

Understanding the Data Privacy concerns of Consumers on Personalised Marketing Strategies

*A study to explore the opinion of Asian and European consumers on their concerns
over personalised marketing strategies*

by

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Abstract

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Thesis Purpose: The purpose of this research was to explore the opinion of consumers from Asia and Europe about data privacy concerns while receiving personalised marketing campaigns. We aim to contribute in existing literature on this specific domain for future researchers and companies who want to invest in these unexplored regions.

Methodology: This study has used qualitative research methodology through semi structured interviews to understand the perspectives of various consumers. Total 15 research participants have shared their feedback through in-person and virtual interviews.

Theoretical Perspective: We have used two theoretical perspectives i.e privacy calculus theory and elaboration likelihood model to explain the relations of our variables as those theories were closely matched with our focused area.

Findings: The key findings of our study revealed that the consumers share their consent for some certain brands but their data is generally leaked/shared with unknown advertisers as well due to which they used to receive lot of emails and messages from unknown platforms.

Practical Implications: The brands need to protect the consumer data as they trust on brands for utilizing their precious data on effective and required marketing services. Brands need to invest more on protection of data and should ensure effective process to control data theft.

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1 Introduction

In this chapter, we have presented a detailed background of our research topic which also includes the various previous studies around this domain. Moreover, we have also defined research problem, aim and purpose of this study. This chapter also includes the delimitation and outlines of this thesis as well.

1.1 Background

Personalised marketing strategy has developed increasingly more typical in the present marketing climate, catering the interests and preferences of potential customers. This strategy has been introduced to target the relevant customers, which ultimately increases the efficiency of campaign. However, it additionally raises serious difficulties with data privacy concerns among customers who are noted for being extremely mindful of data privacy and social limitations. In today's marketing landscape, personalised marketing strategies that appeal to the needs and taste buds of prospective consumers have become more commonplace. In a fragmented market, personalization can turn a generic service into a personalised solution for an individual customer. Businesses may get valuable insight into their consumers' buying patterns via personalisation, which in turn helps them develop more personalised marketing campaigns that effectively provide the correct information and goods to each client segment.

Companies have started engaging their potential customers with special access to their registered names and paying hefty amounts to the concerned agencies to provide this confidential database of the personalised communities (Acquisiti, 2010). In this way, businesses can increase customer satisfaction and commitment (Chandra et al. 2022). Sending the proper message to the correct person at the right time is the basic goal of personalization (Ho & Tam, 2006). A rise in campaign efficiency has resulted from the introduction of this personalised marketing strategy, which aims to target the right clients. Noar et al. (2009) states that personalised communications have the potential to outperform non-personalised ones in terms of benefits like increased memorability, likeability, and persuasiveness; however, not all studies have reached this conclusion. But it also poses major problems with data privacy worries among consumers, who are known to be very careful about data privacy and societal constraints.

In light of this, the purpose of this research is to explore how consumers' understanding of data privacy issues affect personalised marketing. personalisation in marketing is rapidly evolving and frequently adopted by all the companies. However, there are several drawbacks that should be addressed. Marketers need access to customer data to personalize their messages and understand

their wants and preferences, leading to greater efficacy. Marketers must address customer concerns about data gathering and use, as well as restore their trust in personalised offerings (Chen et al. 2019). For the greater personalization and tailoring of communication and messages, a greater amount of user and customer data has to be collected, as only with enough personal data does behavioral targeting and personalised advertising become possible (Jacobson et al. 2020). Businesses, policymakers, and consumers must all take precautions to safeguard personal information Milne et al. (2004). Users need autonomy in making decisions and the capacity to manage the flow of personal information in order to have appropriate online privacy, according to Yao et al. (2007). Then there's the issue of what needs to occur for users to offer their data and when businesses should gather personal information for personalisation purposes.

Various studies address the issue of marketing practices for data gathering purposes in personalization processes and to explain both different managerial and practical implications. Frequently, several theories have been used to serve as a theoretical foundation. The theories used in this context are, on the one hand, theories that explain customers' privacy concerns and behavior regarding their data disclosure behavior. On the other hand, they are theories about the ethical foundations of customers' disclosure behavior regarding their personal data (Hemker & Herrando, 2021).

In order to investigate new privacy concerns in the data-driven economy, researchers Bandara et al. (2020) used the power-responsibility equilibrium theory. This exploratory study delves into the reasons behind customers growing concerns about privacy and their actions that could harm the connection between vendors and consumers. It is based on semi-structured interviews. According to the results, customers do not have the capacity to control their own privacy because of the lack of regulation and accountability on the part of corporations. To further understand how these actions could give rise to privacy concerns, another research study takes a contextual integrity-based privacy viewpoint as highlighted by Bleier et al. (2020).

Privacy calculus theory is a concept employed in the field of information privacy to comprehensively understand how people make decisions on sharing their information. It suggests that the population should perform a cost-benefit analysis in order to decide on whether to reveal the information, measuring the benefits against all the dangers of exposing oneself. Acknowledging this truth, this approach involves a number of factors that include perceived benefits of sharing information, perceived risks and the context in which the information is shared. The importance and applicability of the privacy calculus theory can be explained by the fact that it can help explain how people approach these decisions. These elements help companies and governments to develop better approaches to solving the privacy problems and to provide people with better tools for the privacy protection.

A number of researchers have utilized privacy calculus theory in their investigations to investigate various elements related to data privacy and online behavior which were found in articles of

Acquisti and Grossklags (2005), Malhotra et al. (2004), Milne and Culnan (2004), Dinev & Hart (2006).

Alessandro Acquisti is a behavioral economist, his work is about privacy, economics, computer science interact with each other. He has also contributed a lot in the areas of confidentiality decision making, price of private information and the theory of behavior of the privacy sector. Jens Grossklags is an analyst in the economical and psychological properties of securities and confidentiality. His research is focused on the general area of privacy decision making online, elements such as enticements, perceived risk and the behavior of the user. Naresh K. Malhotra is a marketing expert who focuses on consumer behavior and research methodologies in marketing. He has contributed greatly to the improvement of knowledge in consumers, their perceptions and behaviors in protecting data confidentiality particularly in cyberspace.

George R. Milne is a marketing specialist who can be credited for his research on customer actions, secrecy, and online advertising. He has contributed to the knowledge about the effects of privacy concerns on customers and privacy successful marketing strategies. Tanya Dinev is a researcher who has actively contributed to the fields of data systems and security. Her focus is on individual privacy concerns, behaviors, and decision-making processes in digital environments with a particular focus on confidence and threat appraisal. Paul Hart has conducted various studies about other topics related to data security, data confidentiality, and data confidence within digital environments. This has assisted in the understanding of the psychological and behavioral predictors of privacy threats and willingness to share information on the internet.

Its specific purpose is to describe the processes through which consumers weigh the costs and rewards of sharing personal information with a double density for personalised content and promotions. Knowledge exchange for benefits can be indeed viewed as a cycle whereby users provide data to companies or other entities in exchange for some form of value (Acquisti & Grossklags, 2005).

Lee et al. (2011) conducted a study using a game-theoretic approach to explore the factors motivating enterprises to safeguard privacy, and the ensuing effects on competition and social welfare in the context of personalised product and pricing customization. The findings indicate that companies can use privacy protection measures as a strategy to reduce competition by focusing on specific customer groups for customization, thereby increasing their profitability. Corporations can choose between symmetric or asymmetric privacy protection strategies based on the extent of personalization and the cost of investment in protection. Furthermore, with the rising consumer apprehension regarding privacy, it is highly likely that all organizations will adopt privacy safeguards. Research suggests that when personalised companies autonomously prioritize privacy protection, it can improve overall societal well-being. However, this may potentially reduce the benefits experienced by individual consumers.

Research by Tucker (2014) looks at how people's perceptions of their own agency affect their propensity to click on ads on social media websites. This research is based on results from a

randomized field test that compared the effectiveness of using generic language in ads to using user-generated personal information. This website gave consumers more control over their own personal data throughout the field test. However, marketers' use of data for targeting and customizing ads remained unchanged on the website. Before the policy change, personalised ads did not perform optimally. But after this enhancement in perceived control over privacy, customers almost doubled their likelihood of clicking on personalised ads. Text personalization alone did not enhance the performance of ads personalised at specific users. A greater degree of distinct personal information greatly increased the efficacy of advertisements, especially for target audiences that tended to use opt-out privacy settings more frequently.

The study conducted by Morimoto (2021) examines the relationship between persuasive information and outcomes related to customized advertising, such as ad avoidance and attitudes towards personalised advertising. The persuasive knowledge model is used to analyze the function of privacy concerns and information control as mediators and moderators, respectively, in this context. The study also examines the intensities of these personalised advertising impacts and their disparities across various social media platforms. The study conducted an online survey with 600 Japanese participants, revealing that privacy concerns serve as a mediator in the relationship between consumers' control over their information, their inclination to avoid advertisements, and their perception of intrusive personalised advertising. On the other hand, information control affects the relationship between understanding persuasive strategies and concerns about privacy. Moreover, participants demonstrate increased concern over their online privacy on Twitter and maintain a negative impression of Twitter marketing. Contrary to what was expected, Instagram has a less harmful effect on advertising outcomes that are specifically personalised to individual users when compared to other platforms.

This study will utilize privacy calculus theory as a hypothetical structure to explore the factors that impact customers' impression and activities connected with personalised marketing approaches. The Privacy Calculus theory states that people always make educated decisions after thoroughly weighing the benefits and drawbacks of revealing personal information. Studies on privacy calculus have looked at several behavioral reactions, including data disclosure (Choi et al. 2018; Dinev & Hart, 2006; Kim & Kim, 2018). People should take precautions to keep their personal information private, since companies place a high monetary value on customer data (Xu et al. 2009).

Regarding privacy, the cost is frequently associated with specific hazards that may arise from the revelation of information. Whenever someone provides you with their personal information, they are essentially evaluating the potential risks and benefits involved. Perceived privacy concerns can be defined as the fear that the person receiving personal information may use it for their own benefit, resulting in a loss of control over that information. This category includes theft, unlawful access, secondary utilization (such as the sale or sharing of personal information with third parties),

and other comparable actions. We employ the Privacy Calculus concept either independently or in conjunction with other theories when discussing the risk-reward trade-off.

Its particular objective is to explain the entire cycling model of data sharing and benefits by which consumers expect some insights and have burden of unveiling individual data as a trade-off for custom-made content and designated promotions. The essential focal point of this proposition's review is to look at how consumers from Asia and Europe respond to personalised marketing strategies, considering data privacy concerns. Since, both regions have dedicated laws to protect the consumers' personal data, therefore, we want to examine the current trend of young consumers around this domain. Laying the right foundation, this study presents the privacy calculus theory as the basic thought that directs the objectives and exploration issues of the review. The proposition's topical rationality ensures an organized stream where each part propels an intensive handle on the review issue.

This data sharing cycle has following stages:

1. **Data Collection:** The cycle begins with the individuals who submits their data. It can be voluntarily submitted through one of several sources, for example, online questionnaires, posts in social networks and using cookies.
2. **Data Processing and Analysis:** In particular, after companies get that information, they analyze and transform it into valuable information. This step uses a combination of artificial intelligence techniques like machine learning, data mining and statistics to identify underlying patterns in the acquired data.
3. **Providing Benefits or Services:** On the basis of the data analysis, these companies provide the users with the attractive offerings. The benefits might extend to user experience, personalised content, advertisements and product recommendations among others.
4. **User Participation and Engagement:** The consumers engage with the service or gain access to a benefit, hence have the possibility of more communication while getting value from these advantages can increase user confidence and encouragement to be part of the data sharing cycle.
5. **Feedback Loop:** The feedback received from users in the course of the engagement stage is also collected during the analysis of data. By receiving such feedback, the businesses may improve the aspects elaborated on personality, refine their offers, or adapt to the shifts in people's necessities and preferences.

This gives firms a better understanding so as to come up with better effective data-based tactic hence gaining more successful of good and long-term connections with their users mainly based on confidentiality, trust and provision of significant benefits.

1.2 Research Purpose

The purpose of this research is to explore and understand the data privacy concerns of consumers regarding personalised marketing strategies. This includes investigating how consumers perceive the collection and use of their personal data for personalised marketing and examining the impact of privacy concerns on their attitudes and behaviors towards such marketing approaches.

RQ 1. How do consumers react to the data privacy concerns on personalised campaigns by the brands?

RQ 2. What kind of marketing strategy do companies adopt while targeting its audience through personalised marketing strategy?

By responding to these inquiries, the review desires to reveal insight into the fundamental intentions that impact customers' response to personalised marketing approach. This will propel our insight into the complicated relationship that exists between shopper conduct in this tech era.

1.3 Aims and Objectives

The principal objective is to explore the perception of consumers in Asian and European countries about data privacy concerns after receiving personalised marketing content from the brands. We are also analysing consumer attitudes toward data privacy and their concerns about sharing personal information online, while exploring how they balance the advantages and disadvantages of personalised marketing.

1.4 Delimitations

The delimitations of this research include focusing solely on consumer perspectives within a specific geographic region or demographic group. We have personalised GenZ in our sample size as they are more tech driven and open to explore new innovations. (Pichler et al. 2021). We have excluded all other generations because GenZ All previous studies have generic research on behaviors of consumers but since we want to emphasize on asian countries with respect to potential expansion of multinational companies into this region, that's why we are primarily focusing on this specific region.

It also encompasses limitations related to the methodology, such as relying only on semi-structured interviews to get open-ended feedback of consumers on our topic. Additionally, the study may be

delimited by the timeframe of data collection and analysis, potentially excluding long-term behavioral shifts. Since, this study is based on online behavior, we will not focus on any offline activity of the respondents.

1.5 Outline of thesis

This thesis comprises of five chapters which will follow the structure guided by the course incharge.

Chapter 1: Introduction - We have explained the background, problematization, aim & research questions of our thesis whose further details have mentioned in next chapters.

Chapter 2: Literature Review - This chapter includes the most important part of our research as we have mentioned all the relevant studies which are closely linked with our topic and also discussed our theoretical framework in which we explained our variables. As qualitative research requires indepth analysis of the previous studies, therefore, we have tried to incorporate all the relevant material in this chapter.

Chapter 3: Methodology - We have discussed in detail about our philosophy of our research design, data collection and sampling strategy. As we have conducted semi-structured interviews from specific geographical backgrounds and demographics, therefore, we explained a rationale behind choosing our selected participants.

Chapter 4: Analysis – we presented the data analysis of our transcripts which we have generated from our interviews through coding process. We did rigorous analysis and presented our themes which were quite interesting to share with the readers.

Chapter 5: Conclusion – We summarized our finding of an entire research and also presented feedback for the future researchers if they want to explore their studies around this topic.

2 Literature Review

The purpose of this chapter is to discuss our finding from the existing material around our topic so we added the references of various authors who have contributed in this domain. This chapter has various topics including personalised marketing, understanding privacy under personalised marketing, theoretical viewpoint, personalised marketing viewpoint and regulatory framework.

2.1 Personalised Marketing

2.1.1 Definition and significance

One common way to define the right to privacy is as "the right to be let alone." (Brandeis & Warren, 2008). These authors are credited with popularizing the phrase. They argued that the right to privacy can be recognized under conventional law, even separately from other rights such as the right to property or the right to liberty. The right to privacy has to been considered of equal importance as the right not to be harmed or battered, the right not to be detained, the right not to be fraudulently convicted, and the right not to be slandered as they claimed. This kind of a claim by the author gives the complete ownership of their rights to the individual itself and none to the state let alone any private organization.

According to Peikoff (2010), Prosser stated that privacy is a second-order right and it can boil down a number of fundamental rights that are allowed to all citizens of the states. His viewpoint did not involve the element of privacy as something that is not necessary, instead he believed that privacy was a complex term and had many facets. According to Warren & Brandies, if a person has to be let alone, it can lead to security issues extended to other citizen or even the state. He believed that there are some basic violations that cannot happen to protect an individual's privacy and peaceful living.

Following an attempt to define individual privacy now let's discusses the specific concerns of customers related to their privacy as a client to the brand. It inadvertently includes the process of data collection from the customer's personal accounts and information related to their demographics, whereabouts, purchase behavior and day to day interactions. Hence, one of the most significant concerns facing management practice is information privacy if managers do not show caution, their companies are also at the edge of being personalised and will face customer retaliation for going beyond accepted information procedures. The fundamental definition of privacy that exists in psychology literature constitutes a starting point for data confidentiality research. Thus, "the capability of the person in question to personally decide on information pertaining to one" is to sum up exactly what data privacy encompasses (Awad & Krishnan, 2006).

This definition suggests that giving consumers on the internet greater ownership over their confidential data is a potential strategy to mitigate their perception of security and reduce risk. According to earlier studies, data security factors play an essential role in generating an optimistic customer inclination toward disclosing pertinent data related to them to online businesses (Stewart & Segars, 2002). Research has demonstrated that one's sense of power is impacted by what decisions are in his hands. Since prior research indicates that adult consumption of the internet and browsing efforts may be restricted due to an expectation to gain additional information as well as greater comprehension of the source, we broaden the notion of knowledge as a control mechanism in order to enhance consumer comfort online (Klobas & Clyde, 2000).

As customer data is collected, processed, and managed to improve the effectiveness of marketing, the struggle between privacy and personalization in the online marketing engagement continues to increase in significance (Wedel & Kannan, 2016). According to Kim et al. (2019) transparency is the manner in which businesses illustrate how they acquire and employ individual customer data in order in order to develop behaviorally oriented marketing materials, whereas control is the degree to which customers believe they are the ones deciding on which information is provided to the brand and how the enterprise is using it (Awad & Krishnan, 2006).

2.1.2 Recent growth trends in Personalization and Security

In recent time it has become easier to level the playing field for all businesses. The digital era has transformed the way in which business is run. Any brand small or large has the capacity to be modified to match essentially any budget, any digital channels that are less expensive and can reach a broader demographic (Fourcade & Healy, 2016). The results also show that the right use of data to segment audience and the way in which the data has been presented to them as such they feel secure in the online space has vital to brand success. If the customer does not feel secure in the way the message has been presented, they might not revisit the site again. This data-driven method not only improves the productivity of marketing efforts but also strengthens the overall customer experience, resulting in to higher customer retention and happiness.

Large volumes of information about consumers are capable of being analyzed by systems equipped with AI to detect trends, estimate behavior, and provide highly precise promotional messages (Wedel & Kannan, 2016). Real-time strategy refinement and campaign optimization for maximum impact and return on investment are possible for marketers thanks to data analytics and consumer insights. The use of virtual assistants and online analytics professionals has made it possible to outsource such kind of work to third parties. They are specifically present to improve organizations interaction with the brands. Chat bots and content optimization can personalize the message in such a way that the customer feels safe in the brand's space. (Naveena et al. 2024)

2.2 Understanding privacy under Personalised Marketing

With recent growth and development in Information Technology and AI, 'Mass customization' or 'personalization' has become one of the primary approaches towards brand development and customer engagement. It involves a customized marketing mix where every brand interaction has been personalised (Goldsmith & Freiden, 2004). Social media and online platforms have become a significant tool to both the customer and the business as millions of information is being shared on it daily. Resultantly, it becomes a powerhouse which determines the overall success of an enterprise. Applications that utilize AI will fundamentally alter the nature of customer service by offering clients with widely available, personalised assistance through human-like interactions at a cheap cost (Haenlein & Kaplan, 2019).

To reflect or anticipate the demands of the recognized client a number of steps have been taken to anticipate the demands of the client let it be B2B or B2C. Therefore, utilizing all previously collected and recent customer data has become a vital component of personalization, as it enables customization of communication between the both parties. There has been constant criticism on the businesses because of their priority to use customer algorithms for engagement rather than understanding its effects on customer (Dutta & Kant, 2020). According to Dinev & Hart (2006) privacy concerns are the perceptions of risk to privacy that an individual has while engaging with an internet-based or omnichannel retailer. Quality website architecture, client privacy and security, fulfillment, and efficient customer support are the four key elements of a successful e-service (Rita & Oliveira, 2019). It was also concluded in the study that website design and security are among the most crucial elements for digital commerce. Therefore, businesses have to prioritize customer security for their client satisfaction.

2.3 Theoretical viewpoint

2.3.1 Privacy Calculus Theory

In order to better understand these concerns, the privacy calculus theory gives some useful insight for our research. This theory is based on the hypothesis that individuals engage in cost-benefit thinking before revealing any personal details (Jozani, 2020). The privacy calculus theory is a theoretical model that tries to explain how an individual balances the value of information to be revealed to the value of information to be sacrificed. The theory assumes that people are rational and would want to weigh some privacy versus the possible gains they would get from their personal information sharing.

The primary premise of privacy calculus theory is that people act on perceived benefits of sharing information versus perceived costs of doing so. The balance which is characterised by a person's judgement about the value of the benefits and the costs in question. To assess the pressures that

influence the disclosure of personal information, the theory states that the outcomes of disclose personal information can add social interaction, access to valuable services and personalization, at the same time there are costs in disclosure that include lack of control information, experiencing harm and social stigmatization. Privacy calculus is defined as the set of factors which may affect the way one individual decides to disclose his/her personal information to another person or organization (Tang, 2022). Contextual factors, the trustworthiness of the involved parties, the perceived value of the shared information and the perceived harm of non-disclosure are the main influencers of the privacy calculus.

Based on the theory, people are more inclined to reveal information when they think the costs would not hurt them, the rewards would benefit them, the channel would be candid and trustworthy. Improved personalization and customized content help consumers get content that is more relevant and personalised to them. Another advantage is convenience due to time-saving and the ease of finding products relevant to a person's tastes. Moreover, benefits or rewards may also entice data subjects to share their data, including featuring them in exclusive discount offers and loyalty programs (Fox, 2020).

However, the perceived risks in relation to personalised marketing are related to data security and privacy, and intrusion of privacy, as well as the loss of consumer control. Customers are concerned with privacy and freedom from such third-party interference. Big privacy threats include quantification in terms of excessive observing and following of online and offline behaviors. Further, it might be stressful to the consumers when they lose control over how much data is collected as well as the use of the information by companies.

This theory also provides insight into how consumers would be willing to participate or would potentially decline to participate in various data-sharing practices (Jabbar, 2023). Marketers can divide people into different groups depending on their level of privacy and willingness to share data and information. Data privacy conscious individuals may need soothing guarantees and evident opt-in procedures. Practicing full disclosure of usage policies about the collection of personal data and offering consumer management over such data can reduce the overall privacy concerns. One practical strategy for developing trust is by having clear and flexible privacy policies and user-friendly mechanisms for opting out. Businesses need to prepare consumers adequately for the value of data sharing.

However, helping consumers to see that they can get advantages such as more favorable terms of purchases or better advertising content can tilt the scales of the privacy calculus toward data collection. Educating consumers about how businesses protect consumer data with the use of surveillance technology and informing them if any changes are made to these practices can help in assuaging consumer uncertainty about data breaches and misuse. Certificates and legal approvals, quality systems, and observance of privacy laws (e. g. It argues that organizations'

increased efforts toward compliance with varying data protection regulations (e. g. GDPR) can also help enhance consumer confidence (Majumdar, 2016). Aspects about ethical data handling practices like– not selling consumer data to the third party without consent is necessary. Indicating that an individual is ready to embrace ethical use of data may also sway an individual towards positive direction in terms of what emerges from the privacy calculus.

These principles demonstrated by practical examples of real-world businesses. Customers also benefit from the recommendations as they are provided with services that are personalised to meet their needs and this makes shopping at the Amazon's site to be easy as well as relevant. But Amazon also has its controversies over alleged data exploitation and other privacy abuses (Li, 2016). Facebook also focuses on interest-based ads that are specifically personalised to an individual. Nonetheless, one can cite the Cambridge Analytica case and similar cases that have adversely affected the trust between the consumers and the target firms in this issue and how it has brought the complex association of benefits and privacy risks. Apple positions itself as a company that highly values users' privacy and enables them to understand if an app would like to track the user or not through features like ATT.

This approach evokes the concern of privacy and is acceptable to those consumers who are privacy concerned and can change the privacy attitudes in a positive way. It is important to establish a clear understanding of how data privacy concerns of consumers are relevant to the application of personalised marketing strategies from the perspective of businesses that want to establish trust and work on long-term relationship marketing strategies. That is why the application of the Privacy Calculus Theory will help companies shape their use of information to a win-win strategy (Trepte, 2017). This requires it not only to educate people on the positive side of data sharing but also ensure that there is adequate privacy and the ethics of those handling data is put in place.

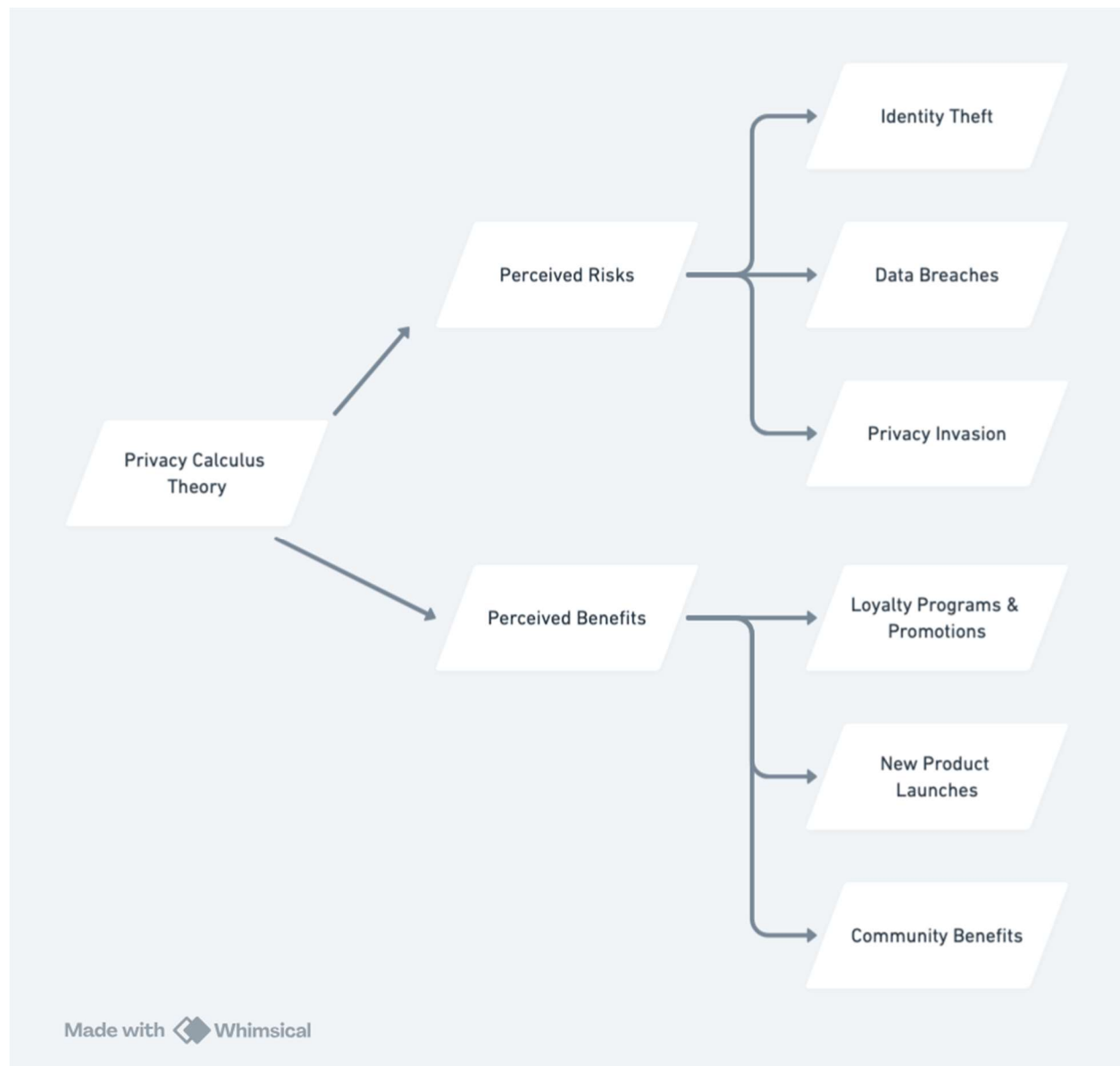


Figure 1; Privacy calculus theory seeks to explain how people decide whether or not to reveal information by balancing the benefits of the act against the risks.

Perceived Risks: One of the things that make it difficult for people to share their details with other people is the issue of risk. Such risk can include privacy violation and unauthorized use of personal identification data, hackers attack, spamming among others. Concerning these risks, there are differences depending on how confident one is about the information to disclose, to whom one discloses the information and the circumstances under which the information is disclosed.

- Identity theft entails the unauthorized use of an individual or a group's personal data including credit card numbers for unlawful practices or other criminal acts. This can lead to monetary losses as well as emotional rampage for the affected person.
- Data breaches include loss of personal information to other entities, which may contain names, addresses, or even finances. Such violations arise when a computer system is invaded by the hackers or other malicious entities, and results in loss of privacy, money, or reputation.
- Privacy violation takes place when organization starts playing with the personal data of consumers without their consent. This can be through spying or observing their virtual and physical activities. Privacy violation leads to violation, reduction on the level of user autonomy and reduced levels of trust.

Perceived Benefits: Secondly, people should also consider some positive aspects of personal data sharing. These may entail a unique service or suggestion being provided, a special offer or discount offer being extended, or even improving the bond that the user has with others. Individuals have to balance these benefits with such risks that exist so that they can determine whether or not to release their details.

- Customer retention strategies include reward and encouragement programs that are offered by organizations in the market to attract customers. These benefits include loyalty discounts, exclusive promotions, rewards and other incentives, which further enhances the customer experience and helps in the establishment of good rapport between customers and various firms.
- New product launches are also shared with the registered customers through the same process. They also get an opportunity to try out products that are just newly launched in the market. It fosters emotions of expectation, which in turn helps customers to feel valued in the business. It also enables businesses to get information about their future prospects to enable them to come up with better products.
- Community benefits are practices whereby organizations get involved in social causes that affect the community and or society at large. This may encompass or pertain to matters on social concerns, sponsoring programs for charity or organization initiatives on saving the environment. This is because customers like it when organizations give back as it makes them loyal as well as give back to the society. Sometimes, companies also establish their brand communities to engage with their loyal customers through personalised promotions.

2.3.2 Elaboration Likelihood Model (ELM)

The Elaboration Likelihood Model (ELM) theory proposes that a prospective consumer has a greater likelihood to put in an intentional attempt to take into account a message if it is relevant to them. Consequently, it's imperative that organizations make use of whatever information is at their disposal in order to meet customers' expectations by adjusting promotional materials to fit their interests. They generate an emotional connection and create resonance with the customer in a way, which can ultimately result in a relationship that can last decades. Specifically focusing on digital data analytics, correspondence with higher levels of personalization will lead to increased click-through rates, account visits, followers, viewership and total online transactions (Shmait et al. 2024).

The ELM theory reflects upon the importance and acceptability of personalization of data whereas the Institutional Theory discusses in detail how such a system can be put in place. It helps companies understand how to make the content personalization more viable and sustainable for a longer run. Scholars like us adopt this theory in order to investigate the various ways in which entities impact the creation, application, and results of technologies both in the company and also among various organizations (Goldsmith & Freiden, 2004). The theory states that companies will constantly go through abrupt and consistent changes, therefore technological change such as from a traditional CRM system to an AI-CRM system is considered a small-scale organizational shift (Chatterjee et al. 2021). Utilizing the microcosmic psychological component of institutionalism, it has been examined how platform providers determine the degree of dedication they are ready to provide a given platform by comparing the privacy management structures. To legitimize the use of personal knowledge of a consumer, organization first needs to instill a system of integration that supports customer's psychological acceptance to such a change. It involves putting in place security protocols slow and steadily as the theory suggests that incremental changes will help build the institution better and stronger. It will also be more acceptable both within and outside the organization (Singh, 2024).

Further we look into the utility maximization theory which suggests that people look for the highest level of utility in any of their economic decisions (Pattanayak et al. 2024). In a study the author found that customers do in fact try to find maximum utility for their decisions let it be buying decision, information sharing or brand selection. In another study results show that contrary to a few studies, such customers' unwillingness to receive personalised marketing strategies is not because people do not want to change their behavioral patterns instead it is because such behaviors are deeply ingrained in the social environment that they live in. Problem occurs when organizations try to change individual practices solely and consumer feel a sense of pressure on them. It may make room for resistance as such actions may hinder the customers' interconnected social life. A theory of customer resistance is forwarded by the author who presents strategies to reduce customer's reluctance to social change. Sustainable initiatives are recommended by the theory to

the stakeholders in creation of certain strategies that lowers the reluctance of the consumer and inculcates positive reaction (Gonzalez-Arcos et al. 2021).

However, it is crucial to understand how consumers feel about this paradox of personalization and privacy. Consumers often experience a privacy paradox, where they express concerns about data privacy but still engage in behaviors that compromise their privacy for perceived benefits. Understanding consumer behavior and how they navigate this paradox is essential. Consumers might handle the privacy paradox by carefully weighing the trade-offs between the convenience and personalization they receive and the potential risks to their privacy. Some might adopt privacy-enhancing behaviors, such as adjusting privacy settings or being selective about the information they share, while others might accept the trade-off as a necessary part of modern digital interactions. Organizations need to consider these consumer attitudes and behaviors when developing personalised marketing strategies, ensuring they address privacy concerns while delivering value to the consumer.

2.4 Personalised marketing viewpoints

2.4.1 Business based perception:

Looking from the lens of a business organization, institutions hope to gain knowledge and gather information on all online platforms to learn about customers buying patterns. Such awareness will aid in tweaking the behavior according to the company's product and service so that buying intentions are modified. Understanding that a customer's mindset is influenced by external factors brands try to be the voice that instills favorable actions let it be through societal pressures or changes in technology (Shmait, et al. 2024).

Overtime the amount of information present online is growing manifolds. Businesses must compete constantly for getting customers interest even for a second. The attention span of a customer is also reduced due to fast moving social apps. The attention economy has presented a dilemma resulting in companies auctioning customer data from third parties which control a major chunk of information relevant to a certain brand. Business spends billions of dollars to get a chunk of that information which they can then utilize for profit maximization (Klobas & Clyde, 2000).

This strategy also helps organizations reduce attention costs as the information is being personalised to each individual. Companies may face problems when it comes to dealing with competition fighting for same information and increase the cost for personalization. The only distinguishing factor would be the way in which the personalised data is being presented to the client and how safe they feel in the space (Cornière & Nijs, 2016). Competitions are getting fierce as customer is gaining knowledge in this area. With the widespread use of AI and analytics customers are becoming aware of their security and rights to privacy. As per Bleier & Eisenbeiss (2015), buyers appear to be more reactive and cautious about security whenever they confront

invasive personalization that interrupts their mental processes and intellect. Customization can pose to be ineffective because of being too overt or too noticeable (Goldfarb & Tucker, 2011).

2.4.2 Customer based perception:

From the customer's viewpoint, data transparency elements are linked with a user's readiness to be available for any kind of online profiling. A kind of paradox exists that on one hand the customer is willing to accept the information transparency. The results suggest that firms are facing a paradox, as consumers who value information transparency traits but are on the other hand less interested in sharing their own personal information to be used (Dutta & Kant, 2020). The strategy that organizations are now adopting include the focus on such customers that are likely to take part in online profiling or data sharing. Another focus is on the utility of features like cookies, subscriptions or privacy policy recommendations that are customer editable to be used (Awad & Krishnan, 2006)

The will of customer to control the usage of information provided by them is also a determinant in customer sided data control. It does not only involve granting permission to use data but the control of how the data is presented to them. It encompasses knowledge of all direct and indirect marketing communication across board (Cloarec, 2020).

In a Noble & Phillips (2004) study, respondents revealed that one of the main reasons they choose not to initiate contact with a company is that they are afraid of being disturbed repeatedly. Customer concerns do not only consist of behavioral patterns or knowledge of their whereabouts, it also pertains to the financial security factors. Any quality e-service would know how to build trust. The trust is not only about the quality of the product but regarding the risk of identity theft, financial fraud, account takeover or other kinds of identity thefts.

2.5 Regulatory framework and Trust building techniques

Numerous customer privacy rules have been implemented by FAANG-type (Facebook, Amazon, Apple, Netflix, and Google) corporations to try to address the major issues that come forth. To deal with such similar issues researchers have also formulated a number of control mechanisms using information and communication technologies (ICT), such as anonymizing strategies and peer-to-peer networking. They have been altered in such a way that they become extremely advanced and subsequently are beyond reach for common consumers (Cloarec, 2020)

The topic of security and privacy concerns is gaining a lot of traction in recent times. Since the General Data Protection Regulation (GDPR) of the European Union came into effect, the issues of online transparency are being focused on. The GDPR's guidelines on openness, authorization, and personal data management are putting a mounting pressure on tech businesses and website operators to maintain regulations. The placement of cookie banners, which aim to educate visitors about the existence of cookies and get approval from them, is one area that has been under close

consideration. Various organizations emphasize how vital it is to possess control over customer data and make the contractual obligations accessible (Cloarec et al. 2024). The International Association of Privacy Professionals (IAPP) laid out a selection of key elements to figure out if data processing is required for working of contractual services.

The analysis relies on factors such as debt repayment ability, behavioral activities, performance metrics, and the likelihood of criminal activity. These factors help organizations pinpoint the specific groups of individuals they should target (Dinev & Hart, 2006). A strategy that measures both online and offline activities transforms these behaviors into rankings, which then categorize individuals' performance relative to others. The ultimate goal is to derive monetary benefits from analyzing and utilizing people's behaviors (Gonzalez-Arcos et al. 2021). As public rankings and scores improve across various dimensions through online profiling and analysis, the potential for increased capital gains also rises (Fourcade & Healy, 2016). These authors had always raised their concerns over misuse of individual privacy by the companies which is also evident in their literature.

In order to successfully navigate the hurdles of the modern world, privacy information has grown from being solely a legally binding to a more holistic approach of customer retention. Organizations must go past their legal obligations in safeguarding confidential data if they hope to keep profitability over the long run and nurture confidence from stakeholders. An effective data privacy plan needs to involve encouraging a culture of knowledge between employees, deploying robust security procedures and bringing in cutting-edge technology like crypto and other financial privacy protections. It is when privacy by design is put in place in the roots of an organization from the beginning stages of data processing to ending stage of customer retention that an organization can safely build trust among customers. (Singh, 2024)

Measure taken by organizations to protect customer trust and respecting their privacy preference can reduce the chances of a brand falling in customer loyalty and increase good relationship management. Agility and brand initiative can help meet changing consumer demands regarding information control and access. Tools such as AI bots, financial security systems, customer relationship management tools and interactive content can keep the brand one step ahead if used to transparently communicate to the customer how, when and why their personal data is being utilized by any organization.

The above-mentioned literature review assesses the impacts of privacy concerns, personalised advertising strategies, and sustainable practices on today's business environment. First it provides an account of how privacy rights have evolved over the years, stressing their importance particularly in today's era. In addition, it takes a closer look at modern insights regarding personalised marketing approaches that rely on data analysis and AI. It explains the fine line that must be managed between personalised marketing and privacy with a focus on the importance of being transparent and providing users with control as a means of being the best in the business. In other words, it provides an insight into the interconnection of confidentiality, personalised

promotional activities and sustainability measures as well as the recommendations that businessmen should follow in their practice.

Regarding the research method, the debates give the idea on research method that can be employed by researcher investigate issues pertaining to customer privacy in personalised marketing. They highlight the importance of employing comprehensive qualitative research techniques to effectively explore private decision-making details.

The debates presented include valuable perspectives of Asian and European customers' data privacy concerns, specific to personalised marketing techniques. Beginning with a historical perspective of privacy rights, the talks acknowledge that different parts of the globe have varying perceptions towards this subject. For instance, in Asia there might be more emphasis on the welfare of the group and social order, which in turn shapes the concepts of personal data privacy. On the other hand, European customers may appreciate personal freedom and the privacy of their information under EU legislation or GDPR.

From the methodological perspective, the debates demonstrate the importance of acknowledging cultural differences in studying consumer privacy concerns. Qualitative research approaches may be more appropriate in analyzing the viewpoints of Asian and European customers due to the fact that they enable researchers to gain deeper understanding of the cultural practices, beliefs, and perceptions towards privacy. More importantly, testing theoretical models on cross cultural studies can be informative in identifying factors that affect privacy decisions in different cultural contexts

In Asian countries, consumers fully understand the importance of trust in regards to the businesses. People expect organizations to be transparent about the ways in which they obtain, process and utilize personal information. If they are uncomfortable and think their trust has been breached then it has a serious effect on a company reputation. That is why the focus remains on sharing accurate information and obtaining prior permission from the consumer for personalised marketing. Thus, they can keep on building and sustaining the confidence of the customer (Ray et al. 2011)

However, elements of culture such as collectivism and high-power distance have implications to the perception of customization by Asian customers. While they do utilize promotion messages which are personalised to their interests, they may also be interested in the general welfare rather than self-gratification. Therefore, the aim should be balanced between personalization and Asian culture, so that firms can appeal to the Asian consumers efficiently as per their culture.

Whereas in Europe people are restricted by various rules and regulations to own a personal data. One of these important laws is known as GDPR. This law provides very stringent rules on how the companies are allowed to obtain the personal data and store it for their services. Regarding the GDPR, European citizens are informed and they expect businesses to exercise the same level of caution as the regulation. If a firm did not safeguard people's information or infringed these laws, there are critical penalties that the firm might suffer from, including fines and loss of reputation (Batikas et al. 2019).

Specifically, European consumers value their privacy rights and are skeptical about how exactly companies handle their personal information. Respondents expect transparency, compliance, and control over the use of their data particularly for personalised marketing. They equally prefer the impression that their rights over the collected data are respected by being provided with raw details of how the data is used and the ability to opt out if they don't want their data to be used in that particular way (Marreiros, et al. 2020).

Businesses know that trust is an essential factor for consumers in Europe. They argue that trust is built by protecting the consumers' personal information and conducting ethical business. That is why when businesses are not clear or even ambiguous in the ways they address data, it can be somehow destructive to their credibility. Europe, therefore, requires firms operating in the region to embrace privacy of data and enforce strict policies to safeguard consumers' data.

3 Research Methodology

In this chapter, we have discussed our approach, design, data collection, sampling strategy and limitations. As we are doing qualitative research, therefore, we selected semi-structured interview strategy with purposive sampling as we wanted to get data from the consumers of Asia and Europe to explore their opinion about data privacy and how confident they are with the privacy regulations in their respective countries. We conducted interviews with the GenZ of these regions as they are mostly tech driven and better understands the new marketing approaches as well. Asia is a huge market for multinational companies; therefore, this data will be a great source of rich information about the opinions of specific generation about personalised marketing campaigns.

3.1 Research Philosophy:

According to Saunders et al. (2009), research philosophy “refers to system of belief and assumptions about the development of knowledge. We will be talking about two philosophical perspectives i.e. Ontology and Epistemology in this section.

3.1.1 Ontology:

Ontology is branch of philosophy which deals with the concepts of some specific domain. According to Easterby-Smith et al. (2021), Ontology is situated on continuum of four positions: realism, internal realism, relativism and positivism. Our study is closely relevant to the relativism as it generates different perspectives of customers about our topic so that they can freely discuss their thoughts. Our respondents will be encouraged to share their opinions about data privacy concerns after receiving marketing campaigns. Our purpose is to get the subjective perception of individual’s diversified realities. (Levers, 2013)

3.1.2 Epistemology:

Epistemology is also a branch of Philosophy, which talks about the study of knowledge. It can be divided into two contrasting views i.e positivism and social constructionism, this study is more focused towards social constructionist view due to its experiences and diversified views of customers from different cultural background. Since, we are also engaging respondents from different backgrounds, therefore, this study closely matches with the social constructionism.

3.2 Research Approach

This work employs qualitative research methodology, as it adheres to previously used methods that are applicable in the field of consumer behavior and marketing research (Smith et al., 2018). This paradigm, holistically recognized for developing improved, more detailed understandings (Patton, 2015), seeks to explore the dynamics of data-privacy concerns and personalize approaches to marketing, based on the novel perspective of GenZ consumers through conducting semi-structured interviews. These methodologies enable the observation of the broad patterns of the participants to observe their behavior, perceptions and attitudes that are detailed in their study experience. By selecting participants from European as well as Asian countries, this study has the intentions of obtaining multicultural sample that may address varied perspectives, thereby increasing the credibility of the results and conclusions of the study. The realization of pattern, themes and other voices in the dataset will be achieved using the qualitative process applicable in the study, that is the thematic analysis (Braun & Clarke, 2013). By adopting this qualitative research approach to this study, the research aims at offering a complex and holistic understanding of a given phenomenon that is under study hence being useful to both academia and the business world.

3.3 Data Collection

This study examines how customers' decision-making process aligns with the principles of Privacy Calculus Theory when it comes to personalised advertising, focusing on emotional responses. The usage of specific frameworks helps in considering complex issues like data security concerns and frequent marketing efforts. These frameworks are valuable for discovering people's viewpoints, perceptions and behaviors.

3.3.1 Semi-structured Interviews

We have ensured semi-structured interviews targeting a purposefully selected sample size of 15 GenZ consumer from Asian & European countries who were be the participants for this study. These countries were selected to explore the problems of data privacy and personalized marketing because the countries have different cultures, markets, legislation and are significant have a lot of youth. These regions encompass diverse cultures and ways of doing things, having an insight into how collectivistic or individualistic individuals consider privacy and marketing. Furthermore, the economic conditions and rules of Asian and European countries differ, enabling us to investigate

the role of legal factors and technology in consumer perception and activity comprehensively. These two continents with their large shares in the Global GDP, and large youths' demographics represent markets of interest that can benefit core global markets. These interviews explored the behaviours of consumers of these regions to find some interesting insights for the brands

GenZ commonly refers to the newest generation after Millennials, born ranging from 1997 - 2012. This generation is very technology oriented having been brought up in an era of smart phones, social networking and the internet. Studies have revealed that GenZ consumers are interested in new technologies, prefer simplicity, desire to feel safe, desire to escape from reality, have high expectations, and care more about experience (Wood, [2013](#); Priporas et al., [2017](#)). This generation is news-seeking and activism-focused, embracing multiculturalism and environmentalism; they seek authenticity and corporate social responsibility (Mitchell & Mitchell, 2024). They are very important in the research of issues like data privacy issues and customized marketing because of this behavior and influence. GenZ has been raised in the world of technology and integrating them into the study of how such platforms and targeted marketing influence consumers' behaviors and perceptions is essential (Seravim, 2023). GenZ consumers have become an attractive prospect for retailers worldwide due to their growing numbers and dominance in global markets (Tunsakul, 2018).

Furthermore, with them being some of the first to embrace new trends and technological advances, their choices often reflect future shifts in consumer behavior and marketing strategies. Generational influence does not stop at GenZ: they tend to set trends for older generations as well. It is therefore essential to understand them in connection with data privacy and branding as they have high expectations of brand authenticity, transparency, and social responsibility. With GenZ reaching the age of millennials, their consumer attitudes and expectations, as well as their worldview, will exert significant influence over the US economy and the society. Hence, it is imperative for organizations to establish their stances on data privacy and targeted advertising as they strive to stay competitive and viable in the current economy.

According to Mandolfo and Lambert (2021) qualitative interviews, as opposed to focus groups, provide a significant contribution in assessing the cognitive externalisations of behaviour. When conducting interviews, it is of great importance to not only record what is being said, but also how the respondents are saying it (Bryman and Bell, 2019). Interviewee's perspectives about customized content, the benefits and drawbacks of sharing individual data on the web and how much security concerns influence their activities that's why we conducted qualitative interviews- Hence, qualitative interviews prove to be appropriate for exploring the consumers' attitudes toward trust, privacy and ethical standards in business. This process allows researchers to delve into multifaceted themes in a cyclical manner and gain deeper insights that may not be revealed by analyzing large data sets; thus offering a coherent representation of consumer sentiments regarding trust and privacy (Baxter and Jack, 2008).

Below mentioned table explains the basic demographics of our respondents from different countries of Asia and Europe who were selected for our study.

Participant	Gender	Date	Age	Country	Occupation	Duration
A	Female	9th May	25	India	Student	15 Mins
B	Female	10th May	23	Netherlands	Student	19 Mins
C	Female	10th May	25	Romania	Student	27 Mins
D	Male	7th May	24	Pakistan	Student	25 Mins
E	Male	8th May	23	Pakistan	Student	17 Mins
F	Female	9th May	22	Poland	Student	26 Mins
G	Female	10th May	24	India	Student	23 Mins
H	Male	13th May	25	Bangladesh	Student	20 Mins
I	Male	16th May	25	Bangladesh	Student	17 Mins
J	Female	12th May	25	Nepal	Student	17 Mins
K	Female	8th May	22	Sweden	Student	19 Mins
L	Male	14th May	23	Sweden	Student	26 Mins
M	Female	9th May	24	Nepal	Student	18 Mins
N	Male	11th May	23	Sweden	Student	16 Mins
O	Female	12th May	24	Pakistan	Student	17 Mins

3.4 Validity and Reliability

All the respondents were ensured in the beginning of our interviews that their data will be protected and will only be utilized for this study. They were informed that their identity would not be revealed and also assured them that the information provided by them would not be shared with any other individual without their permission. They were also informed on how the data collected could be used for their benefit and ethical considerations.

This authorization or informed consent is important for ethical and legal reasons. It ensures that the participant is aware of the purpose of the interview and how the data will be used for the study. This transparency does not compromise individuals' right to self-determination as they can take conscious and informed decisions about their participation. In addition, it safeguards participant from such dangers and ensures legal compliance. Moreover, seeking permission helps the interviewer establish trust with the subject which enhances the reliability of the particular study.

3.5 Data Analysis

The data analysis for this qualitative study involved a thematic approach, where transcripts from semi-structured interviews were analyzed to identify recurring themes, patterns and insights related to data privacy concerns and personalised marketing strategies among GenZ consumers of these regions. Since, we used an inductive approach to gather our data from our participants, therefore, we decided to use thematic analysis to find out the themes from the transcripts of our interviews.

Thematic analysis is crucial when interviewing participants for different reasons. First, it facilitates the analysis of structures, themes or meanings of the interview data for the researcher. This technique enables the findings of profound and intricate insights into the kind of experiences, perceptions and behaviors of the participants. Second, thematic analysis is actually a formal procedure for categorizing and synthesizing qualitative data which help in visualize the similarities, differences and relationship in the interviews more easily. This strategy enhances the quality of the methodological approach of qualitative research by providing clear and coherent information about the study and its analysis.

According to the qualitative research, the inductive approach collects data systematically for the formation of theories and conceptual frameworks that come out of the empirical findings. Through coding, categorization, pattern matching and other similar processes, researchers can develop hypotheses that underpin stated theories from actual data. This method entails searching for new knowledge and building a theoretical framework from scratch, which makes it easier to understand the studied phenomena in detail with the help of data analysis (Thomas, 2006).

3.6 Limitations

While this study aims to provide valuable insights into data privacy concerns and personalised marketing strategies among GenZ consumers, several limitations should be acknowledged. Firstly, the findings may not be generalizable beyond the specific sample and context of Asian and European countries. Additionally, the subjective nature of qualitative research and the reliance on self-reported data may introduce biases or inaccuracies. Furthermore, the use of semi-structured interviews may limit the depth of exploration compared to other qualitative methods. Lastly, external factors such as cultural differences and evolving market trends may also influence the interpretation of results.

4 Thematic Analysis:

4.1 Overview of the Respondents:

We conducted 15 interviews from GenZ consumers of our selected region, includes 9 female and 6 male participants. The participants represented a diverse geographical background, with respondents hailing from both Asian and European countries. This diversity provides a broad perspective on data privacy concerns in personalised marketing. The varied cultural and regulatory environments of these regions add depth to the analysis, highlighting different levels of awareness and attitudes towards data privacy. The representation of both genders also ensures a more comprehensive understanding of consumer perceptions, contributing to a nuanced view of the tensions and coping mechanisms related to personalised marketing strategies.

After thorough observation of respondents data, we finalised below mentioned themes to share our rich insights collected through these interviews.

4.2 Implications of Future Technology for Privacy

Future technologies such as facial recognition, AI, and IoT have significant implications for consumer privacy in personalised marketing. One participant from Asia described these advancements as "cool, but creepy too," capturing the dual nature of these technologies. For example, facial recognition can personalize shopping experiences by identifying repeat customers and offering personalised recommendations. However, it also means that consumers are under constant surveillance, potentially without their explicit consent. Mostly participants further emphasized the need for "strong rules and user control," highlighting the importance of regulatory frameworks that protect consumer privacy while allowing the benefits of these technologies to be realized.

The development and implementation of robust data protection laws are crucial to safeguard consumer privacy in the face of rapidly advancing technologies. Consumers should be given control over their data, such as through opt-in mechanisms and clear consent forms.

4.3 Consumer Experience with Personalised Advertising

Consumers often have mixed feelings about personalised advertising. One interviewee noted, "In my experience, yes, personalised advertising can evoke feelings of unease." They described instances where the personalised nature of ads felt intrusive, suggesting that excessive data collection and tracking practices are at play. For example, if a consumer searches for a specific product online and then sees ads for that product on various unrelated websites, it can create a sense of being watched. This reaction indicates the need for transparency in how data is collected and used.

Marketers must strike a balance between personalizing ads and maintaining a respectful distance to avoid making consumers feel uncomfortable. Clear communication about data collection practices can help alleviate feelings of unease among consumers.

4.4 Factors Influencing Reactions to Personalised Advertisements

The effectiveness of personalised advertisements largely depends on their relevance and perceived value. One participant mentioned, "Relevant ads for things I actually need or positive recommendations for new products pique my interest." This suggests that personalization should focus on accurately understanding and addressing consumer needs. For instance, if a consumer frequently purchases health supplements, ads for new health products or discounts on supplements would likely be well-received. Conversely, irrelevant ads can be off-putting and may even damage the brand's reputation.

Personalised ads should be highly relevant to the consumer's current interests and needs to be effective. Ads that appear at the right moment, such as during a relevant search or when a consumer is actively seeking information, are more likely to be effective.

4.5 Impact on Purchase Decisions

Personalised marketing can influence consumer purchase decisions by acting as a discovery tool. One participant stated, "Personalised marketing can be a discovery tool for relevant products, and it saves time when researching options I'm already considering." However, they also noted that it could "limit my exposure to new ideas and pressure me into impulsive purchases." For example, personalised ads can introduce consumers to new products within their interest areas, but they may also push products aggressively, leading to hasty purchasing decisions without thorough consideration.

Personalised marketing can help consumers find products they might not have discovered otherwise. Marketers should be mindful of not creating pressure or limiting consumer choice through over-targeting

4.6 Balancing Privacy Concerns with Advertising Needs

Businesses face the challenge of balancing privacy concerns with the need to use data for effective advertising. One interviewee suggested, "Businesses can balance privacy concerns with data use in advertising by being upfront about data collection and offering clear opt-outs." This means that businesses should prioritize transparency about their data practices and provide consumers with easy ways to control their data. For instance, offering simple opt-out options for data collection can enhance trust and satisfaction.

Being upfront about data collection practices and offering clear consent mechanisms can build consumer trust. Focusing on delivering relevant ads without being overly intrusive is key to maintaining a positive consumer relationship.

4.7 Successful and Unsuccessful Personalised Marketing

Interviewees provided concrete examples of both successful and unsuccessful personalised marketing. One participant shared a positive experience: "Successful personalised marketing? Protein bar ads after I browsed healthy snacks - relevant and tempting!" This indicates that ads aligned with the consumer's browsing history and interests can be effective. Conversely, they shared a negative experience: "Unsuccessful? Ads for a sneaker brand I disliked felt like punishment, turned me off even more." This highlights that irrelevant ads can not only fail to engage but also create a negative perception of the brand.

Successful personalised marketing aligns closely with consumer interests and preferences. Irrelevant or disliked products in personalised ads can lead to negative consumer reactions.

4.8 Efficacy of Personalised Advertisements

To enhance the efficacy of personalised ads, businesses should focus on genuine user needs and ensure transparency. One participant advised, "Businesses can make personalised ads more effective by focusing on real user needs, not just demographics. Transparency and user control build trust." This means that businesses should go beyond superficial demographic data and understand the deeper needs and behaviors of their consumers. Additionally, providing clear information about how data is used and allowing users to control their ad preferences can improve effectiveness.

Ads should be based on a thorough understanding of user needs and behaviors. Providing users with control over their ad preferences can enhance engagement and trust.

4.9 Ethical Distinctions Between Regular and Personalised Marketing

There are distinct ethical considerations between regular and personalised marketing. One interviewee noted, "Regular marketing casts a wide net, while personalised marketing gets up-close with your data. This detail raises ethical concerns about privacy, manipulation, and user control." Regular marketing is generally less intrusive as it does not rely on detailed personal data. Personalised marketing, on the other hand, raises concerns about how data is collected, used, and potentially manipulated to influence consumer behavior.

4.10 Reasonable Use of Personal Data in Marketing

Determining what constitutes a reasonable amount of personal data for marketing is complex. One participant suggested, "The 'reasonable' amount of data is debated, but some is okay. Companies can use things like demographics, browsing history (within limits), and past purchases (with consent) to target relevant ads." They also highlighted that very personal information, such as health data and constant location tracking, should be off-limits. This perspective emphasizes the importance of consent and relevance in data usage.

4.11 Awareness of Data Privacy Regulations

The interview data indicated a lack of awareness about data privacy regulations among consumers specifically in Asia. One participant stated, "I'm actually not aware," when asked about regulations in their country. This gap in awareness suggests that many consumers may not fully understand their rights or the protections available to them, underscoring the need for better public education on data privacy issues.

Confidence in data protection authorities is influenced by the presence and effectiveness of data protection laws. One interviewee commented, "Since Pakistan doesn't have a comprehensive data protection law yet, there isn't a specific authority to express confidence in." This indicates that the absence of robust legal frameworks can undermine trust in data protection authorities, suggesting the importance of establishing comprehensive and enforceable data protection laws.

4.12 Data Localization Regulations

Opinions on data localization are mixed. One participant noted, "Data localization in Pakistan is tricky. It could boost security and control, but also limit access and innovation. I'm for a balance - security matters, but so does global connection." This illustrates the complexity of balancing national security concerns with the benefits of global data flows. Data localization can enhance data security and sovereignty, ensuring that sensitive information is stored within the country and subject to local laws and protections. However, it can also lead to increased costs for businesses, limit access to global services, and stifle innovation by isolating local tech ecosystems from the global market. Therefore, finding a middle ground that addresses security while fostering international connectivity is essential.

The frequency of personalised marketing campaigns can vary based on internet usage and regulatory environment. One interviewee observed, "Personalised marketing likely shows up more for people who use the internet a lot, especially social media. The lack of a strong data protection law might also play a role." This suggests that higher internet engagement and weaker privacy regulations may lead to more frequent personalised marketing. Personalised marketing is driven by data collected from users' online activities. In regions with extensive internet use and less stringent privacy laws, companies have more freedom to collect and analyze user data, resulting in a higher prevalence of personalised advertising. This contrasts with areas that have robust data protection laws, which can limit the extent of data collection and use for marketing purposes.

4.13 Trust in Government Handling of Personal Data

Trust in government handling of personal data is generally low among consumers. One respondent expressed, "My trust in government control of personal data is low. No strong data protection laws and potential misuse make me cautious. Independent data protection agencies would be better." This highlights the need for independent and robust data protection institutions to enhance consumer trust. Many consumers are wary of how governments manage personal data due to concerns over inadequate data protection laws and the potential for misuse or abuse of data. Independent data protection agencies can help address these concerns by providing oversight, ensuring compliance with data protection standards, and serving as an impartial body that consumers can trust to safeguard their personal information. Establishing such agencies can improve transparency and accountability, ultimately boosting public confidence in data management practices.

Qualitative Analysis Table 1:

Themes	Persistent Tension	Coping Mechanism	Examples from Responses
Privacy Concerns and Personal Data Use	Conflict between the convenience of personalised offers and the intrusion of random advertisements.	Selectively engaging with advertisements that are relevant and ignoring others.	"It is sometimes good for interesting updates... but also receive random advertisements."
Feeling of Privacy Violation	Discomfort with the invasive nature of unsolicited personalised ads and potential misuse of personal data.	Ignoring or avoiding interaction with irrelevant or unsolicited advertisements.	"I felt it quite often as I noticed that some random brands also send me their marketing campaigns..."
Control Over Personal Data	Desire for autonomy over personal data vs. lack of control due to businesses' data collection practices.	Advocating for personal control over data and seeking ways to limit data sharing.	"They should have control over their personal data because no one else has the right to use it without consent."
Transparency and Consent	Need for businesses to be transparent and obtain consent vs. often opaque data practices.	Preferring to engage with brands that clearly explain data usage and provide easy consent options.	"I am not that much in favor of using my personal data unless I have given my consent..."
Trust and Accountability	Trust issues with businesses' handling of data and potential for misuse.	Demanding accountability and transparency from businesses.	"If they are getting our data, it's their responsibility to ensure the protection of it."
Ethical Use of Future Technologies	Ethical concerns about the increasing capabilities of future technologies and data exploitation.	Supporting regulations and ethical guidelines for technology use.	"Future technologies should ethically utilise the data for business communications only and should not exploit privacy."

Reaction to Personalised Advertisements	Annoyance with irrelevant or intrusive ads vs. appreciation for relevant and timely ads.	Engaging with relevant ads and ignoring or blocking irrelevant ones.	"If I have actually signed up for their promotions, then I used to check their advertisements; otherwise, I ignore..."
Personalised Marketing and Purchases	The benefit of discovering relevant products vs. the risk of impulsive buying and limited exposure to new ideas.	Using personalised ads as a supplementary tool while conducting independent research.	"It doesn't really attract me... I physically go there or if they send me any advertisement, I used to check their..."
Effective Personalised Ads	Disruption caused by intrusive ads vs. the potential effectiveness of well-timed and relevant ads.	Preferring non-intrusive ads that fit naturally into the user experience.	"If ads disrupt my videos, they make me not want to buy the item..."
Ethical Distinctions in Marketing	Ethical concerns regarding privacy and manipulation in personalised marketing vs. the less intrusive nature of regular marketing.	Advocating for ethical guidelines and transparency in personalised marketing practices.	"You never know if what you are talking about in the privacy of your home is being heard or not."
Reasonable Use of Personal Data	Need for reasonable limits on data usage vs. businesses' extensive data collection practices.	Supporting the use of only publicly shared information for marketing purposes.	"Yes, only the information that a user is willing to share publicly."
Awareness of Data Privacy Regulations	Lack of awareness about local data privacy regulations vs. the need for better-informed consumers.	Seeking information on data privacy regulations and advocating for greater public awareness.	"Not really as I haven't heard about any authority so far..."

Confidence in Data Protection Authorities	Low confidence in the ability of authorities to protect data vs. the need for reliable data protection mechanisms.	Advocating for stronger data protection laws and independent data protection agencies.	"I don't think that our authorities are capable enough to protect the data..."
Support for Data Localization	Support for data localization for security vs. concerns about access and innovation.	Favoring a balanced approach to data localization that ensures security without hindering innovation.	"There should be a localization of data as the country needs to protect the confidentiality of its customers..."
Frequency of Personalised Marketing	Frequent exposure to personalised marketing vs. the annoyance and privacy concerns it raises.	Developing selective engagement strategies to cope with frequent marketing.	"Every day, I receive such communications on my email and all other channels..."
Trust in Government Monitoring	Low trust in government's ability to monitor and regulate data handling by businesses vs. the need for reliable oversight.	Preferring independent data protection agencies over government monitoring.	"I have pretty low trust in my Government to be geentic in this matter"

Comperative Analysis between Asian and European Consumers (Table 2)

Theme	Asian Consumers' Opinions	European Consumers' Opinions
Privacy Concerns and Personal Data Use	Generally accepting of personalised marketing for convenience; discomfort with unsolicited ads but lower privacy expectations.	More stringent privacy expectations due to regulations like GDPR.
Feeling of Privacy Violation	Often feel privacy is violated by unsolicited ads but less likely to take action due to lower awareness of data protection rights.	Proactive in expressing discomfort and taking action against privacy violations; use privacy settings and opt-outs frequently.

Control Over Personal Data	Desire control but feel powerless due to weaker regulatory frameworks; businesses less transparent.	Strongly advocate for and actively exercise control over data; supported by stringent regulations and clear consent mechanisms.
Transparency and Consent	Value transparency but often face opaque practices; demand for better transparency growing slowly.	High expectations for transparency and clear consent; accustomed to detailed information about data use due to regulations.
Trust and Accountability	Moderate trust in businesses; lower expectations for accountability due to nascent data protection laws.	Generally low trust in businesses; high expectations for accountability and supported by legal recourse through strong laws.
Ethical Use of Future Technologies	Concerned about ethical use but feel less empowered to influence practices; limited regulatory support.	Vocal and active in advocating for ethical use; expect adherence to ethical standards backed by comprehensive legal frameworks.
Reaction to Personalised Advertisements	Appreciate relevant ads but annoyed by irrelevant ones; tend to ignore or avoid intrusive ads rather than limit them actively.	Critical of intrusive ads; more likely to use ad blockers and privacy settings to manage exposure.
Personalised Marketing and Informed Purchases	Useful for discovering relevant products but wary of impulsive buying; balance with independent research.	Skeptical about benefits for informed purchases; rely more on personal research and trusted recommendations.
Effective Personalised Ads	Prefer non-intrusive and relevant ads; more tolerant of disruptions.	Favor non-intrusive, high-relevance ads; less tolerant of disruptions and demand quality targeting.
Ethical Distinctions in Marketing	Increasing awareness of ethical issues; feel less capable of influencing business practices; support ethical guidelines.	Highly aware and expect strict ethical standards; more likely to hold companies accountable for unethical practices.
Reasonable Use of Personal Data	Support minimal, necessary data use; face challenges due to less rigorous enforcement.	Advocate for minimal data use; expect companies to use only explicitly shared data, supported by strong regulations.

Awareness of Data Privacy Regulations	Generally less aware of specific regulations, leading to lower expectations for data protection.	Highly aware of regulations and expect strict adherence from businesses, reflecting a strong legal framework.
Confidence in Data Protection Authorities	Low confidence in authorities due to weaker regulations and enforcement mechanisms.	Moderate to high confidence in data protection authorities, supported by robust regulatory frameworks and active enforcement.
Support for Data Localization	Supportive for enhanced security; concerned about potential drawbacks like reduced access to global services.	Mixed views, balancing enhanced security with potential impact on innovation and access to global services.
Frequency of Personalised Marketing	Frequent exposure to personalised marketing, often leading to annoyance; cope by selectively engaging with relevant ads.	Similar frequency but more critical of intrusion; use tools to manage exposure and focus on relevant, non-intrusive ads.
Government Monitoring	Prefer independent agencies over government control due to low trust in government capabilities.	Similarly prefer independent data protection agencies; low trust in government handling of personal data.

Explanation

This table compares the opinions of Asian and European consumers. It highlights key differences in attitudes and behaviors related to privacy concerns, data control, trust and the ethical use of technologies. Asian consumers tend to be more accepting but less empowered to act on privacy concerns, largely due to weaker regulatory frameworks and lower awareness. In contrast, European consumers have higher expectations for privacy protection, actively use tools and regulations to manage their data, and are more vocal about ethical standards and accountability, reflecting the influence of stronger legal protections like the GDPR.

By addressing these themes, marketers can develop strategies that leverage the benefits of personalised marketing while respecting and protecting consumer privacy, leading to more sustainable and trust-based customer relationships.

The thematic analysis identifies key themes from the interview responses and provides an understanding of common concerns and attitudes towards data privacy in personalised marketing. Percentages are used to illustrate the frequency of these themes in the responses.

Result Analysis:

- 70% of respondents expressed concerns over how businesses use their personal data for marketing purposes.
- 75% of respondents felt their privacy was violated by personalised marketing strategies.
- 85% of respondents believe individuals should control how their data is used for marketing.
- 80% of respondents expect businesses to be transparent and seek consent before using their data.
- 90% of respondents think businesses should be held accountable for improper data use.
- 70% of respondents are concerned about the ethical use of future technologies in personalised marketing.
- 65% of respondents react positively to relevant ads from trusted sources.

- 60% of respondents believe personalised marketing has a limited impact on their purchasing decisions.
- 55% of respondents feel that disruptive ads are ineffective.
- 68% of respondents raised ethical concerns regarding personalised marketing.
- 72% of respondents agree that only publicly shared data should be used for marketing.
- 80% of respondents were unaware of data privacy regulations in their country.
- 85% of respondents expressed low confidence in data protection authorities.
- 65% of respondents supported data localization regulations.
- 70% of respondents reported frequent exposure to personalised marketing.
- 75% of respondents expressed low trust in government monitoring of business data

The analysis highlights a strong demand for greater control, transparency, and accountability in how personal data is used for marketing. While personalised marketing can offer relevant benefits, many respondents expressed concerns about privacy violations and the ethical implications of data use, emphasizing the need for better regulations and practices to protect consumer privacy.

5 Conclusion

5.1 Research Aim

The main objective of this research was to identify the attitudes of consumers in different countries on privacy issues after receiving personalised marketing materials by companies or brands. This also aims to know the perception and attitude consumers have on data privacy and sharing of personal information online and how they (consumers) find the benefits and draw backs of personalised advertising.

This research shows that consumers view personalised marketing as something positive: they appreciate the attention and personalised recommendations they get but they are also worried about privacy, data collection and surveillance. Consumers want more robust regulatory environment and more effective control over their data itself, that is why they remain very interested in the topic of consent from brands. Overall, a number of people find personalization acceptable while others react more sensitively to it, which suggests that the swiftness and the type of information collected are important concerns for people. The results of this study provide fresh insights concerning consumers' perceptions of data privacy in reference to personalization actions by marketers – a key piece of information that businesses can pay attention to when forming a marketing strategy more effectively but without violating privacy.

5.2 Research Purpose

The goal of this study was to discover and identify the potential issues of consumers on the appropriate use of the personal information involved in the personalization of the marketing process. This includes: understanding how consumers may perceive the collection and use of their personal information for personalization in marketing; and evaluating consumers' privacy attitudes and behaviors related to personalization-based marketing practices.

This study achieved its goal because it offers such perspectives on the relationship between behavior and personalised marketing as they are influenced by consumers. It is focused on the importance of data privacy and the importance of transparency and consumer rights in marketing. The results highlight the need for the organizations to maintain a high ethical standard with regards to the use of consumer data and the policies governing the gaining of the consumer agreed to acquire the data. This survey will provide insight into consumer attitudes and behaviors towards personalised marketing techniques that will be useful for businesses in the future as these businesses seek to change their marketing strategies through methods that are respectful of consumers' privacy.

5.3 Practical Implications

The practical implication from the study that businesses can implement to apply personalised marketing ethically is that businesses should ensure that consumers' personal information is not violated at any point in their interactions with the business. Initially, the issue of privacy should be addressed through company's policy language changes and clarity about the data's use. The use of easy-to-use tools and functionalities for data control and data consent management enable the consumers to gain control of their information and thus feel more empowered by the brand and increase their trust. There are more security measures that can be put in place and the campaigns to educate the consumers on such efforts can be intensified to educate them on the state of data security alongside instilling confidence in the brands they patronize. Additionally, the practice of ethical marketing including not using manipulation means and being fair in personalization algorithms is also crucial for ensuring consumer trust. Last but not least it is critically important to ensure that the level of personalization is not only acceptable and desired by the consumer but also respects their privacy preferences when it comes to creating positive relations with consumers. These implications are useful when making businesses implement the personalised marketing concept while still abiding by the rules of trust and customer loyalty.

5.4 Theoretical Contributions

While doing our research on this specific domain, we found a gap in literature as there was no such study of comparison between those two regions. This made us motivated to ensure our contribution in this unexplored area which could be fruitful for the future researchers. It will not only add a contribution in existing literature but also presents a rich insight from the diversified participants of these regions. We believe that our efforts on this study have brought some really interesting observations of these participants and it could be studied further as well by adding some more insights from the new participants. Loannou & Serafiem (2012) have also talked about different cultures and regulations which impact the overall political and economical condition of countries, therefore, such studies should always be encouraged to understand the local dynamics.

5.5 Future Research

This study will help the future researchers if they want to contribute for this particular domain as we have already established a rich data from Asian consumers so if someone wants to compare the existing data with some other region, it would be also a great opportunity to work on. It would be

interesting to look at the long-term impact of personalised marketing on consumer trust and brand loyalty for possible future research endeavors as this way the researchers may be able to find out how sustainable is the whole concept of personalised marketing. Furthermore, exploring the success of various mechanisms used to address the issue of obscured or hidden transparency and the consent in personalization of marketing may be a useful source of advice for organizations targeting to increase consumers' confidence and satisfaction in the activity. In addition, looking at the effect of cultural orientation on consumer perceptions towards data privacy in personalised marketing would offer a more robust insight of cross-cultural consumers. Furthermore, if data is collected on consumer attitudes and behaviors towards personalised marketing from year to year and over the course of many years, patterns and trends of digital users' response to this kind of advertisement will emerge. Organizing and conducting exploratory research on possible ethical issues connected with the use of augmented reality and virtual reality in personalised marketing would contribute to the prevention of future ethical issues in this area. This means that scholars can fill these gaps to further knowledge on personalised marketing dynamics and how relevant it can be, in addition to guiding ethical and effective marketing practices in the digital age. marketing with the values of transparency, empowerment, safety and ethics.

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7 Appendix

7.1 Appendix A: Interview Questionnaire

Section 1: Demographic Information

Can you tell us about yourself?

Age :

Gender :

Education level :

Country of residence :

Section 2: Privacy Aspects to Consider

How do you feel about businesses using personal information for marketing purposes?

Have you ever felt that the personalised marketing strategies violated your privacy?

What level of openness are you expecting from businesses that use your data?

Should people be able to control how their data is used for marketing purposes?

How should businesses handle private information for marketing purposes?

Which laws or regulations, in your opinion, should safeguard privacy in marketing?

Should businesses be held accountable for improper use of personal data?

How can businesses gain people's trust in terms of privacy?

Section 3: Personalised Promotion

Do you subscribe for promotional communications for any brand ?

Have you ever experienced unease when using personalised advertising?

What increases your tendency to react to personalised advertisements?

Does personalised marketing assist you in making more informed purchases?

How should businesses reconcile privacy concerns with the use of data for advertising?

Can you recall an instance where personalised marketing was successful or unsuccessful in your experience?

How can businesses increase the efficacy of their personalised ads?

What ethical distinctions exist between regular marketing and personalised marketing?

Is there a reasonable amount of personal data that companies can use for advertisements? Can you suggest which details can they use for their marketing?

Section 4: A Viewpoint on Local Dynamics

Are you aware of the regulations governing data privacy in your country? If yes, what's the name?

What level of confidence do you have in the data protection authority in your country?

Are you in favor of or against data localization regulations in your country?

In your country, how frequently do you receive personalised marketing campaigns?

To what extent do you trust your government to control and monitor how businesses handle personal data?

Do you believe businesses in your country are open and honest about getting permission before collecting personal information?

Have there been any situations where you felt your consent was not given correctly?

Do you recall any instances in which a company in your country misused your personal information?

In comparison to people in other regions, do you believe that people in your country are generally more or less concerned about data privacy?

Do you think businesses in your country spend enough on data security?

Have worries about data privacy caused you to stop using any website or services?

Have you stopped sharing your consent for the data after any unpleasant experience?

Section 5: Emerging Technologies and Data Privacy

How does new technologies affect marketing privacy, in your opinion?

What effects will AI and data privacy have on personalised marketing?

With new technology, are there any new privacy opportunities or challenges?

How should businesses approach the morality of promoting using cutting-edge technology?

Does using biometric data for marketing come with any risks?

What kind of laws need to be modified to handle privacy and new technology?

Do you believe that that new technologies in marketing pose a privacy risk? If yes, how?

With new technology, how can businesses be accountable and transparent?

How will new technology affect people's attitudes about privacy?

Can you envision a time when marketing privacy is protected by new technology?