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Master Thesis

Too Creepy for Comfort? A Study of Personalized Online Advertising Effects on Attitude Towards The Ad and The Advertised Brand Across High/Low Involvement and Socially Sensitive Products, and The Mediating Role of The Creepiness Factor.

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Content

Summary

Consumers do perceive online ads differently, and ads do have the power to trigger different emotions for consumers depending on which type of product that is advertised. However, to our knowledge, no study has explored the mediating role of the creepiness factor in the effect of personalized ads on attitude towards ad and the advertised brand, while also accounting for the moderating effects of socially sensitive products and involvement in products. Using data collected from a quantitative approach, we find that the perceived creepiness factor does affect attitude towards both ad and brand. We also find that both socially sensitive and involving products moderate this effect. For instance, consumers exposed to personalized ads for socially sensitive products are likely to perceive the creepiness factor, and by that form a negative attitude towards the ad which will spill over on the advertised brand.

Introduction

Advertisers constantly try to find new and better ways to reach the right people, at the right time, with the right content, to better contribute to the bottom line of the firm. One of the most recent and quickly developing methods for doing so, is through the use of personalized advertising. This type of advertising can be defined as advertising that is tailored to an individual's characteristics and/or interests or tastes (Hoy & Milne, 2010; Kelly et al., 2010; Sundar & Marathe, 2010), and the personalization can be done in terms of content, offers, format, permission levels, etc. (Gay & Esen, 2007).

Every day, millions of people are both voluntarily and sometimes unknowingly providing marketers with massive amounts of data online about their characteristics, preferences, interests, personality, and behavioral patterns. This data is becoming more accessible for marketers to effectively exploit and segment and target individuals, and personalized ads are becoming increasingly more sophisticated and common. Therefore, it is important to understand how customers respond to more personalized advertising.

One of the issues we see developing with this increase of personalized ads, is that it seems to be the general perception that personalization always increase the relevance of the ad, which again supposedly increases the consumer's perception of it (Simpson, 2018; Rosen, 2012). The problem is that this perception is based on a very thin foundation of research, which has only been performed on a small number of products. Also, research on this field is lagging behind the rapid development of technology. Thus, drawing conclusions that personalized ads always are the best solution, is therefore likely risky, and not a well-grounded decision that can be properly justified.

The increased use of personalized information and browsing history that digital media provide to marketers, has also lead to some issues arising from the consumers' perspective. Consumers are quickly becoming more aware of the vast amounts of personal information and behavioral patterns that are being collected and used for marketing purposes, which again has led to increasing concern (King, 2018). Drawing from this, we believe that consumers might sometimes feel uncomfortable when encountering personalized advertising, and thus in some

cases even respond negatively to personalized ads. This reaction has also been observed by previous researchers, and as a result, a new phenomenon has been introduced; the "creepiness" factor.

"Creepiness" in this context is defined as: people having the impression that the marketer knows more about you than you want or expect them to know (Bloomberg, 2014). The felt creepiness is also found to go beyond just crossing the line of privacy, also touching a person's level of trust and perceived transparency and control in a specific context (Stevens, 2014). The creepiness, in this thesis, relates to the discomfort experienced by feeling that the internet and advertisers know too much about you. It is crucial for marketers to be aware of this phenomenon in order to avoid running personalized ads that eventually end up affecting consumers' attitudes toward the ads and advertised brands negatively.

In general, we hypothesize that by perceiving the creepiness factor from an ad, the consumer's attitude towards the ad will be affected negatively. Also, when consumers form this more negative attitude for the ad, it might also transfer to the advertised brand.

Obtaining a better and more refined knowledge of how personalization of an online ad affects how consumers perceive it, is of high relevance for several reasons. First, companies spend tremendous amounts of money on advertising, for the most part in order to strengthen their brand and/or increase sales. Should their advertising prove to be ineffective and possibly even have a negative impact on how consumers perceive their ads and brand, their investments would be wasted and it could have severely negative consequences for their financial performance.

Second, for marketing professionals, being able to justify why they chose the methods and channels they do, and how they allocate budgets between them, has recently become highly requested and often demanded from upper management and clients, in order to be granted their desired budgets. Marketers today have to show that their investments can contribute to the financial performance of the firm, and demonstrate ROI in the same way as other departments in the firm. To do so, they need to employ advertising-methods and -techniques that are well tested and accountable. According to Pemberton's (2017) article on the 2017-2018

Gartner CMO Spend Survey, as much as 67% of CMOs stated that they were planning to increase their budgets for digital advertising in 2018. With increases in budgets, it is reasonable to believe that the demands for accountability and justification from marketing professionals will also continue to grow. A more in depth understanding of the effects of personalized online advertising will therefore contribute to better accountability of campaigns, and a more thorough justification of how marketing budgets are spent.

When scanning prior research, we find very limited literature on both personalized online advertising in general, and the creepiness factor specifically. Earlier research has mainly focused on display ads, and the results of these cannot necessarily be transferred directly to digital ads, as they appear in very different contexts and surroundings, as well as with different messages, i.e. a display ad on the subway for cosmetic surgery vs. a personalized ad for the same product which appear on your Facebook feed after you have made a Google search for weight loss tips.

We do find research that has been looking at attitudes toward ads and personalization on Facebook, but they do not examine whether or to which degree this might affect the brand. Another stream of research has found that brand attitude can affect behavior that is of essential interest to companies, such as purchase intention, purchase behavior, brand choice and brand consideration (Fazio & Petty 2007; Petty et al., 1995; Priester et al., 2004). There is also previous research suggesting that when a company fails to listen to their consumers' feelings, they may experience a decrease in sales, with purchase intention dropping by as much as 5 % (Bernhard, 2014). In the long-term, companies seek to increase their brand value. In order to do so, all activities, even the smaller ones, has to be part of a bigger strategic marketing plan. Only knowing which attitudes consumers form towards the individual ad is not sufficient. For a long-term perspective, it is just as important to see how these attitudes spill over to the brand, as brand attitude affect consumer behavior (Fazio & Petty 2007; Petty et al., 1995; Priester et al., 2004).

Which ads trigger uncomfortable feelings for consumers, are likely to vary in degree depending on the type of product advertised. For some products,

consumers might be more invested in the purchasing process, while other products are bought on mere impulse. Previous research has found that consumers who are highly involved in the product they are considering are much more likely to react negatively to communication messages (Sherif, 1965). Exploring whether the creepiness factor is more apparent in either of these categories will therefore add another dimension to the understanding of personalized online advertising.

Also, from a consumer perspective, advertisements for more embarrassing products, such as feminine hygiene products, are found to trigger irritation, be poor in taste, as well as being the ads that are said to be most hated (Alter, 1982; Hume, 1988; Rickard, 1994). Therefore, marketers should be interested in how consumers respond to advertising for different types of products, in order to increase effectiveness and reduce the risk of unfavorable reactions to their ads. It is reasonable to believe that consumers might perceive personalization as okay for some products, such as clothes and shoes, while for products that are perceived as more personal, embarrassing or intimate, the perception of creepiness is likely to occur more easily.

Our research contributes to a better understanding of personalized online advertising, by taking into account how the creepiness factor affects the consumers' attitudes toward the ad and the advertised brand. To create an even more refined understanding, we are also including different product categories, and more levels of personalization than what has been done by previous researchers. This will help guide marketing managers in making accurate decisions of whether or not, and to which degree, their products will benefit from personalized online advertisements, or if it will trigger uncomfortable feelings for their consumers which might subsequently affect the brand attitude negatively.

In summary, our research will explore the following: Can ads in digital media be too personalized in certain categories, so that it has a negative impact on consumers' attitudes toward an ad and the advertised brand? And, how personalized can an ad be in a product category, before the creepiness factor comes into play?

Literature review

Personalization of Advertising in Digital Media

Historically, research by De Keyzer et al. (2015) find that if consumers perceive an ad to be personalized, it will improve their response towards the ad, by increasing the consumer's perceived relevance. De Keyzer et al. (2015) also find that the click intention is stronger for participants that have a more positive attitude towards Facebook in general, and it is likely to think that this is also the case for other digital media. The personalization manipulated in De Keyzer et al.'s (2015) research, however, was at a very low level, with gender as the only personalized factor. Thus, the paper does not address whether this effect holds for higher levels of personalization, which is frequently used in advertising today. In addition, does the benefit of improved response apply for all product categories? It would be of interest to reveal how far the consumers' perceived personalization of an ad can go before the positive effect flattens out, or even might be reversed. This hypothesized relationship can be illustrated with a concave relationship between perceived relevance and level of personalization (Figure 1).
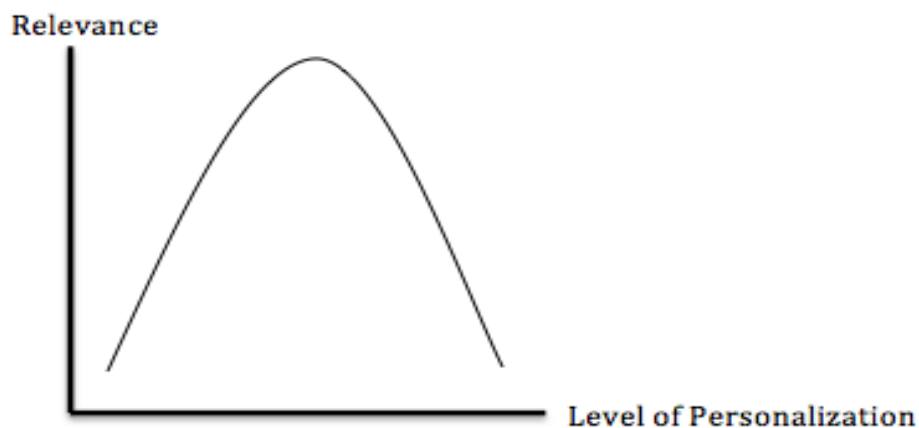

Figure 1 - Hypothesized Concave Relationship between Ad Relevance and Personalization

Ur et al., (2012) also find that users perceive online behavioral advertising as useful. However, many participants also expressed concerns regarding their privacy. This tension between the usefulness of personalized advertising and the concern regarding privacy are the phenomenons underlying the privacy paradox (Taddicken, 2014). Ur et al., (2012) also found that people have little knowledge

about this kind of advertising, and they were surprised about the fact that it was possible, and the type of information marketers do have access to. On the other side, there are also findings stating that personalized ads that are too intrusive will have a negative impact on the perception of the brand. McCoy et al. (2007) studied the effect of online advertising and found that the negative attitude developed from perception of intrusive online ads affected the perception of a brand, and on the web this meant not visiting the website again, and therefore decreased revenues.

As previous research disagrees about whether or not personalized ads are a good thing or not, there seems to be a fine line of where good and useful advertising are perceived differently from a consumer's perspective. We believe our research can contribute in a new way to advertisers, by identifying exactly where the line is for personalization and creepy personalization for consumers, and to which types of products this applies. No research previously done on personalization has been looking at whether this varies across products, and for the range of categories we have there is not likely that a good solution for one product can benefits all other products in the same way. So, by that we provide new insight into where we instead of simply determining whether personalization has a negative or positive impact on attitude towards the ads, seek to identify whether the effectiveness varies across different product categories, and what effect it has on the overall attitude towards the brand.

There is a fine balance needed between personalization, intrusiveness and the relevance of an ad before the sensation of creepiness and being stalked is a fact (Koti, 2012). This is also supported by Yakoop et al. (2013) who finds perceived interactivity, privacy and advertising avoidance all affect the attitude towards an online ad on Facebook. Surprisingly, the credibility of the ad was not found statistically significant on the attitude towards the online ad on Facebook. Finding this specific balance and how it varies across product categories is still an uninvestigated area, opening up for our research.

Level of personalization today is ranging from no personalization, to full personalization, including a completely tailored ad with previous searches, name, web page visits etc. (Arora et al. 2008; Hawkins et al. 2008; Hoy & Milne 2010).

There is reason to believe, based on previous research, that the shape of an ad's relevance and personalization has a concave shape, where to some point the ad will be perceived as on the point, but as it is more personalized it will instead be perceived as creepy and therefore the perceived relevance will decrease.

Goldfarb and Tucker (2011) found that the effectiveness of online advertising increased when the ad was matched to website content, and also when the obtrusiveness of the ad increased. However, they also found that these two strategies did not work when applied simultaneously, but rather that they need to be used separately in order for them to be effective. The authors' present that a possible explanation for this could be the concern of privacy felt by consumers when these two are combined. Goldfarb and Tucker (2011) provide an article that is more general focusing on display ads rather than digital media, and does not take into account the attitude towards the ad. The tailoring of the ad was quite general, and it did not include any form of personalization.

From the body of literature on the field, there are diverging opinions about how personalization of ads affect consumers attitude towards the ad and the advertised brand, as is apparent from the discussion above, leading us to our first hypothesis.

H1: There is a direct negative effect of personalized ads on the attitude towards the ad and the advertised brand, and the effect is stronger for ads with a high level of personalization than ads with a low level of personalization.

The factor of Creepiness

As the term creepiness within digital marketing is a fairly new term, it has not received that much attention in academic research yet. However, with the rise of personalized advertisements and the access to more information, more and more consumers have expressed that receiving personalized advertisements can be creepy, and therefore makes it an interesting field of research in order to better find the optimal spot of personalized ads (Helft & Vega, 2010). For many consumers, the creepiness factor represents the element of surprise when a company knows too much about them and this info is used in an ad (Bloomberg, 2014). Previous research and many digital platforms have brought up the issue in

marketing regarding personalization, and how consumers perceive it. It has been stated that personalized ads achieve more attention from consumers, however, there are findings that show that the most personalized ads are also the least acceptable (Sloane, 2015; Malheiros et al., 2012).

Moore et al. (2015) investigated the phenomenon of creepy advertising, and found that creepiness is a result of four dimensions; "invasive tactics", "causing consumer discomfort", "violating social norms", and "out of the ordinary tactics".

According to Moore et al. (2015), "invasive tactics" refers to the gathering or use of personal information from the customer, invasion of personal space, and perceived tracking or stalking practices used by marketers. Further, causing consumer discomfort as result of different marketing strategies used online, such as using fear or distress to get people to buy. Moore et al. (2015) presents, as a part of the creepiness definition, the violation of social norms. This part can include inappropriate content, or dealing with content that may be perceived as being very personal. The last dimension, "out of the ordinary tactics", refers to ads that are perceived as abnormal in the sense of being weird or unusual. Moore et al. (2015) presents creepiness from a consumer perspective regarding their feelings and the discomfort of invasion of privacy and stalking behavior from a marketer. Moore et al. (2015) does not have any focus on how to avoid the creepiness felt by consumers, and how personalized ads can be before the invasion of privacy results in consumers being creeped out.

Barnard (2014) found that in addition to the direct positive effect of tailoring ads, there is also an indirect negative effect resulting from the so-called creepiness factor that can occur if the ad is perceived as too personalized. This indirect negative effect can account for a 5 % reduction of purchase intention for the advertised product. She also looked at whether the effect differed between product categories (embarrassing vs. non-embarrassing), but pointed out that the embarrassing product used (acne cream) in the experiment might not be as embarrassing as intended. The degree of personalization was very low, using only the university the students in the sample attended as demographic personalization, and the web page they were instructed to view first as the behavioral personalization. The article does not investigate how this applies to more concrete

product categories and neither how the attitude towards the advertised brand is affected.

Historically, research has found that greater personalization increases the attention to the ads. However, there is a line between good attention and finding the ads not acceptable, as the discomfort increases in line with personalization (Malheiros et al., 2012).

Literature seems to indicate that personalization to one point is a good thing, but is this always the case, and does the creepiness factor in fact have a negative impact on attitude towards the brand behind the ad? This is what we are trying to reveal with our next hypothesis:

H2: *If the creepiness factor is perceived, regardless of product category, it will have a negative effect on the attitude towards the ad and the advertised brand.*

As the creepiness factor is a fact due to discomfort felt by consumers that is formed on the basis of ads that are perceived as knowing too much about you, we believe that these negative feelings contribute to your overall attitude towards both the ad and the brand. Thereby, positive feelings contribute to a more positive attitude, while negative feelings affects the attitude negatively.

Socially Sensitive Products

Some products and services, such as cigarettes, condoms, and abortion, are generally perceived as controversial, and oftentimes receive reactions or make people uncomfortable when spoken about in public. Previous researchers have described these types of products and services with labels such as "unmentionables" (Wilson & West, 1981), "controversial products" (Rehman & Brooks, 1987), and "socially sensitive products" (Fahy et al., 1995). Wilson and West (1981, p. 92) define these as: "(...) products, services, or concepts that for reasons of delicacy, decency, morality, or even fear tend to elicit reactions of distaste, disgust, offence, or outrage when mentioned or when openly presented."

Which products and services are classified as socially sensitive products has changed over time and as a result of various issues and causes, such as how the global issue of AIDS changed many countries' legislations and attitudes regarding condoms and made them more acceptable as Wilson and West (1995) described in their study of the marketing of unmentionable products. However, as some of these socially sensitive products make their way out of this stigma and gradually become more accepted, others are entering.

An advertisement is a form of communication between the advertiser and the consumer, and as previously stated, socially sensitive products can provoke reactions from consumers such as distaste and offence when mentioned. Therefore, when a socially sensitive product is advertised with a personalized message, the consumer could possibly feel as if the advertiser assumes or even knows (if it finds the right targets) that the consumer is interested in this socially sensitive product, which most people do not want to be associated with, and thus perceive the ad as creepy.

Past research has mainly focused on either why these products are perceived as offensive, or whether advertising these products in general is offensive. What still remains to be developed is a solution for how these products should be advertised, the "do's and don'ts" of advertising socially sensitive products. Our research will contribute to this by looking at whether personalization of advertisements of socially sensitive products leads to a higher degree of perceived creepiness for the consumer than for other "neutral" products. Our hypothesis is that it does, and that the creepiness factor is more prominent within this product category.

Thus, drawing from the theory of socially sensitive products, we hypothesize that personalized ads for products that are perceived as socially sensitive, to a larger degree trigger the creepiness factor, and by that affects the consumer's attitude towards both the ad itself and the brand of the product being advertised.

H3: *The creepiness factor is greater for a personalized ad for a product that is perceived as socially sensitive than for a regular product.*

Here the socially sensitive products work as an interaction effect between personalization and the perceived creepiness factor.

Product involvement

The involvement of consumers when it comes to products has been granted a lot of attention, as it is essential for marketers when developing stimuli in advertising. Product involvement is defined as "an internal state variable that indicates the amount of arousal, interest or drive evoked by a product class" (Dholakia, 2001).

The consumer's involvement in a purchase depends on the degree of personal relevance of the product. From this we can divide a consumer's involvement into two; high and low. High-involvement products are products that are very important to customers in terms of the perceived high risk of purchase, and therefore demand extensive information processing. On the other end, low-involvement products are products that are not perceived as very important for the customer, with a low perceived risk, and which has little relevance to the customer. These kinds of products demand little information processing for the consumer and are often purchased on impulse or habitual purchase behavior (Schiffman et al., (2008).

There has been done a lot of research on consumers involvement in products as a moderator in marketing. Sherif (1965) has a theory called social judgment theory that implies that highly involved persons will exhibit more negative evaluations of a communication message, as high involvement is associated with a latitude of rejection. There is no research that takes this further into today's digital arena, but there is reason to believe that this might also be a fact for involvement in products and the rejection might be reflected in negative attitude towards ad and brand. However, Krugman (1965) has another view, where increasing involvement does not increase resistance to persuasion, but shifts the sequence of communication impact. Krugman (1965) argues that for a consumer under high involvement, the communication is likely to affect cognitions, then attitudes, and finally behaviors, but for low-involvement, a communication is more likely to affect cognitions first, then behaviors, and lastly attitudes.

Petty et al. (1983) concludes that in high involvement conditions people tend to do the cognitive effort required to evaluate the arguments that are presented, and that their attitudes are a result of this effort of information processing. For low involvement conditions, attitudes are rather affected by acceptance and rejection cues in the attempt of persuasion, and are less affected by the quality of argument. For our study this is relevant in terms of how the involvement of the products affects the perceived creepiness, and thereby which attitudes are formed.

Both Sherif's (1965) and Krugman's (1965) research implies that the level of involvement of consumers do affect their judgment of the advertising message, but there is no research done on whether the involvement moderates the creepiness factor of personalized ads. The importance of personalized digital ads in today's society is high, and whether this is affected by involvement should be of interest to marketers. This leads us to the final hypothesis:

H4: The creepiness factor is greater for a personalized ad for a product that is perceived as a high involvement product than for a product perceived as low involvement.

As Sherif (1965) and Krugman (1965) implies, consumers tend to vary their judgment based on how involved they are in the product. From this statement we believe that with higher involvement in the product category, consumers thereby easier perceive the creepiness factor as a result of more negative judgments of the ad compared to low involving products.

Related concept: Privacy concerns

Previous research has shown that the concern and knowledge of privacy is a big part of how you perceive ads online, and to which degree you will see it as creepy or not, depending on how much you know Facebook knows about you (Tucker, 2014; DeKeyser et al., 2015; Hoy & Milne, 2010).

An interesting observation of consumers in the growth of Social networking, and increasing active behavior online is the "privacy paradox". The "privacy paradox"

is a phenomenon that has grown with the use of personal information online. Internet users do express concerns about their privacy online, however, their behavior does not reflect these concerns (Taddicken, 2014). Taddicken (2014) also explains a hard tradeoff for internet users between self-disclose and protecting their privacy.

Privacy in these terms can be defined as a person's right to self-determine which kind of information is made accessible to whom and when (Westin, 1967). Further, Taddicken (2014) finds that it is necessary to address the fact that there are different types of personal information, and more people online do provide personal facts rather than factual and sensitive information. Xu et al., (2011) finds that personalization can in fact override the Internet users' privacy concerns, where consumers value for personalization was almost two times more influential than their privacy concerns. Consumers value of personalization rather than their privacy concerns do imply the importance of personalization making ads relevant, and that this is of value for consumers.

Based on research review above we see that consumers in large degree do want personalization. However, they are still struggling with the battle of giving up personal information. We can by this extend the phenomenon to the personalization-privacy paradox, which comes from marketers using consumers' data to be able to offer personalized product information (Sutanto et al., 2014). For advertisers, this highlights the importance of using the information in the right way as well as protecting it to keep consumers trust and to trigger the right consumer response. From this argument, we propose that privacy concerns are a related concept when it comes to perceived creepiness, as it is an ongoing struggle for consumers to decide whether to provide information and at the same time wanting personalized product information. For advertisers to take advantage of too much information and by that high personalization, the perceived creepiness might be a result as they feel that the Internet knows to much about them.

Tucker (2014) investigates how Internet users' perception of control over their personal information affects how likely they are to click on online advertising on a social network website. The social network websites used in the study gave users more control over their personally identifiable information in the middle of the

field test. However, the website did not change how advertisers used data to target and personalize ads. Before the policy change, personalized ads did not perform particularly well. However, after this enhancement of perceived control over privacy, users were nearly twice as likely to click on personalized ads. Ads that targeted but did not use personalized text remained unchanged in effectiveness. The increase in effectiveness was larger for ads that used more unique private information to personalize their message, and for target groups who were more likely to use opt-out privacy settings.

Baek and Morimoto (2012) found that privacy concerns and ad irritation have positive effects on ad avoidance. However, also that perceived personalization leads to decreased ad avoidance.

From the research presented above we do see a pattern of consumers caring about their privacy, and that their concerns do affect how they perceive advertising online. Still they keep providing their personal information online. Therefore, we have included it as a control variable in our study to check whether our sample express the same amount of concerns as previous studies. We believe that the concerns about privacy are a closely related concept to the creepiness factor, but still no research is done on this relationship. We are not trying to establish a correlation between the perceived creepiness and privacy concerns in this thesis, but we do want to know how our sample considers this concept.

Conceptual model

Based on a review of the existing body of literature, there is reason to believe that personalization does affect a consumer's attitude towards ads, and that it also has a negative spillover effect to the advertised brand. We assume that this is mediated by the perceived creepiness of certain ads, and that whether the product is high or low involvement, or perceived as socially sensitive, has a moderating role on this relationship. By that we are presenting the conceptual framework as follows:
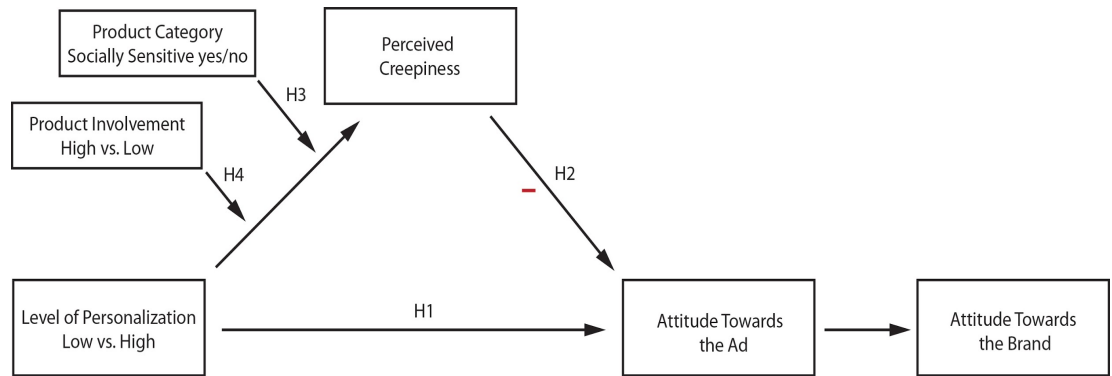
Figure 2 - Conceptual Model

The model indicates that a highly personalized ad will lead consumers to experience the creepiness factor, and that this relationship is moderated by product involvement and whether the product is socially sensitive. Further, the creepiness factor will affect the attitude towards the ad and by that also the attitude towards the brand behind the ad, thus implying that a brand can hurt from wrongly executed advertising online

Methodology

Subjects and Design

To test our hypotheses, we employed a quantitative approach, by executing a web-based survey through Qualtrics. We used a between-subjects design to reduce the likelihood of respondents understanding the purpose of the survey, thereby reducing the possibility of respondents adjusting their answers. The collection of data was done by non-probability sample, where we recruited respondents through snowball sampling, by sharing our survey on Facebook and encouraging our friends and family to continue sharing. This was both a convenient and relevant approach, as we were only interested in respondents who are active online and familiar with Facebook.

This resulted in 109 respondents where each participant was exposed to all of the four products, but they were only served one ad per product that was either personalized or not. The mean age was 29, with the youngest respondent being 18 and the oldest 64. The sample had an even distribution of men and women. The

majority of the sample had higher education, and 55 percent of the people responding lived in the eastern part of Norway (the area around the capital Oslo).

Procedure

Before collecting the data, we conducted a pretest of the products that we intended to use in the survey to be certain that the products were perceived to either be high or low involving products, and that the products we chose as socially sensitive was indeed perceived as such. Similar to our survey, the pretest was conducted online. The scale to measure involvement used in the pretest was developed by Karaatli (2015). The results of the pretest were as expected: buying an apartment as well as a cosmetic operation was placed in the category of high involvement, and body lotion was categorized as low involvement. People were a bit unsure how to categorize yeast infection cream, and the product was thus replaced with condoms as this was perceived as low involvement and still being categorized as socially sensitive.

All brands used in the study were fictional brands to ensure that respondents did not have any prior knowledge or awareness about and towards the brands that could affect the results of the study. In addition, we did a pretest of the final survey to make sure that the questions were clear and understandable. According to feedback we made some slight changes to some of the questions' structure and wording, making them easier to understand and interpret for the respondents.

To test our hypotheses, we developed ads that looked like Facebook feed advertisements for high- and low involvement products, both regular and socially sensitive, a total of eight ads (see appendix 1-8). For each ad, there was an intro text that described a scenario, and the ad text was matched to this, either with high- or low personalization. This was the part where the manipulation was done.

Below the picture of the ad and the explained scenario there were three blocks of questions. The first one consisted of items measuring the creepiness factor, then the questions regarding the attitude toward the ad, and the final block of questions was concerning the attitude towards the advertised brand. In total, the survey had three parts, where the first was the experiments with the Facebook advertisements,

the second asked about the related concept of privacy concerns, and the third was about the demographics of the respondents.

Operationalization of variables

As the concept of the creepiness factor is quite new in the field of marketing, it was necessary to merge measurement scales of different concepts in order to develop a scale that measured what we needed. Therefore, the scale for measuring the creepiness factor is a combination of questions developed by the Ad Experience Research group (2016) and questions used by Moore et al. (2015) in the paper about Creepy Marketing. Based on the Ad Experience group, respondents were asked if "the ad creeps them out" and if "they feel the ad know to much about them" on a 7-point likert-scale. They were also asked about how they perceived the ad when it comes to invasive tactics, discomfort, violation of social norms, and the use of out of ordinary tactics (Moore et al., 2015).

For attitude towards the ads and the spillover on attitude towards the brand behind the ad, scales developed by Henthorne et al. (1993) and Putrevu and Lord (1994) were used. Ad attitude was measured by evaluating the ad on different wordings such as good, interesting, offensive etc. by a 1-7 scale. For the brand attitude respondents was asked on a 7-point likert-scale to disagree/agree on different statements (see Table 1).

Privacy concerns were assessed through using an excerpt of the online privacy concern scale developed by Malhotra et al. (2004), in order to control for a possible confounding effect of privacy concern with the creepiness factor. These are 7-point scales ranging from "strongly disagree" to "strongly agree", that cover the constructs *control, awareness of privacy practices, collection,* and *unauthorized secondary use*.

The table below contains the definitions of some of the key variables you find in our study; The creepiness factor, Attitude towards the ad and Attitude towards the brand. For the creepiness factor, the table shows that it was measured by multiple items that constitute the phenomenon of perceived creepy advertising. Similarly, respondents evaluated their attitudes towards the ad and the brand behind the ad.

Additionally, we added questions in the survey about demographic data related to respondents to check that our sample was not too homogeneous, thus ensuring different age and gender distribution. The survey also included questions regarding the respondents' privacy concerns online.

The table describes the definitions of key constructs in the study.

Key Construct	Questions	Scale
Creepiness Factor	- Denne annonsen "creeps me out"/ gir meg en ekkel følelse. - Jeg føler at denne annonsen vet for mye om meg. - Jeg opplever denne annonsen som påtrengende - Jeg opplever denne annonsen som ukomfortabel - Jeg opplever at denne annonsen bryter med sosiale normer (upassende innhold, for personlig, generelt upassende) - Jeg opplever markedsføringsstrategien i denne annonsen som uvanlig eller rar.	7-point likert-scale (Strongly disagree-Strongly agree)
Attitude towards the ad	Denne annonsen synes jeg er: - Bra - Interessant - Informativ - Passende - Lett å forstå - Irriterende - Distinktiv - Støtende	7-point likert-scale (Strongly disagree-Strongly agree)
Attitude towards the brand	- Jeg har en positiv oppfatning av merket bak annonsen - Jeg misliker merket bak annonsen - Jeg får fordelaktige assosiasjoner til merket bak annonsen - Det er sannsynlig at merket bak annonsen har de egenskapene som lovet	7-point likert-scale (Strongly disagree-Strongly agree)

Table 1 - Key constructs

Analysis and model development

We employed Structural Equation Modeling (SEM) on our conceptual model, to be able to test our hypotheses regarding causal relationships among our variables across product categorization.

Before performing the analysis in Stata, our data required some pre-work in Excel, coding the independent variable "personalization" and the moderating variables "product involvement" and "social sensitive products" as binary. It was also necessary to transform the conceptual model to a statistical model; creating interaction terms in order to enable Stata do estimate the whole model. Before the SEM was conducted, we ran a Confirmatory Factor Analysis to ensure that all items belonged in the model.

The following equations express the structure of the full model:

$$\hat{C} = i_C + a_1 P + a_2 I_1 + a_2 S_2 + a_3 PxI_1 + a_3 PxS_2$$

Equation 1 - Creepiness

$$\widehat{AdAtt} = i_{AdAtt} + c_1 P + b_1 C$$

Equation 2 - Attitude towards ad

$$\widehat{BrAtt} = i_{BrAtt} + d_1 AdAtt$$

Equation 3 - Attitude towards brand

Where:

P = Personalization

I = Product Involvement

S = Social sensitive

C = Creepiness

AdAtt = Attitude towards ad

BrAtt = Attitude towards brand

a = path X → M

b = path M → Y1

c = path X → Y1

d = path Y1 → Y2

Where Personalization can take either the value 0 or 1, where 1 indicates *high personalization* and 0 *low personalization*. The same applies for social sensitivity and product involvement, where 1 is *yes* for socially sensitive and *high* for product involvement.

The coefficients for all variables in the model can be found either negative or positive, and the results should be interpreted as follows: if we find a significant causality for the interaction effect of *social sensitive* and *product involvement*, with positive coefficient, the creepiness factor is greater compared to ads for products that are not social sensitive and have low involvement (such as body lotion in our study). For the mediating role of creepiness on ad attitude, a negative coefficient (-1.037) in the SEM analysis implies that a greater creepiness factor will result in a less positive attitude towards the ad if the relationship is found significant at a 5%-level. Further, a positive and significant coefficient in the causality of attitude towards the ad and attitude towards the brand indicates that a more positive attitude towards an ad also gives more positive attitudes towards the brand.

Explanation of constructs - Confirmatory Factor Analysis

To be absolute certain that all our observed indicators (items) for the latent variables (Creepiness, Attitude towards ad and Attitude towards brand) belongs in the model before performing the full path analysis (SEM), we conducted a Confirmatory Factor Analysis (CFA) of the data to test how well the measured items (ex. Creepsmeout, bra, interessant) represents and explains the constructs (latent variables) in our model. The analysis resulted in a finding that for the latent variable Creepiness, the measured item "distinktiv" did not prove statistically significant at a 5% level ($p = 0.265$), and was thus removed from the model as it did not represent the construct "Creepiness" very well. The exclusion of "distinktiv" is in line with feedback from respondents who reported that they did not understand exactly what it meant.
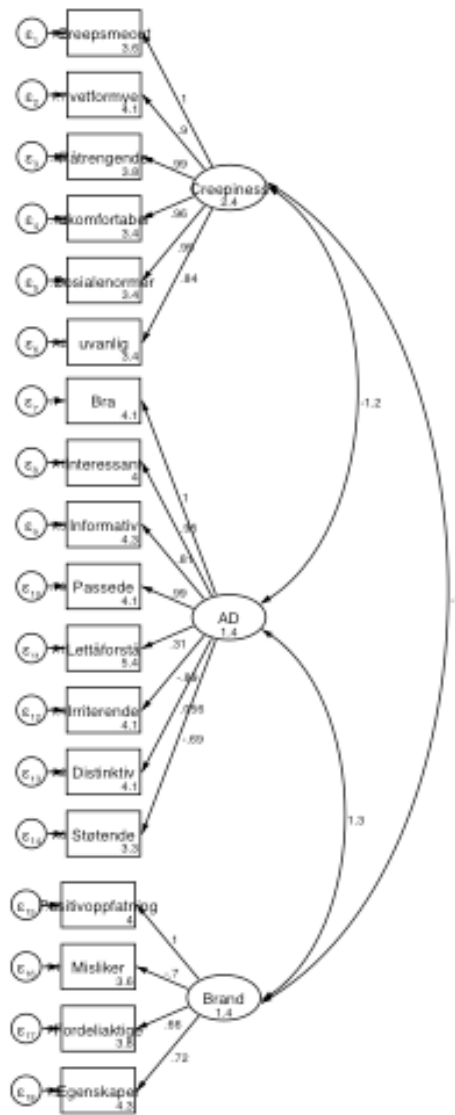
Figure 3 – CFA Estimated Model

Measurement

		Factor Loadings	P-Value
Creepsmeout			
	Creepiness	1 (Constrained)	
Vetformye			
	Creepiness	.9017141	0.000
Påtrengende			
	Creepiness	.9946851	0.000
Ukomfortabel			
	Creepiness	.9636296	0.000
Sosiale normer			
	Creepiness	.9498362	0.000
Uvanlig			
	Creepiness	.8444352	0.000
Bra			
	Attitude Ad	1 (Constrained)	
Interessant			
	Attitude Ad	.9452793	0.000
Informativ			
	Attitude Ad	.8098535	0.000
Passende			
	Attitude Ad	.985311	0.000
Lettåforstå			
	Attitude Ad	.3117967	0.000
Irriterende			
	Attitude Ad	-.8948198	0.000
Distinktiv			
	Attitude Ad	.0562412	0.265
Støtende			
	Attitude Ad	-.6876151	0.000
Positivoppfatning			
	Attitude Brand	1 (Constrained)	
Misliker			
	Attitude Brand	-.7009338	0.000
Fordelaktigeass.			
	Attitude Brand	.6609849	0.000
Riktigegenskaper			
	Attitude Brand	.7203689	0.000

Table 2 - Measurement CFA

The first observed variable of every latent variable in our framework is set by Stata to be the anchoring variable of the latent variable in the CFA. This means that the path coefficient (Factor loading) between this variable and the latent one is set to be constrained to 1. This is Stata's software ways of normalizing latent variables and by that identify the model (SEM glossary, stata.com). This explains why "creepsmeout", "bra" and "postitivoppfatning" is constrained to 1 in the table.

The CFA was also evaluated through an overall fit measurement of RMSEA and CFI to check whether it holds for the population. The RMSEA was found statistically significant, indicating that it holds for the population. However, the

value (RMSEA = 0.111) indicates a poor fit of the CFA (MacCallum et al., 1996). The CFI gave a value of 0.845, indicating a fair fit. The fit slightly improved by removing "distinktiv" where CFI increased to 0.852, as values closer to 1 indicates better fit.

Findings

First, we measured the overall fit of the conceptual model to determine if it holds for the population. We measured the overall fit by several methods, as each of them has their limitations and strengths. The methods conducted were Model chi-square (Chi2), Root Mean Square Error of Approximation (RMSEA) and Comparative Fit Index (CFI). The Chi2, which measures the overall fit of the model as well as assessing the magnitude of discrepancy between sample and covariance matrices (Hu & Bentler, 1999), rejected H0, implying that the model does not hold for the population ($p >$ chi2 = 0.000). The log likelihood ratio for Chi2 = 840.028. As the Chi2 is often referred to as a measure of "badness of fit" as it has a lot of limitations including sensitivity to sample size (Kline, 2005; Kenny & McCoach, 2003), we supplemented with CFI and RMSEA. The CFI was used as it is a good measure when sample size is small (Tabachnick & Fidell, 2007). CFI assumes that all latent variables are uncorrelated and compares the sample covariance matrix with the null model (Hooper & Muller, 2008). For us the latent variables are creepiness, attitude towards the ad and attitude towards the brand. The range is between 0 and 1 where values closer to 1 indicates a good fit. The CFI gave a value of 0.834 indicating a mediocre fit of the model for the population. The RMSEA indicates how well the model, with unknown but optimally chosen parameter estimates would fit the populations covariance matrix (Byrne, 1998). The RMSEA was statistically significant holding for the population, and the overall fit of the model (RMSEA = 0.095) indicates a fair fit (MacCallum et al., 1996). A reason for the measured fit not being optimal might be attributed to the small sample size (Iacobucci, 2010).

The table below show the empirical results of the model specified in Equation 1, 2, and 3. We found significant results for three out of four hypotheses.

Structural model

	Coefficient	Value
Creepiness		
Personalized	-1.03708	0.000
Involvement	-.6385179	0.004
Senstive	.1760467	0.426
P_I	.7220198	0.022
P_S	1.246758	0.000
Attitude AD		
Creepiness	-.4933351	0.000
Personalized	.0882477	0.411
Attitude Brand		
Attitude Ad	.8815503	0.000

Table 3 - Structural Model

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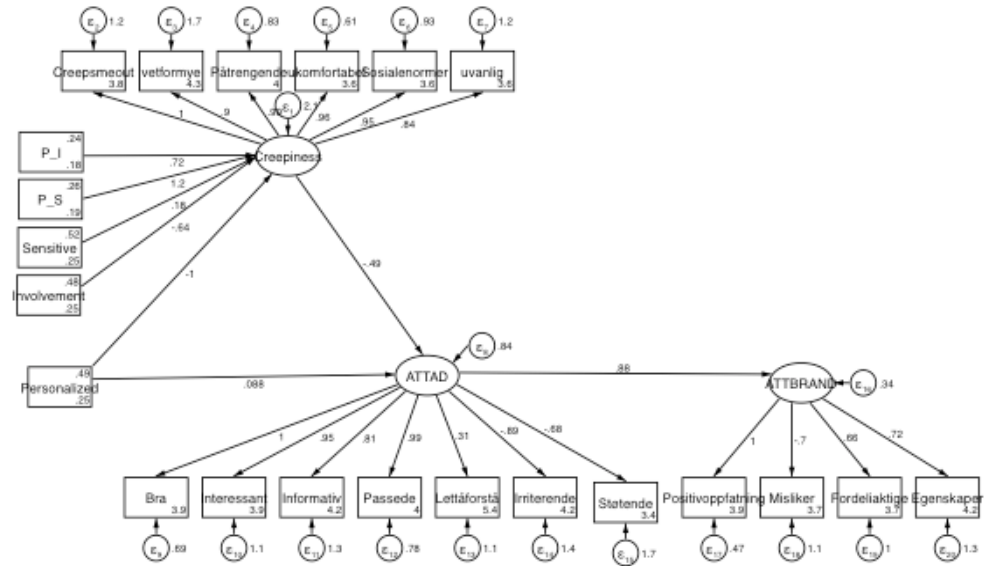
Figure 4 - Estimated Model

Main effects of personalization of ads on attitude towards the ad and the advertised brand

In the structural equation modeling, the main effect of a highly personalized ad on the attitude towards the ad and the attitude towards the advertised brand, is found not to be statistically significant at a 5% level in the structural model ($p = 0.411$). We thus do not find support for our first hypothesis.

This leads us to our next hypothesis, which looks at whether perceived creepiness mediates the relationship between personalization and attitude towards the ad and

the advertised brand.

Mediating role of creepiness factor on attitude towards ad/brand

We do find significant results for the mediating role of the creepiness factor on the attitude towards the ad and the advertised brand (H2), with a p-value lower than .05 ($p = .000$). However, the beta coefficient is found negative with a value of -1.037. These results indicate that a higher level of personalization of ads does not necessarily lead to an increased perception of creepiness for all products, and is thus in line with our assumption that whether the increased personalization of an ad leads to an increased perception of creepiness is likely dependent on product category. These results are also in line with previous research regarding perceived creepiness of the ad (De Keyzer et al., 2015). However, our findings reveal that when a higher level of creepiness is perceived, it has a statistically significant negative effect ($p = .000$, $\beta = -.493$) on the attitude towards the ad and the advertised brand. This means that a brand can hurt from having too personalized ads.

Moderating role of socially sensitive products on creepiness

For the hypothesis related to the moderating effect of socially sensitive products on the perceived creepiness factor; we find support at a 5%-level ($p = .000$). The coefficient is positive ($\beta = 1.247$) implying that with a personalized ad for a socially sensitive product, the perceived creepiness factor will be greater. Thereby, we find statistically significant results showing that the relationship between personalized advertising and creepiness is moderated by whether the product is perceived as socially sensitive or not.

Moderating role of high- vs. low involvement products on perceived creepiness

Our fourth hypothesis, "***The creepiness factor is greater for a personalized ad for a product that is perceived as a high involvement product than for a product perceived as low involvement.***" is supported, and statistically significant with p-value lower than .05 ($p = .022$). These results support that the involvement in products by consumers moderates the role of the perceived creepiness factor and thereby also the attitude towards ad/brand. The beta coefficient is positive ($\beta = .722$), implying that a product with high involvement is likely to increase the perceived creepiness when the ad has a high level of personalization.

Privacy concerns

As stated in the literature review consumers' privacy concerns highly influence how they perceive online advertising (Baek and Morimoto, 2012; Tucker, 2014). On the basis of previous research focusing on the importance of privacy in online advertising, it was a relevant concept and also a control variable set to address it in our study.

88 percent of our sample agrees with the statement "It is important to me to have knowledge and awareness about how my personal information will be used online". Further, 82 percent of respondents think it is bothersome to be asked for personal information online and the same percentage says providing so much information to so many companies online bothers them. 78,5 percent do report that they are concerned that the companies on the Internet collects too much information about them, and 64.5 percent of the respondents give it an extra thought before they provide their personal information to companies online.

From the statistics stated above, we see a clear pattern of privacy concerns in our sample. This is in line with previous research regarding the influential power of privacy concerned on how online advertising is perceived. It is also in line with our overall findings of the mediating effect of creepiness as well as the moderation of involvement and socially sensitive products in online personalized advertising.

Hypothesis	Results	Conclusion
H1: There is a direct negative effect of personalized ads on the attitude towards the ad and the advertised brand, and the effect is stronger for ads with a high level of personalization than ads with a low level of personalization.	P = 0.411 Coef. = 0.0882	Not statistically significant. No main effect of Personalization on Attitude towards ad and the advertised brand.
H2: If the creepiness factor is perceived, regardless of product category, it will have a negative effect on the attitude towards the ad and the advertised brand.	P = 0.000 Coef. = -1.037	Statistically significant. The creepiness factor do mediate the relationship between Personalization and Attitude towards the ad and the advertised brand.
H3: The creepiness factor is greater for a personalized ad for a product that is perceived as socially sensitive than for a regular product.	P = 0.000 Coef. = 1.247	Statistically significant. Socially sensitive products do have an interaction effect on the realtionship between Personalization and Creepiness.
H4: The creepiness factor is greater for a personalized ad for a product that is perceived as a high involvement product than for a product perceived as low involvement.	P = 0.022 Coef. = 0.722	Statistically significant. Product Involvement do have an interaction effect on the relationship between Personalization and Creepiness.

Table 4 - Summary findings

Discussion

Conclusion

With the speedy development of new technologies that are making personalization even more advanced and refined, our study shows that it is important for marketers not to get carried away and invest in highly personalized campaigns online for all their products regardless of product category. Not only will it be a waste of money, as our results also indicate that using personalization in online advertising for the wrong products can hurt the consumers attitude towards the brand. This might serve as a wake-up call for all marketers that believe that all money spent on highly tailoring ads online is well spent. As with all other marketing activities, online advertising should be carefully evaluated and have a clear strategy behind it before it is set to action. Online advertising is often perceived from a marketing perspective as an easy and accessible way of marketing, but our results suggest otherwise, where mistakes are just as likely, and can have just as severe consequences as traditional types of advertising.

Our study examined whether consumers' perceived creepiness of an ad mediates the relationship between high/low personalized ads, and ad- and brand attitude. We also looked at whether the relationship between high/low personalized ads is moderated by high/low involvement products and socially sensitive products.

Our findings reveal that high personalization can have a negative effect on consumers' attitudes toward the ad and that this attitude spills over to the advertised brand through an increased perception of creepiness for high - involvement products that consumers and those that are perceived as social sensitive, while that effect is not found for other products. For example, high personalization of advertisements for socially sensitive products, both high and low involvement (i.e. condoms and cosmetic surgery), is according to our findings not recommended.

We did not find support for the direct effect of personalization on attitude towards the ad. We expected results that regardless of product categorization and whether the creepiness factor was perceived the consumers still might create negative attitude towards the ad due to high personalization of the ad. However, this was not found statistically significant at 0.05 level. This is in line with previous research that states the perceived relevance of personalized ad and by that consumer do not make negative attitudes (De Keyzer et al., 2015).

Managerial implications

This study aims to offer a number of valuable implications for managers, and especially Campaign- and SOME managers. The focus on the contribution of marketing has increased the past years as marketing has transformed from traditional to digital. Managers are increasingly concerned with knowing what marketing does for the bottom line of the company, and by this marketers are reliant on marketing activities that provide high ROI. To be able to provide good results, marketers need to know what works for certain products and what does not work, without the need of using large amount on testing. This paper aims to provide marketers with better knowledge on digital advertising to better avoid mistakes, where a valuable budget is thrown out of the window. Earlier research has found that brand attitude strength predicts consumer behavior, which is of

interest to firms. The types of behavior found to be affected by brand attitude is brand consideration, purchase intention, brand choice and purchase behavior (Fazio and Petty 2007; Petty et al., 1995; Priester et al., 2004). This in mind, our research comes in handy as it provides insight on how to avoid affecting brand attitude negatively, as well as how personalized advertising can contribute to such.

First, the research will help managers to gain a better understanding of how consumers respond to personalized advertising, by showing how the effect on ad- and brand perception varies across high- and low-involvement products, and socially sensitive products. Overall, it brings awareness to the fact that increasing personalization does not always have positive effects, and provides important guidelines for what type of products can benefit from personalized ads, and give return on the invested marketing dollars.

Managers can easily apply this knowledge in the development of online campaigns, by using our results as a practical guideline for which products to promote with personalized advertising, and for which products it should be avoided or at least done with caution.

Knowing how personalization affects ad- and brand perception for different products removes an element of risk, and can thus make it easier for marketing managers to increase the effectiveness and ROI from online ads, and thus justify their spending on online advertising to their superiors.

Limitation and future research

Limitations

Due to limited time and budget, one of the major limitations of this study is the fact that our data is based on intended behavior. This kind of behavior might be slightly different and vary from the actual behavior consumers do have (Wagner, 2002). We asked our respondents to try to imagine certain scenarios, and answer based solely on that, which might also represent a limitation, as there is a chance the respondents did not do this properly, and that they did not go fully into the role we described in the survey. As we have only used Facebook as our medium

of investigation, we can not be certain that our results are generalizable to other online platforms where digital advertising with personalization is possible.

Second, these results would not be generalizable for the population as our study used a sample of convenience through snowball sampling online. Although the sample is of interest as they are active online, there are still limitations by the use of this sampling, and by that generalization is not appropriate.

From our choice of using structural equation modeling, some limitations do follow. As mentioned, SEM is highly sensitive to sample size, and our considered small sample have likely affected the results. Further, the rules of thumb used in evaluating the overall fit of models are often inaccurate, and should to a larger degree be based on conditional factors in every case (Tomarken, 2005). This leads us to the limitation of estimated overall fit of the model that was measured to be fair/mediocre.

Future research

As this is quite a new field for marketing research there is a lot of research potential that is still not touched by previous research. For future research, we recommend to further test the creepiness of ads in a social setting, where it would be interesting to see if people might feel the creepiness factor in a larger degree when they are exposed to ads in their browsers and social networking pages are visible to others.

Further, it would be interesting to replicate this research with the right resources on actual behavior. As mentioned in the limitation, the fact that it is intended behavior might differ from actual behavior, and participant may feel it is difficult to have the right mindset for the person that is presented in the scenarios. It is recommended to do this by a real experiment where they use real personal information form the participants and in a context that is perceived as normal.

Future research should also investigate more into different levels and different types of personalization of the advertising, to further develop the understanding of how consumers respond to personalized advertisements based on different

personal information. It would also be interesting to further investigate and to go deeper into if the perceived creepiness differs across gender and age when moderated for social sensitive products. As an example, teenagers might feel the effect of social sensitive products in larger degree than older and more mature people do.

When it comes to the area of creepiness of online ads in the research field there is still a lot of gaps, and one would also be to test it on services rather than products as service advertising do have the need for different marketing strategies and have fewer information cues. However, these cues are much more prevalent when it comes to services versus products (Abernethy and Butler, 1992). To further extend there is also a possibility to do it across more concrete product categories. Another interesting part could be comparisons between countries or continent.

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Appendix

Appendix 1

Scenario 1 - Low Personalization - Social Sensitive - Low Involvement

Se for deg at du er 22 år gammel. Du scroller Facebook siden din, og får opp denne annonsen i din Facebook feed. Ut i fra denne informasjonen skal du svare på spørsmålene under.

Appendix 2

Scenario 2 - High Personalization - Social Sensitive - Low Involvement

Se for deg at du er 22 år gammel. Du er for tiden bosatt i Oslo i et kollektiv på Grünerløkka. Du har i løpet av den siste måneden googlet "prevensjon", "kondomer med mest nytelse" og "prevensjon uten bivirkninger". Du scroller så Facebook siden din, og får opp denne annonsen fra Total Kondomer som tilbyr gratis frakt til Grünerløkka noen uker etterpå. Ut i fra denne informasjonen skal du svare på spørsmålene under.

Appendix 3

Scenario 3 - Low Personalization - Social Sensitive - High Involvement

Se for deg at du er 34 år. Du scroller Facebook siden din, og får opp denne annonsen fra Majorstuen Plastikk-Kirurgi i din Facebook feed. Ut i fra denne informasjonen skal du svare på spørsmålene under. Svarene du gir her skal kun være basert på informasjonen du har blitt opplyst om her.

Appendix 4

Scenario 4 - High Personalization - Social Sensitive - High Involvement

Se for deg at du er 34 år. Du er for tiden bosatt i Oslo i en 3-roms leilighet på Majorstuen. Du har nylig googlet "hvordan redusere rynker" og "beste rynkekrem". Du scroller Facebook siden din, og får opp denne annonsen fra Majorstuen Plastikk-Kirurgi som holder til i Kirkeveien på Majorstuen like ved der du bor, på din Facebook feed. Ut i fra denne informasjonen skal du svare på spørsmålene under.

Appendix 5

Scenario 5 - High Personalization - Not Social Sensitive - Low Involvement
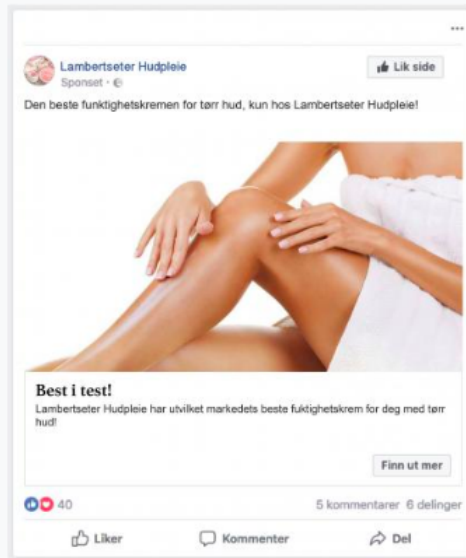
Appendix 6

Scenario 6 - Low Personalization - Not Social Sensitive - Low Involvement
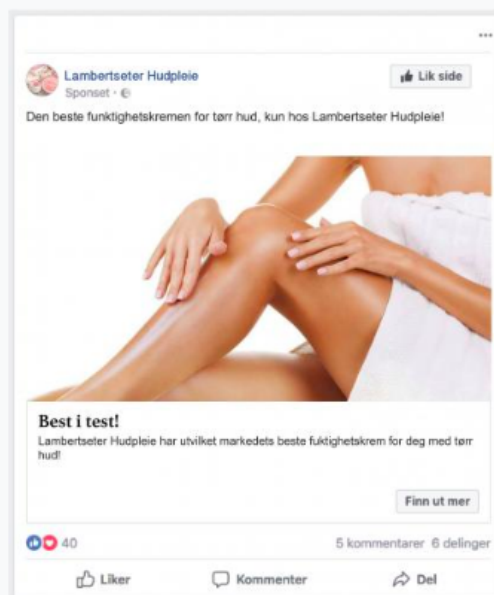
Appendix 7

Scenario 7 - Low Personalization - Not Social Sensitive - High Involvement

Se for deg at du er 25 år og er student. Du scroller Facebook siden din, og får opp denne annonsen i din Facebook feed. Ut i fra denne informasjonen skal du svare på spørsmålene under.

Appendix 8

Scenario 8 - High Personalization - Not Social Sensitive - High Involvement

Se for deg at du er 25 år og er student. Du er for tiden bosatt i Oslo i et kollektiv på Majorstuen. Du har i løpet av den siste måneden googlet "leiligheter Nydalen" og "2-roms leilighet". Du scroller så Facebook siden din, og får opp denne annonsen om boliger i Nydalen fra eiendomsmegler Meglerne noen uker etterpå. Ut i fra denne informasjonen skal du svare på spørsmålene under.

Appendix 9 - Survey questions - Creepiness

	Helt uenig	Uenig	Litt uenig	Verken enig eller uenig	Litt Enig	Enig	Helt Enig
Denne annonsen "Creeps me out"/ Gir meg en ekkel følelse	O	O	O	O	O	O	O
Jeg føler at denne annonsen vet for mye om meg	O	O	O	O	O	O	O
Jeg opplever denne annonsen som påtrengende	O	O	O	O	O	O	O
Jeg opplever denne annonsen som ukomfortabel	O	O	O	O	O	O	O
Jeg opplever at denne annonsen bryter med sosiale normer (upassende innhold, for personlig, generelt upassende)	O	O	O	O	O	O	O
Jeg opplever markedsføringsstrategien i denne annonsen som uvanlig eller rar.	O	O	O	O	O	O	O

Appendix 10 - Survey questions - Attitude towards Ad

Basert på scenario over, vennligst oppi hvor enig/uenig du er i følgende påstander:

Denne annonsen er:

	Helt uenig	Uenig	Litt uenig	Verken Enig eller Uenig	Litt enig	Enig	Helt enig
Bra	O	O	O	O	O	O	O
Interessant	O	O	O	O	O	O	O
Informativ	O	O	O	O	O	O	O
Passende	O	O	O	O	O	O	O
Lett å forstå	O	O	O	O	O	O	O
Irriterende	O	O	O	O	O	O	O
Distinktiv	O	O	O	O	O	O	O
Støtende	O	O	O	O	O	O	O

Appendix 11 - Survey questions - Attitude towards brand

Basert på scenario over. Vennligst si hvor uenig/enig du er i utsagnene under når det kommer til merket "Total Kondomer" som står bak annonsen over. Dette er fiktivt merke, så du baserer svarene din kun på oppfatningen du har om det ut fra annonsen.

	Helt uenig	Uenig	Litt Uenig	Verken Enig eller Uenig	Litt Enig	Enig	Helt enig
Jeg har en positiv oppfatning av merket	O	O	O	O	O	O	O
Jeg misliker merket bak annonsen	O	O	O	O	O	O	O
Jeg får fordelaktige assosiasjoner til merket	O	O	O	O	O	O	O
Det er sannsynlig at merket har de egenskapene som blir lovet	O	O	O	O	O	O	O

Appendix 12 - Survey questions - Privacy Concerns

Bedrifter som ønsker informasjon på nett bør opplyse om hvordan dataen er samlet inn, analysert og brukt.

Helt Uenig	Uenig	Litt Uenig	Verken Enig eller uenig	Litt enig	Enig	Helt Enig

En god personvern policy på nett bør ha klar og tydelig informasjon og språk.

Helt uenig	Uenig	Litt uenig	Verken Enig eller Uenig	Litt Enig	Enig	Helt Enig

Det er viktig for meg at jeg har kjennskap og kunnskap om hvordan min personlige informasjon vil bli brukt på nett.

Helt uenig	Uenig	Litt uenig	Verken enig eller uenig	Litt enig	Enig	Helt enig

Personvern på nett er først og fremst et spørsmål om forbrukere sin rett til å ha kontroll og selvbestemmelse over egne avgjørelser om hvordan deres personlige informasjon er samlet inn, brukt, og delt.

Helt uenig	Uenig	Litt Uenig	Verken enig eller uenig	Litt enig	Enig	Helt Enig

Forbruker sin kontroll over personlig informasjon er kjernen i personvern.

Helt uenig	Uenig	Litt uenig	Verken enig eller uenig	Litt enig	Enig	Helt Enig

Jeg mener at mitt personvern på nett blir krenket når kontroll over personlig informasjon er mistet eller ufrivillig redusert som et resultat av markedsføring.

Helt uenig	Uenig	Litt uenig	Verken enig eller uenig	Litt enig	Enig	Helt Enig

Jeg er bekymret over at bedrifter på nett samler for mye personlig informasjon om meg.

Helt uenig	Uenig	Litt uenig	Verken Enig eller uenig	Litt enig	Enig	Helt Enig

Bedrifter på nett burde ikke bruke personlig informasjon hvis ikke det er blitt godkjent av individet som oppga informasjonen.

Helt uenig	Uenig	Litt uenig	Verken enig eller uenig	Litt enig	Enig	Helt Enig

Når personer gir personlig informasjon til bedrifter på nett for en spesifikk grunn, skal bedriften aldri bruke informasjonen til noe annet en det den var tiltenkt.

Helt Uenig	Uenig	Litt uenig	Verken enig eller uenig	Litt enig	Enig	Helt Enig

Jeg synes det er plagsomt at bedrifter online spør om min personlige informasjon

Helt uenig	Uenig	Litt uenig	Verken Enig eller uenig	Litt enig	Enig	Helt Enig

Når bedrifter online spør etter personlig informasjon, tenker jeg ofte grundig over det før jeg oppgir informasjonen.

Helt uenig	Uenig	Litt uenig	Verken Enig eller uenig	Litt enig	Enig	Helt Enig

Det plager meg å gi personlig informasjon til så mange bedrifter på nett.

Helt uenig	Uenig	Litt uenig	Verken Enig eller uenig	Litt Enig	Enig	Helt Enig
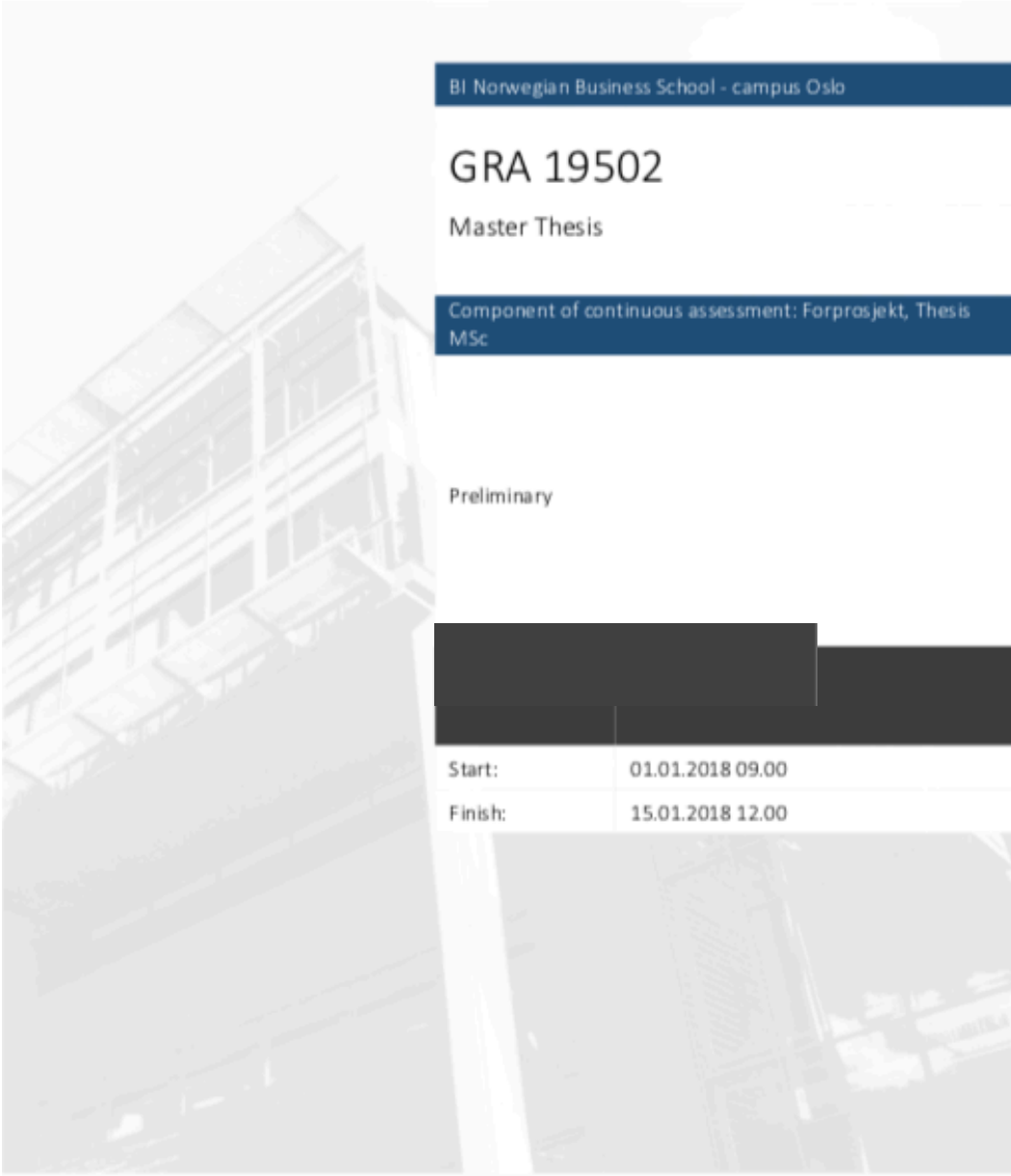
Bedrifter på nett skal aldri selge personlig informasjon fra deres databaser til andre selskaper

Helt Uenig	Uenig	Litt uenig	Verken uenig eller enig	Litt enig	Enig	Helt Enig

Bedrifter på nett skal aldri dele personlig informasjon med andre selskaper med mindre det har blitt godkjent av individene som oppga informasjonen

Helt uenig	Uenig	Litt uenig	Verken Enig eller Uenig	Litt Enig	Enig	Helt Enig

Jeg synes det er plagsomt at bedrifter online spør om min personlige informasjon

Appendix 13 - Preliminary

BI Norwegian Business School - campus Oslo

GRA 19502

Master Thesis

Component of continuous assessment: Forprosjekt, Thesis MSc

Preliminary

Start:	01.01.2018 09.00
Finish:	15.01.2018 12.00

Programme:

MSc Strategic Marketing Management

Supervisor:

Auke Hunneman

Authors:

Mari-Ann Sekkenes Hamre & Sigrun Myhrvold

Working Title:

Personalization and the "Creepiness Effect" of Facebook Advertising

Introduction

The world keeps providing us with new tools and places for advertising, increasing the number of and places consumers encounter them. With the growing number of impressions consumers go through everyday, they have now become more conscious about how they allocate time and attention to all these impressions. For marketers this means an even a bigger demand to create relevant advertisements (ads) to get the consumers' attention in the clutter that is today's marketplace, and when caught, they need the right attitudes and responses from them. Facebook especially, has turned into a popular platform for online advertising with over 2 billion monthly active users (Techcrunch, 2017).

The increase of digital marketing, and especially Social media (SOME) marketing provides the opportunity to personalize and tailor ads based on many variables to get the ad to be perceived as relevant by the individual consumer and create the right attitudes toward the ad and the brand. Personalized advertising can be defined as advertising that is tailored to an individual's characteristics and/or interests or tastes (Hoy and Milne, 2010; Kelly et al., 2010; Sundar and Marathe, 2010). What is challenging is that many marketers rely on research of the effectiveness of tailored ads that is beyond outdated due to the rapid evolvement within this field, and thus fail to take into account the development in technology which have gone beyond simple personalization, such as the geographic location of the ad, to now being able to collect more detailed information about the individual consumer. The use of personal information, data mining, and browsing history that social media provide to marketers is now on such a high level that people are starting to feel uncomfortable about it, and as a result a new term has been introduced; the "creepiness" factor of personalized ads.

"Creepiness" in this context is defined by the feeling consumers get when they sense an ad is too personal because it uses data the consumer either did not agree to give, such as online searches and browsing, or when they're unclear about how and where that information will be used.

The question is therefore; Can tailored ads on Facebook become too tailored and personalized in the attempt to be perceived as relevant, so that the customer instead gets creeped out by the good fit and creates negative attitudes towards the ad which again spills over to the brand. So, how personalized can an ad be, before the creepiness factor comes into play? It is reason to believe that customers might perceive personalization as okay for categories such as clothes and shoes. However, for more personal and sensitive products, such as medication etc., the creepiness might come at an earlier stage of the use of personal information and browsing history for targeting. This effect is also most likely increased because what you see on your screen can often also be observed by others, such as colleagues, friends, and family.

In general, very little research has been done on Facebook advertising, and thus even less on the field of personalization of ads on Facebook. Including the creepiness factor found in research from display ads and Facebook advertising can give useful insight to marketers and especially for the increasing number of SOME managers to provide better results on their campaigns.

When scanning previous research there are as mentioned little research on SOME advertising, and for the few articles that exist the publishing date is several years back, and a lot has happened with the technology and personalization since then. Earlier research manly focus on display ads, and the results of these cannot necessarily be transferred directly over to Facebook. Further, we do find research that has been looking at attitude towards ads on Facebook and personalization, but not in which degree this affects the brand, that is as much of importance as the attitude towards the ad as it is the brand you want to build over time. This provides us with an opportunity to fill in some gaps with new insights and a deeper understanding of the use of Facebook advertising and personalization.

We believe this research will be found helpful by marketers, and especially SOME- and Campaign Managers, who are constantly spending their marketing budgets on Facebook. Our research can serve as a support for justifying their spending to their managers on higher levels in the organization.

Literature review

Facebook advertising/SOME advertising/online advertising and targeting

Earlier research by De Keyzer et al. (2015) find that perceived personalization improves the response towards the ads by perceived relevance. They also find that the click intention is stronger for participants that have a more positive attitude towards Facebook in general. Ur et al. (2012) also find that users perceive online behavioral advertising useful. However, many participants also expressed concerns regarding the privacy. The research also found that people have little knowledge about this kind of advertising, and they were surprised over the fact that it was possible. These findings might differ now as a lot have happened when it comes to knowledge among the population in this field, as well as the options for targeting has changed. Further, there are findings saying that ads that are too intrusive will have negative impact. McCoy et al. (2007) studied the effect of online advertising and found that the negative attitude developed from perception of intrusive online ads affected the perception of a brand, and on the web this meant not visiting the website again.

There is a fine line of balancing needed between personalization, intrusiveness and relevance of an ad. This is also supported by Yakoop et al. 2013 who finds perceived interactivity, privacy and advertising avoidance all affect the attitude towards the online ad on Facebook. Surprisingly the credibility of the ad was not found statistically significant.

Goldfarb and Tucker (2011) uses field experiment, collecting survey results from agencies regarding previous campaigns to find out what influences the effectiveness of online advertising. They find that the effectiveness increased when the ad was matched to website content and also when the obtrusiveness of the ad increases. However, these two strategies does not work together and needs to be used separately in order for them to be effective. The authors' present that a possible explanation for this could be the concern of privacy of consumers when these two are combined. This is a more general article focusing on display ads rather than Facebook, and does not take into account the attitude towards the ad. The tailoring of the ad is quite general, and it does not include any form of personalization.

Creepiness There is very little research on the creepiness of advertising on Facebook to our knowledge, but the term has spread online and is being used when describing relevant/personalized ads on many websites. Where websites such as Masable.com and other blog based news mediums have posted several articles listing creepy ads found on Facebook.

Bernard (2015) found that in addition to the direct positive effect of tailoring ads, there is also an indirect negative effect of the so called creepiness factor that can occur if the ad is perceived as too personalized. This effect can account for a 5 % reduction of purchase intention for the advertised product. She also looked at whether the effect differed between product categories (embarrassing vs. non embarrassing), but pointed out that the embarrassing product used in the experiment might not be as embarrassing as intended. The degree of personalization was very low, using only the university they attended as demographic personalization, and the web page they were instructed to view first as the behavioral personalization.

Privacy concerns Previous research has show that the concern of privacy and the knowledge about it is a big part of how you perceive the ads on Facebook. Whether you will see it as creepy or not depends on how much you know Facebook knows about you.

Tucker (2014) investigates how Internet users' perception of control over their personal information affects how likely they are to click on online advertising on a social networking website. The website gave users more control over their personally identifiable information in the middle of the field test. However, the website did not change how advertisers used data to target and personalize ads. Before the policy change, personalized ads did not perform particularly well. However, after this enhancement of perceived control over privacy, users were nearly twice as likely to click on personalized ads. Ads that targeted but did not use personalized text remained unchanged in effectiveness. The increase in effectiveness was larger for ads that used more unique private information to personalize their message and for target groups who were more likely to use opt-out privacy settings.

Baek and Morimoto (2012) find that privacy concerns and ad irritation have positive effects on ad avoidance. However, also that perceived personalization

leads to decreased ad avoidance.

Research on social networks and how it is perceived by users is in general very limited and/or unavailable, as stated by Boyd and Ellison (2007), and to our knowledge, after extensive literature research, not much has been done since then either. Little has also been done in the field of how online factors influence attitudes towards online advertising.

Research question

Does personalization of online advertisement lead to more positive attitudes towards an advertisement and perception of the brand, and does this relationship vary with different product categories?
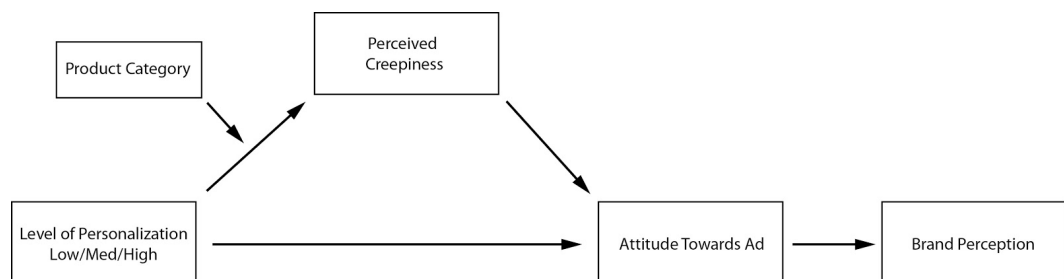
Methodology

To evaluate our hypotheses we will employ a quantitative approach with experimental design, where a web-based survey will be our method of data collection. We will recruit respondents through snowball sampling, by sharing our survey on Facebook. This is both a convenient and relevant approach, as we are only interested in respondents who are active on Facebook. The survey will be based on intended behavior, which might be viewed as a limitation of our research.

The survey will contain 3 sections; demographics, Facebook advertisements with different product categories and different levels of personalization, and online privacy concerns. The section of Facebook ads is where we will manipulate ad personalization and test for different product categories. Privacy concerns will be assessed through using the online privacy concern scale developed by Buchanan et al. (2007), and will be used as a control variable.

Contribution

This paper will contribute to a deeper understanding of Facebook advertising and the effect personalization can have on attitudes towards the ad and the brand perception. By looking at different level of personalization for different product categories, we explore whether the creepiness factor has an effect on these variables and whether this effect varies across product categories.

Managerial implications

This study aims to offer a number of valuable implications for managers, and especially Campaign and SOME managers.

First, the research will help managers to better tailor their advertising to potential customers on Facebook with less risk of not succeeding or hurting the brand, as they will have a deeper understanding of how to target and what to target in which degree. Further, it will hopefully give better insight to which product categories that can have highly personalized ads and which ones cannot. In general the thesis will give a better understanding of Facebook's use of data and how best to utilize their advertising opportunities. Finally, we hope it can make it easier for marketers to justify their use of budget on Facebook as well as increasing the ROI on the ads.

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