| RESEARCH ARTICLE

Invasion or Personalization: An Overview on User Attitudes towards the Privacy Issues in Targeted Advertising in NCR and Its Effect in Consumer Purchase Behavior

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| ABSTRACT

Targeted advertising is online advertising that focuses on the behavior of the consumer to give them a specific advertisement. Literature on targeted advertising focused mainly on the strategy crossing the personal boundaries of the consumers and how fields of marketing, finance, advertising, etc., are benefitting from the algorithmic profiling of personalized advertising. Findings revealed the negative sides of personalized advertising, such as advertising irritation and negative attitudes towards targeted ads. We argue that the focus is limited; thus, we aim to determine the perception of users towards targeted advertising and utilize it to identify the influence of their perception on their purchasing behavior, examine if there is a correlation between their demographic and their perception of targeted advertising. The study site are respondents who have experience in online shopping residing in the National Capital Region of the Philippines. We were able to gather the data through disseminating Google forms and utilized the purposive sampling technique in segmenting the respondents. In the survey of N=261 respondents, the result reveals that consumers are completely concerned and interested in their personal information online but perceive targeted advertising as personalization, hence, will continue their purchase as it adds ease to their online shopping experience.

1. Introduction

Online advertising has become the primary medium by which businesses promote their products or services. Techopedia, the world's most trusted and comprehensive hardware and software asset information source, defines online advertising as a marketing strategy that utilizes the Internet to obtain website traffic and deliver marketing messages to the right customers. Common examples include banners, email marketing, video ads, and display advertising. By other definitions, targeted advertising is a form of online advertising that focuses on specific traits, interests, and preferences (GCF Global, 2020). With the rise of technology allowing ad personalization, users also have a rising concern regarding their privacy. Hence, it is one of the most pivotal issues in the digital age of information and communication (Acquisti, Brandimarte, & Loewenstein, 2015).

Consequently, people's online behavior does not mirror their privacy concerns (Taddicken, 2014, p. 248). This dichotomy is named the "privacy paradox" (e.g., Norberg, Horne, & Horne, 2007). Personalization is equally beneficial for businesses to target their market conveniently, especially now that online advertising has become prevalent in the digital age. Consumers started to switch from traditional shopping to utilizing different online shopping platforms to purchase goods and services. These changes to the shopping environment led to an advantage to brands, especially in marketing and advertising.

The 2021 annual report from advertising firms We Are Social and Hootsuite provided such insights into global social media usage and digital trends. Significantly, the Philippines topped the worldwide ranking, with Filipinos spending an average of 4 hours and 15 minutes each day on social media. That is 22 minutes more than 3 hours and 53 minutes, which was last year's average. There is a lack of data in the Philippine setting, specifically NCR, regarding targeted advertising and privacy issues. This problem is the

gap that needs filling. Most research available today is done in a national setting, with the majority conducted by researchers across the USA, Europe, Middle East, and other Asian countries. There is a lack of articles and journals that can provide sufficient and reliable data about targeted advertising and privacy issues in the Philippines. On the other hand, prior research substantiated the belief on the privacy issues about personalized advertising and revealed the negative perceptions that the strategy imparted to the consumers. Given this information, the study will penetrate the understanding of the consumers' perception of targeted advertising and its effect on their purchasing behavior, including its impact on their online shopping experience.

While it is genuinely significant to exhibit trust for consumers to overcome initial anxieties and complete online transactions, the study also explored the influence of such perceptions on their behavior as participants of online shopping (Robinson, 2018). This study investigated how online behavioral advertising uses digital tracking data for targeted advertising and whether this directly affects Filipinos' decision-making process when purchasing products online. Online behavioral advertising is achieved via programmatic advertising processes "through which media sellers and buyers align organizational processes with automation technology to support ongoing, channel-agnostic customer engagement" (Winterberry Group 2013, p. 3). Advertising was once characterized as single-channel, one-way, brand-initiated, persuasive attempts in the traditional advertising ecosystem. It has now become a set of omnichannel, two-way (or multiple-way), user-generated (or multi-actor-generated) interactions throughout the consumer journey (Schultz, Malthouse, and Pick, 2012). However, due to the characteristic of the field - which is dynamic and flexible to changes - the study aims to determine how the current trend of targeted advertising sends a message to the perception of online consumers and how it affects their online shopping experience.

The study makes two significant contributions. First, the study highlights an important, previously ignored, dimension of advertising invasiveness. Specifically, the study argued that social media is different from traditional media in that consumers may perceive social media as their private space. Therefore, when SMA pops up, it interrupts individuals' attention (i.e., attention invasiveness) and invades their personal space. The main objectives of this paper are:

1. To determine the perception of users towards targeted advertising
2. To identify the effect of the consumers' perception towards their shopping experience
3. To identify the correlation between the user's attitudes towards the privacy issues and their buying behavior

This paper will benefit businesses conducting targeted advertising and future researchers who want to further this paper on a national scale, with a higher number of respondents covering more regions in the Philippines.

2. Literature Review

This research integration mainly focuses on customers' attitudes on privacy concerns connected with targeted advertising and how it affects their purchasing behavior. Significantly, the studies gathered and reviewed were advantageous to reveal the needed information to the study. Thus, these studies and literature that underwent thorough analysis will help the researchers and the readers to realize a better understanding of the study.

2.1 Privacy Concerns

Acquisti, Brandimarte, & Loewenstein (2015) argued that privacy is a crucial concern in the digital age of information. Kruikemeier, Boerman, and Bol (2019) echoed this view when they affirmed that when people trust online platforms to control their data, they perceive the social contract as dependable. Because of the potential risks and uncertainty about the outcomes and consequences of disclosing personal information online, users may become more anxious, creating in them a state of anxiety (Robinson 2018). In the study conducted by Anic, I., Škare, V., & Milaković, I. K. (2019), respondents wanted more authority over their private data. Older generations tend to be more concerned about their privacy than younger adults (Paine et al., 2007), possibly because younger adults feel more knowledgeable about their online privacy options (Durnell, Okabe-Miyamoto, Howell, & Zizi 2020).

2.2 Targeted Advertising

Developments in digital technologies have enabled strategies and mechanisms through which personalized advertising can be realized (Bright and Daugherty 2012; Malthouse, Maslowska, and Franks 2018; Segijn and Van Ooijen 2020). Advertisers personalize advertising through algorithms and collecting information about their consumers. These data-driven techniques allow for more precise targeting (Kumar and Gupta 2016; Yun et al. 2020). There must be a dialogue between the consumers and advertising agencies on how they should properly handle people's private data. Ethical strategies must also be considered, alongside data transparency and safety (C.M. Segjn et al., 2021).

2.3 Purchase Decision Drivers

A study that was initiated by Chandra, B., Goswami, S., and Chouhan, V. in the year 2012 revealed that advertisements that are fabricated through social media alleviated the purchase decision of customers, which later culminated in more competitive prices.

Moreover, it was also significant that a study showed that 20% of customers agreed that social media is an essential consideration for their final purchase decision. In comparison, another 20% of their respondents said that social media precisely assisted them in deciding on what to acquire. (Duffett, 2014). On the other hand, the traditional purchase decision process focuses more on direct transactions; however, the indirect transactions include electronic word of mouth, referral activities, information search, selection process, and after-sales of a customer's buying decision method (Maia et al., 2017).

2.4 Online Data Privacy Threats

In light of the changes in people's social life, technology continuously grows in terms of the number of users and the kinds of mediums that people can utilize to connect. Privacy issues in line with the usage of the Internet became interconnected in the previous years because of the increasing privacy and data concerns of internet users. (Pizzi and Scarpi, 2020). These applications and websites require customers to provide their personal information to access the software's features. This activity or protocol of collecting, using, and sharing data is equally beneficial to the users and the marketers from a broader perspective (Sánchez and Viejo, 2017). Despite the range of advantages that the idea may offer to the general public, the emergence of privacy concerns is indeed inevitable. Some threats to the probable abuse of consumer data are identity theft, tracking, phishing, discrimination, and manipulation. These mentioned factors became an obstacle for businesses to adapt to information and communication technology (Choi et al., 2018).

2.5 E-Commerce

Science Direct defines *e-commerce* as an electronically supported entrepreneurial network. It is a business model wherein businesses and consumers may buy and sell products through the Internet. There has been a significant increase in customers preferring to purchase goods online rather than in physical stores these past years. It is more convenient, but it also gives the customers a more straightforward buying process, product and price comparison, and an overall better customer experience. Worldwide e-retail sales are expected to grow to $4.8 trillion by 2021, as shown by studies from Statista, a German company specializing in consumer and market data. E-commerce allows businesses to reach a wider audience, as websites and shopping platforms generate a broader reach. Customer data is easily accessible and can be stored in a systemized manner online. E-Commerce could be advantageous for both buyers and sellers. One of which is that it creates targeted communication; with the use of the information consumers' provide, the merchant can have access to that information they can use in communicating relevant messages. Cached data is intelligence from an online environment that is kept on a device to make the search process quicker (Holmes, 2019).

2.6 Personalized Advertising

Personalized advertising involves tailoring advertisements to consumers' individual inclination dependent on the data such as past preferences and purchases or browsing behavior (Baek and Morimoto 2012; Evans 2009; Schumann, von Wangenheim, and Groene 2014). It represents an emerging trend in online advertising (Eastin et al., 2016, Tucker, 2014). It is also now well-established in online marketing and becoming increasingly important in the retail industry (Galkin, 2018, Inman and Nikolova, 2017). Using this kind of advertising, marketers will be able to have specially made promotions or advertisements custom-fitted to a particular customer. According to Grewal et al. (2017), personalized advertisement offers advantages for both customers and retailers, as they help customers to make well-informed choices. It also provides relevant content to consumers (Aguirre et al. 2015) and permits a captivating shopping experience (Shankar et al. 2011).

For personalized advertising to be accomplished, there is a large amount of data collected from consumers regarding their characteristics and buying behavior. Once the data has been gathered, web and data mining techniques make an individualized business message (De Bock and Van den Poel, 2010). The amount of data collected could affect consumers' purchase decisions as it may lead to online data privacy threats on their part.

3. Methodology
3.1 Subject and Study Site

The researchers gathered N=261 respondents from the National Capital Region (NCR), the Philippines, who shop online as they are more exposed to online shopping and targeted advertising and are more knowledgeable regarding the needed data.

3.2 Instruments

Quantitative methods were employed in this study. The target respondents utilized a survey questionnaire composed of eleven (11) items to gather necessary data. The questionnaire consisted of four (4) sections: the respondents' personal information, questions related to their online shopping habits, personal preferences when it comes to advertisements, and most importantly, their perception and reaction to targeted or personalized advertisements. Survey questionnaires were disseminated via Google Forms, utilizing the purposive sampling technique.

3.3 Data Analysis

Age, gender, and location are to be filled out before answering the survey. A survey questionnaire composed of eleven (11) items will be given to respondents through linking the Google Forms. The questionnaire is divided into three categories under the three variables to be measured in the study:

I. Perception of Users Towards Targeted Advertising
II. Factors Affecting Purchase Behavior of Consumers
III. Consumer Purchase Behavior

Data collected is available on Google Forms. Data validation was needed to identify discrepancies in the survey questionnaire answers. The large volume of data gathered from the survey is categorized into different sections to further reduce raw information. Subsequently, numerical data from factors such as the perception of users towards targeted advertising, factors affecting the purchase behavior of consumers, and consumer purchasing behavior are interpreted into qualitative data. Google Forms already provides coding, including different categories and labels for specific items. The researchers will identify patterns from the data extracted and give meaning to the numerical data presented. Content analysis may also create a framework to see the relationships between privacy concerns and consumer purchase behavior.

3.4 Conceptual Framework
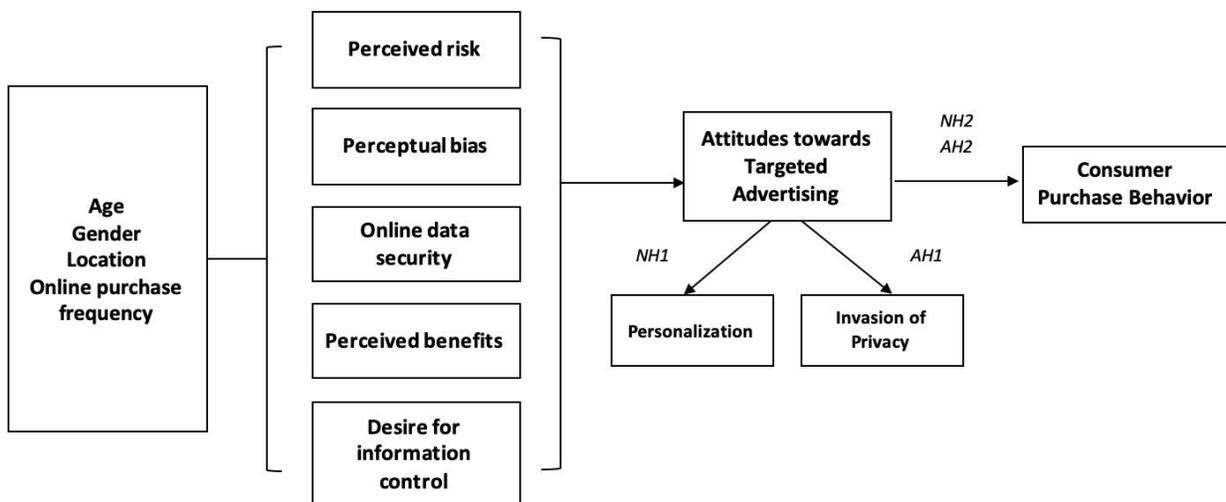
This study aims to determine how online privacy concerns specific to targeted advertising affect consumer purchase behavior. Factors such as perceived risk and benefits, perceptual bias, online data security, and information control may contribute to their attitudes towards targeted advertisements. Before the pandemic struck, statistics showed that only 2% of Filipino netizens had purchased goods or services online, compared to 10% of Thais, 9% of people in Hong Kong and Taiwanese, 6% of Vietnamese, 5% of Singaporeans and Indonesians, and 4% of Malaysians (Marasigan for BusinessWorld). Due to the lockdown, thousands of Filipino entrepreneurs have significantly increased the establishment of e-commerce stores, from small-scale home businesses to online shopping platform giants. Zalora, an e-retailer founded by Kinnevik AB and Rocket Internet with operations in several southeast Asian countries, highlights that 91% of Filipino internet users searched for goods and services to purchase during the quarantine period. Accordingly, 48% of Filipinos plan to do more online shopping even when the pandemic is over, based on a study conducted by Global Web. Metro Manila remains one of the critical regions for e-commerce, with 38% active users.

The Howard-Sheth Theory of Buyer Behavior and Social Media-Integration Theory also served as guiding concepts in forming the conceptual framework. Utilizing the formulation of the theories, it served as the basis for concepts such as the perceived risk,

benefits, online data security, and others. In line with the mentioned factors, it served as the foundation for formulating a new framework.

3.5 Hypothesis

Advertising media plays a significant role for marketers concerning marketing and sales. Mixed media will create distinctive marketing messages for every customer. According to a study, online advertising works intuitively. It is discovered to be more proficient than one-way advertising as intuitiveness improves the comprehension of message attempts to convey to consumers (Risden et al., 1998). Specifically, mobile advertisements through the emergence of mobile communications can now enable advertisers to provide personalized advertising information (Cheng and Hsieh, 2012).

Personalization permits companies to build accuracy on their advertisement, improving their relationship marketing with consumers (Culnan and Armstrong, 1999, Evans, 2009). On the other hand, it is beneficial for customers as personalized advertising has been tailored for their specific needs (Baek and Morimoto, 2012). However, customers' privacy concerns may relieve these advantages. Information privacy is considered one of the major hindrances to the growth of e-commerce (Hann et al., 2007). Massive measures of individual data are being shared and traded. Hence, an individual's privacy is under public scrutiny, and most online consumers refuse to disclose their personal information (Son and Kim, 2008). Targeted advertising requires online data collection that will be used in producing a tailored advertisement for every individual. Advertisers are able to analyze the behavior of the consumers through the data stored and collected. (Aguirre et al., 2015). Consequently, this can have a significant privacy implication due to the tremendous volume of individual information gathered to personalize advertisements (Xu et al., 2011).

Therefore, we hypothesize:

Hypothesis 1: Consumers perceive Targeted Advertising as personalization

Hypothesis 2: Consumers perceive Targeted Advertising as an invasion of their privacy

With the emergence of e-commerce, consumers go through changes like decision-making processes that enable them to easily compare products and gain information (Melović et al., 2021). Targeted advertising requires online data collection, which leads to consumers' privacy concerns. The study explores the effects of disclosing personal information on consumer purchase intention. Disclosure is defined as the joint actions of platforms, providers, or consumers to reveal the product, service, or provide information through an online platform (Xu et al., 2021).

Therefore, we hypothesize:

Hypothesis 3: Targeted Advertising has a positive effect on the consumers' purchase behavior, such as encouraging them to purchase more

Hypothesis 4: Targeted Advertising has a negative effect on the consumers' purchase behavior, such as discouraging them to purchase

4. Results and Discussion

Demographic targeting in Google Ads allows advertisers to reach a specific set of potential customers within a specified gender, age range, monthly or annual income, and geographic location. This enables advertisers to reach a particular demographic while maximizing the results of said advertisements. It has been argued that people's online behavior does not mirror their privacy concerns (Taddicken, 2014, p. 248). According to the findings, the consumers' perception of targeted advertising on social media includes concern for privacy and an easy shopping experience through personalization. Regarding their behavior, it has been determined that consumers who view targeted advertising as personalization have an easier and more convenient shopping experience; therefore, this urges them to purchase more online.

In contrast, respondents who view targeted advertisement as an invasion of their privacy will most likely not purchase online. With the rise of technology allowing ad personalization, there is also a rising concern of users regarding their privacy. It is one of the most pivotal issues in the information and communication digital age (Acquisti, Brandimarte, & Loewenstein, 2015).

Table 1. Perception of Consumers Towards Targeted Advertising on Social Media

Variable	Mean	Standard Deviation	Interpretation
Privacy Issues/Concerns	5.4470	.93365	The respondents are **completely concerned and interested** on how their personal information is being utilized online
Personalized Shopping Experience	5.0720	1.06381	The respondents find that targeted advertising makes their shopping experience **easy**

Table 2. Results of the Perception of the Consumers on Targeted Advertising - Invasion or Personalization

Variable	Mean	Standard Deviation	Pearson r	P value	Interpretation
Perception	4.7803	.77817	.134	.086	**Not Significant**
Privacy	3.4848	1.43813			

Variable	Mean	Standard Deviation	Pearson r	P value	Interpretation
Perception	4.7803	.77817	.754**	.000	**Significant**
Personalization	4.6667	1.01821			

Note: *Significant at 0.05 level

Table 3. Effects on Consumer Purchase Behavior if Perception is Personalization

Variable	Mean	Standard Deviation	Interpretation
Ease in browsing	4.5038	1.06802	The respondents find that targeted advertising makes their shopping experience easy (more likely to purchase)
Redirection to suggested items	4.9167	.99077	The respondents claim that targeted advertising on social media is especially beneficial for them to easily find the things they want to purchase (more likely to purchase)

| Convenience | 4.6667 | 1.01821 | The respondents find that targeted advertising makes their shopping experience convenient (more likely to purchase) |

Table 4. Effects on Consumer Purchase Behavior if Perception is Invasion of Privacy

Variable	Mean	Standard Deviation	Interpretation
Privacy Concern	3.8788	1.30824	The respondents perceive targeted advertising as an invasion of their privacy
Invasion in relation to purchasing behavior	3.4848	1.43813	The respondents perceive that targeted advertising is somehow considered an invasion of their privacy (unlikely to purchase)

The data answered the research questions using statistical tools such as finding the mean, standard deviation, Pearson-r correlation, and p-value. Verbal interpretations were also utilized to give meaning to quantitative data.

Table 1 shows that consumers have split opinions about targeted advertising as invasion or personalization, with those who perceive targeted advertising as invasion and have privacy concerns having a mean of 5.4470 and a standard deviation of .93365. This shows that the respondents are entirely concerned and interested in how their personal information is utilized online. Respondents who viewed targeted advertising as helpful in giving them a personalized shopping experience resulted with a mean of 5.0720 and a standard deviation of 1.06381. The majority of the respondents viewed targeted advertising as beneficial in giving them a more personalized shopping experience.

Table 2 shows that most respondents perceive targeted advertising as the personalization of the promotional campaigns that will transpire on their screens. The research question of weighing the perception of online shoppers whether targeted advertising invades their privacy or personalizes the advertisements were answered through this table. Hence, the interpretation was leaning towards the idea that the majority of the consumers think the strategy was personalized.

Table 3 indicates the effects on consumer purchase behavior if perception is personalization. "Ease in browsing" as a variable garnered a mean of 4.5038 and a standard deviation of 1.06802, which means that the respondents find that targeted advertising makes their shopping experience easy. "Redirection to suggested items" gathered a mean of 4.9167 and a standard deviation of .99077. The respondents claim that targeted advertising on social media is especially beneficial for finding the products they want to purchase easily. These may come in social media advertisements, such as banners, photo and video advertisements, or search engine advertisements. Geolocation, behavioral, or demographic variables are some of how businesses use and collect our information to deliver targeted advertising that would best fit our preferences. "Convenience" garnered a mean of 4.6667 and a standard deviation of 1.01821. Targeted advertising makes the respondents' shopping experience more convenient. They are more likely to encounter products they want to purchase without manually searching for them. Respondents are more likely to purchase products online through targeted advertising when viewed as personalizing their shopping experience.

Table 4 presents the effects on consumer purchase behavior if the perception of targeted advertising is an invasion of privacy. With "privacy concern" as a variable having a mean of 3.8788 and a standard deviation of 1.30824, the respondents perceive targeted advertising as an invasion of their privacy. This may result in them refusing to share their information online, by which businesses may not be able to deliver targeted advertising to them. Targeted advertising as an invasion of privacy proposes threats to consumers, such as illegally selling their private and confidential information or hacking and scams. "Invasion concerning purchasing behavior" resulted in a mean of 3.4848 and a standard deviation of 1.43813. The respondents perceive that targeted advertising is somehow considered an invasion of their privacy. With the respondents perceiving targeted advertising as an invasion of their privacy, they are more unlikely to purchase products online.

Based on the results utilizing Pearson Chi-Square and P-values, there is no significant correlation between age, occupation, and socioeconomic status to the respondents' perception of targeted advertising as an invasion of privacy. These demographic factors are not correlated to the respondents' perception of targeted advertising as an invasion of their privacy. However, there is a significant correlation between age, occupation, and socioeconomic status to the respondents' perception of targeted advertising as personalization of their shopping experience. Knowledge of how personalization works are vital for consumer empowerment (Segijn and Ooijen, 2020). The research discovered that ultimately, consumers perceive targeted advertising as the personalization of their shopping experience.

The study unveils no significant correlation between age, occupation, and socioeconomic status to the respondents' perception of targeted advertising as an invasion of privacy. However, there is a significant correlation between age, occupation, and socioeconomic status to the respondents' perception of targeted advertising as personalization of their shopping experience. Age was significantly correlated with the perception of personalization as we have discovered that ages 15-24 think that their shopping experience was easy because of targeted advertisements. In line with the respondents' occupations - such as students, working professionals, and self-employed- most believe that their shopping experience was easy because of targeted advertisements. This was also parallel to socioeconomic status, which was equally found to be significantly correlated with their perception of targeted ads as personalization.

5. Conclusion

The results show that consumers who purchase online are concerned and interested in how their personal information is being utilized online but still find targeted advertising beneficial since it makes their digital shopping experience easy. In line with this, the convenience that targeted advertising provides allows the consumers to find things they want to purchase easily. The displayed ads on their screen reflect their common interests. Nonetheless, consumers still believe that there is a possibility that targeted advertising may be an invasion of their privacy. Albeit this insight, the result reveals that consumers perceive targeted advertising as the personalization of their online shopping experience. Hence, the value of personalization and convenience of their online shopping experience encourages them to purchase more.

Nevertheless, those who view targeted advertisements as an invasion of their privacy will have a higher possibility of discontinuing their online purchase. The respondents' demographics, such as their age, occupation, and socioeconomic status, show no significant relationship to their perception of targeted advertising as an invasion of privacy. Significantly, results showed that their point of view towards the targeted advertisements as personalization is directly associated with the respondents' demographic variables.

The mentioned findings and discovery of the study were beneficial to the consumers, business owners, advertisers, and marketers as it shows how the consumers perceive targeted advertising and how it influenced their purchase decision. While consumers might think that targeted advertising is an invasion of their privacy, advertisers and brands must also take this opportunity to communicate the use of cookies and cache and how their information is being utilized. Moreover, both parties' agreements should be clearly stated and understood by the consumers and businesses. Additionally, the result showed that targeted ads help consumers make their shopping experience easy. Hence, targeted ads work as a bridge to the consumers' needs and the products they aim to buy. Inclusively, this is an excellent contribution to marketing and advertising as they can develop this strategy to understand the changes in consumer behavior and adapt to the dynamic influences to consumers' decision-making.

This study will suggest that future researchers include the emerging privacy concerns and threats and underlying effects to the main topic. Aspects such as data breach, the value of consent, selling of data by applications to businesses, and the communication of the applications' terms and conditions can be integrated. This will give depth study towards the understanding of these privacy threats and their effect on consumers' perception and purchasing behavior. The findings of this study were mainly focused on the respondents who currently reside in NCR, Philippines. Thus, we recommend that future studies be conducted in a different setting with a broader scope and number of respondents.

Given that the study was conducted in an urban setting, it is highly recommended for future research to consider conducting a study on a rural-based area. With the emerging changes in consumer behavior, there may be differences in the consumer's perception given the influence of their location as the accessibility to product and service information may vary. This will be beneficial for the research to build a stronger foundation of the values that they want to scrutinize. Future researchers may also consider compressing the demographic variables to examine the perception in a more standardized way. They may consider segmenting their respondents based on their age group, salary, or income to know if their perception of targeted advertising changes as they age or their earnings increase. Also, the researchers suggest having an equal number of respondents per age group to a more reliable result than which age group sees targeted advertising as a complete invasion or not an invasion of privacy and targeted advertising as inconvenient or easy and convenient for consumers. This may also create comparative factors such as age, socioeconomic status, and occupation.

It will be necessary for future research to include more literature to study a more reliable pattern of consumer behavior through online shopping to obtain a more consistent research design to achieve a coherent dimension. This paper may serve as a baseline for future research as proponents can utilize it as their literature and fundamental foundation for their study.

Conflicts of Interest: The authors declare no conflict of interest.

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