustainable effects of personalised ads on brand loyalty and customer loyalty can be assessed. The interaction of consumers' privacy concerns and data security perceptions with personalised advertising strategies should be considered in the context of ethical and legal frameworks, and new research should be conducted on applications that will increase consumer confidence. In addition, experimental studies are needed that examine the effects of personalised advertisements in augmented reality, virtual reality and metaverse environments. Research that addresses the psychological effects of advertising content in more detail can contribute to the development of strategies to create positive perceptions and minimise adverse reactions. Additionally, experimental studies are needed that examine the effects of personalised advertisements in augmented reality, virtual reality, and metaverse environments. Research that addresses the psychological effects of advertising content in more detail can contribute to the development of strategies to create positive perceptions and minimise adverse reactions. Finally, the quantitative and comparative measurement of the relationship between consumer value perception and personalisation dimensions will provide concrete suggestions to both academic literature and practical marketers. The studies to be carried out in line with these recommendations will strengthen both theoretical knowledge and practical applications in the field of personalised advertising.

Conclusion

Parallel to the technological developments experienced, it is evident that marketers are rapidly increasing the use of auxiliary tools to achieve stronger results in creating personalised advertising strategies. The subject emphasised in the study is the examination of the perceptions created by

personalised advertisements on the consumer. It is understood that the concept of personalisation has gained importance in recent years, especially with the idea that consumers' data are obtained without their permission and their knowledge via social media platforms and, in some cases, transmitted to marketing companies. In addition, personalised advertising has now become an essential marketing tool widely used by many brands. Literature research was also conducted in the study, and the results of the examined research indicate that consumers exhibit both negative and positive attitudes towards the relevant advertisements. This situation may be attributed to the fact that the effects of personalisation strategies on consumers are not fully understood, but this decision is not accepted.

Social media platforms are spreading on a global scale every passing day, and the number of users is both increasing and increasing accordingly. Considering that people interact with each other much faster and more easily in these environments, it should be possible to transfer information similarly. Therefore, it is a key point for marketers to understand this world better and to consider it in the strategies they create. In general, the findings of this study show that personalised advertisements, especially on social media, can have positive and negative effects on consumers' emotions, needs, and purchasing tendencies in some cases. In today's world, marked by heightened concerns over privacy and information confidentiality, attitudes such as scepticism and perceived personalisation may suppress security and privacy concerns, thereby triggering unplanned and instinctive purchasing behaviours in consumers. Regardless of the direction, the research examined reveals that personalised advertisements have highly significant results in terms of both understanding and directing consumer behaviour when used effectively.

As an influential concept, scepticism affects both rational and emotional decision-making processes of consumers through factors such as perceived personalisation and privacy concerns. Scepticism should be considered in direct relation to all sub-dimensions except rational behaviour. It is also understood that in some cases, scepticism can increase consumers' impulsive purchasing tendencies and lead them to engage in unplanned behaviours. It is understood that sceptical people ironically exhibit negative attitudes towards personalised advertisements, have difficulty, and experience emotional conflict. In addition, perceived personalisation supports consumers in making more unplanned decisions while also alleviating privacy concerns, encouraging them to exhibit more rational behaviours. This situation reveals that organisations should design their advertising activities not only in terms of emotional bonding policies but also by taking into account consumers' rational decision-making moments. Since privacy concerns affect reducing unplanned purchasing movements, creating an environment of trust in communicating with consumers is of great importance. Therefore, as a result of the examinations, it is revealed that personalised advertisements can have positive and negative effects on consumer behaviour. Still, these effects can vary depending on the way consumers perceive the relevant advertisements and their emotional states. In this context, while personalisation of advertising strategies can trigger consumers' desire to purchase, it is also possible that their desires may be reduced due to factors such as privacy concerns and scepticism. For brands or organisations to better understand consumer behaviour and optimise their personalisation strategies, they must first consider negative aspects such as privacy concerns, suspicions, and information theft. To gain consumers' trust and increase the positive effects of perceived personalisations, attention should first be paid to the confidentiality of data and the transmission of correct personalised messages.

As a result, it is understood that personalised advertisements are compelling and accurate marketing tools when implemented correctly. In this way, strategies can be created to shape consumers' emotional reactions and purchasing decisions. However, meticulous planning is necessary to implement these strategies effectively, alleviating consumer concerns and establishing trust. Marketing departments need to develop data-centric approaches to understand consumers' needs while also taking transparency and ethical values into account. To use personalised advertisements more effectively, it is necessary to examine consumer behaviour and instinctive purchasing behaviour very carefully.

This research provides valuable support to the existing literature on personalised advertising, both theoretically and practically. The research offers valuable support to the existing literature on personalised advertising, both theoretically and practically. Theoretically, while current studies often highlight the beneficial effects of personalised advertising, the findings of this research show that excessive personalisation can have negative consequences, such as a feeling of privacy violation and digital alienation in consumers. In particular, the impact of personalised ads supported by artificial intelligence on consumer trust is an issue that has not been sufficiently addressed in the literature before. This study addresses a gap in the literature, specifically the impact of personalised ads supported by artificial intelligence on consumer trust, which has not been sufficiently explored before. In addition, while the effects of cultural and demographic factors on reactions to personalised ads have previously

been considered in a limited number of studies, this research comprehensively examines the impact of these elements. Ultimately, this study evaluates the consumer value perception and satisfaction levels associated with personalised advertising from a holistic perspective, revealing how these elements interact with each other. Ultimately, this study evaluates the consumer value perception and satisfaction levels associated with personalised advertising from a holistic perspective, revealing how these elements interact with each other. From the application point of view, this research provides businesses with noteworthy elements to consider when developing personalised advertising strategies. In particular, potential dangers such as consumer privacy concerns, the irrelevance of advertising, and negative perceptions suggest that the content of advertising needs improvement. In this context, the study provides marketers with insights on how to create advertising content that resonates more effectively and ethically with their target audience. Additionally, this research examines how brands can incorporate ethical principles, such as transparency, equality, and data privacy, to foster consumer trust. In this context, the study offers marketers valuable insights into creating advertising content that resonates more effectively and ethically with their target audience. Additionally, this research examines how brands can incorporate ethical principles, such as transparency, equality, and data privacy, to foster consumer trust. As a result, this research has made significant theoretical and practical contributions to the literature on personalised advertising, eliminating the knowledge deficiencies in this area. Both at an academic and practical level, this study helps to develop a deeper understanding of the future of digital advertising.

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Externally peer-reviewed

Conflict of interests:

The author has no conflict of interest to declare.

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Ethics Committee Approval:

Ethics committee approval was received for this study from Istanbul Aydin University, Social and Human Sciences Ethics Committee on 18/04/2025 and with the document number 2025/4.

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Appendix

Appendix 1: Interview Questions

No	Interview Question
1	Tell me about your experiences with personalised advertising online.
2	How do you feel about personalised online ads?
3	How comfortable are you with the techniques used to personalise ads?
4	How concerned are you about your privacy regarding the personalisation techniques?
5	What steps, if any, have you taken to protect your privacy from online marketers?
6	How can marketers alleviate your concerns?
7	How can online privacy concerns be resolved?
8	Would you like to add any additional information or share some insights?