

UNDERSTANDING ONLINE SHOPPING BEHAVIOUR: A CONCEPTUAL STUDY ON PERSONALISED ADS AND CONSUMER TRUST

Dr. Asha Rathi*
Ms. Swati Ratnoo**

ABSTRACT:

This study looks at the complex relationship between personalised advertising, customer trust, privacy concerns, and online purchase intentions. Using a conceptual research technique, it combines insights from personalisation-relevance theory, privacy calculus, and relationship marketing to provide a theoretical framework. The key propositions cover how perceived relevance, customer-brand relationships, data-gathering transparency, and perceived control over personal data affect consumer trust and acceptance of personalised advertising. The research demonstrates ongoing contradictions between the benefits of personalisation and the hazards to user privacy, which are exacerbated by opaque platform policies and restricted user control. Trust appears as a key mediator, influenced by environmental, emotional, and relational aspects. The analysis emphasises the importance of ethical design, transparent governance, and user empowerment in digital advertising. This study lays the groundwork for future empirical work by integrating multiple research approaches. It also calls for a user-centric approach to personalisation that balances relevance with privacy and trust.

Keywords: Personalised advertising, consumer trust, privacy concerns, online purchase intention, data transparency, relationship marketing, digital advertising

INTRODUCTION

Personalised advertising has become a key component of online marketing tactics in the digital age, harnessing customer data to offer targeted messages with the goal of influencing purchasing decisions. With the expansion of e-commerce platforms and the extensive use of social media and mobile technology, businesses are investing more in customised advertising to better engage customers. Personalised ads, as opposed to traditional, one-size-fits-all approaches, are intended to reflect individual users' preferences, behaviours, and needs, thereby increasing relevance and the likelihood of consumer response. However, the increasing sophistication of data-driven advertising has created serious concerns about privacy, trust, and the ethical use of personal data.

This conceptual study investigates the multidimensional impact of personalised advertising on internet purchase habits. It combines contemporary research on consumer psychology, data privacy, technology acceptance, and advertising effectiveness to create a theoretical framework that explains how customisation affects consumer engagement, purchase intention, and actual purchasing decisions. Moderating issues such as platform trust, brand partnerships, perceived risks and advantages, and demographic disparities are all discussed in detail. By synthesising ideas from empirical and conceptual investigations, this study not only reveals present gaps in understanding but also provides directions for future research and practical advice for marketers and developers. The ultimate goal is to contribute to a more sophisticated understanding of how personalised advertising influences consumer behaviour in an increasingly digital and data-driven market.

* Assistant Professor, Department of Business Administration, Faculty of Commerce, JNVU, Jodhpur

** Research Scholar (JRF-NFOBC), Department of Business Administration, Faculty of Commerce, JNVU, Jodhpur

OBJECTIVES

1. To examine the effect of perceived relevance of personalised advertising on online purchase intentions.
2. To explore how privacy concerns influence the link between perceived personalisation and customer trust.
3. To examine the impact of strong brand-consumer relationships on the perceived worth of personalised advertising.
4. To study how transparency in data gathering procedures affects customer trust and engagement with personalised advertising.
5. To determine how perceived control over personal data influences consumer acceptance of personalised advertising.

LITERATURE REVIEW

E-commerce Personalization and Customer Perception

E-commerce personalisation has a significant impact on customer perception by adapting information, marketing, and website experiences to individual user preferences. However, the effectiveness of such tactics is heavily influenced by a variety of psychological, cultural, and ethical considerations. Clemons et al. (2016) explored how consumer trust differs by country in online marketplaces and discovered that vendor reputation significantly increases willingness to pay (WTP). Surprisingly, the study questioned traditional assumptions such as the efficacy of pledges or third-party guarantees, indicating that trust mechanisms differ among cultures. Consumers in Singapore, for example, exhibited different trust behaviours than those in China, highlighting the importance of region-specific trust-building techniques in global e-commerce. In a separate study, Lambrecht and Tucker (2013) discovered that dynamic retargeting advertising, while personalised, were typically less effective than generic ads, particularly when consumers had not expressed explicit interest in a product. This shows that in order to be genuinely effective, personalisation must coincide with behavioural cues rather than relying solely on relevance.

Furthermore, the intrusive nature of personalised ads creates substantial privacy concerns, as investigated by Baek and Morimoto (2012), who discovered that while personalisation can improve certain advertising outcomes, it frequently results in consumer avoidance owing to privacy breaches and perceived ad clutter. These considerations emphasise an important trade-off in personalisation: the balance between relevance and intrusiveness. Adding to the complexity, Al Naim et al. (2023) investigated personalisation tactics in the Saudi e-commerce sector, emphasising the importance of ethical issues and website design in influencing customer opinion. Their research indicated generational disparities, with both younger and older populations being especially sensitive to ethical personalisation techniques. They also discovered that content personalisation, when ethically aligned and well-integrated into website design, has a favourable impact on customer perception, accounting for a considerable amount of the variance. These studies show that, while e-commerce personalisation can improve user experience and trust, its success is dependent on context-sensitive implementation, transparency, ethical design, and a thorough understanding of consumer expectations in various markets.

ETHICS IN ADVERTISING AND CONSUMER BEHAVIOR

The ethical implications of advertising, particularly in the digital age, have received increased attention as personalised and behavior-driven methods take over marketing practices. Finn and Wadhwa (2014) critically evaluate the regulatory landscape surrounding smart advertising and highlight the shortcomings of existing mechanisms such as the US Do-Not-Track Online Act, which, despite its intent, continues to allow anonymised data collection and fails to address broader concerns such as discrimination and social

inequality. The authors claim that overreliance on consumer agreement ignores fundamental ethical difficulties in data processing, and that geographic constraints in rules create discrepancies in consumer protection. Nill and Aalberts (2014) expand on this viewpoint by delving into the issues of online behavioural targeting (OBT), highlighting the ethical contradiction between effective personalisation and consumer privacy. Their work emphasises transparency and encourages stakeholder discussion, while also recognising that changing legislation and a lack of clear legal guidance impede compliance efforts. Both findings emphasise that ethical advertising cannot rely merely on consumer control mechanisms; it must also include greater systemic hazards.

Gao et al. (2023) add a technological element to the issue by investigating the use of artificial intelligence in advertising, namely targeting, personalisation, content development, and ad optimisation. While they emphasise AI's potential to boost efficiency and engagement, they also warn about algorithmic bias and privacy concerns, encouraging advertisers to incorporate ethical protections into their systems. Similarly, Urban et al. (2012) look into consumer privacy in mobile services, discovering a strong public demand for oversight and better privacy-protective alternatives. Their findings indicate that consumers, particularly younger ones, are unaware of the data being collected and dislike passive data methods, highlighting the critical need for transparent and privacy-sensitive mobile advertising strategies. In a more developer-focused study, Tahaei et al. (2021) investigate how mobile app developers make ad-related decisions, discovering that ad network choice architecture influences privacy-related outcomes. They believe that nudges in developer tools can improve privacy decisions, but concerns like social desirability bias and GDPR awareness complicate the picture. These studies emphasise that ethical advertising requires a diverse approach to ensure that digital advertising respects privacy while providing value.

TRUST, PRIVACY, AND CONSUMER ATTITUDES

Trust and privacy concerns remain central to how consumers perceive and interact with personalised advertising, particularly in digital and data-rich environments. Brinson et al. (2018) investigate this dynamic using quantified self health and fitness tracking (QSHFT) devices, discovering that trust strongly predicts positive attitudes towards data-driven personalisation, particularly when accompanied by transparent privacy policies. However, despite the significant demand in personalised services, consumers display little knowledge of those policies, resulting to paradoxical sharing behaviours that highlight the need for clearer communication and ethical data use. Similarly, Gijón et al. (2023) investigate Spanish Internet users' concerns about personalised advertising, finding a substantial link between increased privacy concerns and the use of defensive methods such as passwords, whilst trust in the Internet is related with decreased concern. Notably, the study's inconsistent findings on IoT usage and perceived danger highlight the complex and context-dependent nature of privacy perceptions in digital environments.

Building on this, Amoroso and Mukahi (2013) investigate how trust influences consumer behaviour in online buying, emphasising the importance of intrinsic motivation and perceived usefulness—particularly in low-trust environments—in cultivating positive attitudes and purchase intentions. Improving website functionality and content is therefore critical to building long-term trust and loyalty. Gefen et al. (2008) take a larger perspective, suggesting a comprehensive research agenda to advance our understanding of trust's function in online contexts. They argue for investigating trust's emotional and cognitive components, researching cultural and gender disparities, and incorporating cognitive neuroscience methodologies to capture its multifaceted influence on digital behaviour.

Finally, Hayes et al. (2021) look into the moderating effect of consumer-brand relationships (CBRs) on user responses to personalised advertising. Their findings show that strong brand associations minimise privacy concerns while increasing the perceived benefits of data sharing, thus alleviating the personalization-privacy conundrum. The study also distinguishes between overt and covert data collecting, finding that overt strategies elicit higher positive consumer responses due to perceived transparency. However, methodological constraints, such as the use of hypothetical circumstances and a limited participant pool, indicate the need for additional research. These findings demonstrate that trust is more than just a result of effective advertising; it is a critical factor of customer participation in digital domains. Ethical data procedures, honest communication, and context-sensitive personalisation tactics are critical for establishing long-term trust and favourable consumer sentiments.

AD INTRUSIVENESS AND CONSUMER BEHAVIOR

Ad intrusiveness has evolved as a crucial determinant of consumer behaviour in digital contexts, as unwanted or poorly integrated ads can negatively impact user experience, brand perception, and return intentions. Edwards et al. (2002) established the foundation for understanding this phenomenon by looking at forced exposure to pop-up adverts and identifying key predictors such as content congruence and cognitive intensity. Their findings show that when ad material is misaligned with the user's activity or disrupts task flow, it heightens perceptions of intrusiveness, resulting in irritation and avoidance. Although enhanced cognitive engagement during ad exposure can improve perceived relevance, the forced nature of the exposure degrades the entire experience, highlighting the importance of user-controlled and context-aware ad techniques. Adding to this, McCoy et al. (2008) measure the psychological cost of intrusive advertisements and establish a direct correlation between them and user discomfort, unfavourable site perceptions, and a decline in return intentions. Their model shows that ad intrusiveness explains 42% of the variance in site attitudes, while annoyance accounts for 63% of the variance in return intentions, indicating excellent predictive power. The inability to close advertising or travel freely inside a website exacerbates user irritation, emphasising the necessity for ads that respect user agency. However, the study's dependence on student samples and artificial lab circumstances shows that real-world dynamics may add further complications.

Cramer (2015) adds a new layer by examining native advertising, in which the distinction between content and advertisements is blurred. While such advertising may appear non-intrusive on the surface due to their contextual relevance, if they are too smoothly integrated, they can actually undermine site trust and increase obtrusiveness. The study cautions against sacrificing openness in favour of relevance, highlighting the delicate balance between persuasive design and user trust. These findings are especially important as content-driven platforms increasingly use native advertising formats. Truong and Simmons (2010) emphasise the contextual and cultural nuances of perceived ad intrusiveness. Their qualitative study, which focused on French consumers, found that digital commercials, particularly push formats, are frequently perceived as disruptive, with individual perceptions modified by the user's stage in the decision-making cycle. This emphasises the importance of adaptable, user-centric advertising strategies that take into account not only the medium but also the timing and personalisation of messages. The study also highlights the growing role of information intermediaries and user-generated content in determining consumer responses to digital marketing, showing a shift in power dynamics towards increasingly active and discriminating audiences. Collectively, these studies demonstrate that ad intrusiveness is more than just format or frequency; it is also about aligning content, control, and context to consumer expectations. To retain credibility and encourage engagement, effective advertising must minimise disturbance, prioritise transparency, and adapt to changing user behaviours. Future research should look on ad placement methods, cross-media integration, and how empowered consumers influence the success of digital advertising.

CELEBRITY ENDORSEMENTS AND AD EFFECTIVENESS

Celebrity endorsements continue to play an important role in advertising effectiveness, especially in mitigating negative consumer reactions to ad intrusion. Anisah and Miswanto's (2021) study, based on the Stimulus-Organism-Response (SOR) theory, investigates how customer liking for a celebrity endorser can ameliorate the negative impacts of perceived ad intrusiveness on attention and purchasing intent. The data show that, while invasive advertising normally diminishes consumer attention, this negative effect is greatly reduced when the ad features a celebrity that the viewer likes. In such circumstances, attention remains reasonably strong, and purchase intentions are more likely to be sustained.

This study examines the psychological mechanism by which familiarity, trust, or admiration for a prominent figure might overcome discomfort caused by disruptive commercial formats. The inclusion of a split sample (preference and non-preference groups) provides empirical depth, demonstrating that advertising featuring favoured celebrities is more durable in gaining and holding consumer attention, even under less favourable settings. Furthermore, the study emphasises that consumer attention serves as a vital intermediary between stimuli (ad intrusiveness) and response (buy intention), implying that celebrity endorsement is more than just a branding strategy, but a strategic buffer against falling engagement.

Advertisers can maintain effectiveness and audience responsiveness by combining advertisements with popular or contextually relevant celebrities when using potentially intrusive formats. However, the study also implies that the success of such endorsements is dependent on audience segmentation and alignment—celebrity figures must resonate with the specific target demographic for the buffering effect to work. This discovery necessitates accurate selection and testing of endorsers based on demographic and psychographic similarity.

AD EFFECTIVENESS AND CONSUMER ENGAGEMENT

Van Doorn and Hoekstra (2013) investigate how different forms of information utilised in personalised internet advertising influence consumers' perceptions of intrusiveness, and thus their purchase intentions. The study investigates the trade-off between message relevance—achieved through high ad fit or personalisation using transaction data—and the possibility of increasing perceived intrusiveness, which may damage advertising effectiveness. High ad fit can increase buy intent, but it can also cause feelings of intrusion, potentially disturbing consumer engagement. Interestingly, the study discovers that discounts, which are commonly regarded as a motivator of buying behaviour, had no substantial impact on intentions to buy—possibly due to customer desensitisation, particularly in industries such as telecommunications. The findings highlight the complexities of combining customisation with consumer privacy concerns, as excessive personalisation might lead to psychological reactions. The paper provides vital insights into the subtle effects of personalised advertising, arguing for more sophisticated techniques that retain relevance while avoiding perceived invasiveness.

TECHNOLOGY ACCEPTANCE AND DIGITAL PLATFORMS

Natasia et al. (2022) examined user acceptance of the NUADU platform at private schools in Balikpapan, Indonesia, utilising the extended Technology Acceptance Model (TAM) as a reference framework. The study analyses elements influencing perceived usefulness and total user approval, and the findings demonstrate that five of the eight hypotheses were accepted, indicating that the NUADU platform was well-received. It discovered that enabling situations have a considerable impact on perceived usefulness, as do other TAM components. Based on user feedback and analysis, recommendations were made to increase the platform's adoption, with a focus on overcoming implementation challenges for teachers. The study recommends taking into account various respondent categories and adding more external variables for a more thorough analysis. While the TAM model provided insights into user convenience and

perceived benefits, it lacked detail on other influencing factors, such as cultural differences, and demonstrated limitations in predictive power, particularly in the relationship between perceived ease of use and attitude. Furthermore, the structural model's actual use variable was found to be zero, indicating a measurement gap in real-world applications. The study was undertaken during the Covid-19 pandemic, which highlighted the importance of favourable conditions for the acceptability of online learning platforms such as NUADU.

THEORETICAL FOUNDATION

This study uses three fundamental theoretical frameworks—Privacy Calculus Theory, the Technology Acceptance Model (TAM), and the Elaboration Likelihood Model (ELM)—to gain a multidimensional knowledge of consumer responses to personalised advertising in digital contexts.

According to Wang et al. (2016)'s **Privacy Calculus Theory**, customers weigh the perceived risks and benefits of disclosing personal information, especially when using mobile applications. Their findings support a dual-path paradigm in which perceived benefits, such as ease, personalisation, and pleasure, frequently outweigh perceived hazards, such as data misuse and privacy breaches. The study emphasises that consumers are increasingly prioritising the functionality of mobile apps, implying that the personalization-privacy paradox may be fading. However, risk perceptions are varied; for example, perceived severity has a bigger impact than perceived control, pointing to areas where digital platforms can help to create trust. This theory offers a fundamental framework for understanding why consumers accept or reject personalised advertising.

The **Technology Acceptance Model (TAM)** guides how customers evaluate and adopt new technologies, such as ad platforms. According to Davis (1987), perceived usefulness and simplicity of use are the primary influences on users' behavioural intentions. In the case of personalised advertising, this corresponds to the perceived usefulness of tailored material and the degree to which the ad structure is non-disruptive or intuitive. When customers believe an ad is relevant and easy to connect with, they are more likely to engage favourably, increasing the possibility of online purchases or brand engagements.

Kitchen et al. (2014) critically analyse the **Elaboration Likelihood Model (ELM)**, questioning its present applicability while reaffirming its value in describing persuasion processes. The ELM distinguishes between the primary and peripheral pathways of message processing. Highly relevant and believable personalised adverts can engage consumers at the central level, resulting in long-term attitude change and higher behavioural intentions. If commercials are perceived as invasive or irrelevant, consumers may switch to peripheral processing, resulting in disengagement or aggravation. The article also emphasises the importance of re-examining argument quality and context in today's diverse media world, when the distinction between editorial and promotional content is becoming increasingly blurred. By integrating these theoretical perspectives, the present study develops a conceptual model that accounts for both **rational evaluations (via privacy calculus and TAM)** and **persuasive processing (via ELM)**. This integrative approach allows for a richer analysis of how personalized advertising influences online consumer behavior, particularly in the presence of **moderating factors such as privacy concerns, trust, and consumer-brand relationships**.

By combining these theoretical views, the current study creates a conceptual model that accounts for both **logical judgements (by privacy calculus and TAM)** and **persuasive processing (via ELM)**. This integrative method enables a more thorough examination of how personalised advertising effects online consumer behaviour, especially in the face of moderating factors such as privacy concerns, trust, and customer-brand connections.

Table 1: Definitions of Key Terms

Term	Definition	Citation / Source
Personalized Advertising	A type of internet advertising in which messages and product recommendations are tailored based on user data (for example, surfing history, buying behaviour, and geography).	Li and Unger (2012)
Online Shopping Behaviour	The collection of consumer actions and decision-making processes involved in buying goods or services through digital platforms.	Pavlou (2003); Perea Y Monsuwe et al. (2004)
Privacy Calculus	A theoretical framework in which customers balance the perceived benefits of sharing personal information against the perceived privacy threats.	Dinev et al. (2006)
Consumer-Brand Relationship (CBR)	A consumer's emotional and psychological connection to a brand influences loyalty, trust, and engagement.	Fournier (1998); Aggarwal (2004)
Trust	The customer believes that the platform or brand will protect their personal information and behave in their best interests.	N. Gefen et al. (2003); McKnight et al. (2002)
Perceived Relevance	The extent to which a consumer believes that an advertisement or product recommendation meets their personal tastes or needs.	Lambrecht and Tucker (2013); Baek & Morimoto (2012)
Transparency	The transparency and openness with which a corporation communicates its data collecting and utilisation procedures to customers.	Bleier and Eisenbeiss (2015)

METHODOLOGY

This study uses a conceptual research approach to create a theoretical framework that explains the links between personalised advertising, customer trust, privacy concerns, and online purchase intents. The study draws on current literature and established ideas such as personalization-relevance theory, privacy calculus, and relationship marketing to synthesise earlier findings and propose crucial research hypotheses. These propositions investigate how perceived relevance, consumer-brand relationships, transparency, and perceived control affect trust and behavioural intentions in personalised advertising. Because no primary data were obtained, the study serves as a foundation for future empirical research by providing a structured theoretical model that may be evaluated and modified.

CONCEPTUAL FRAMEWORK

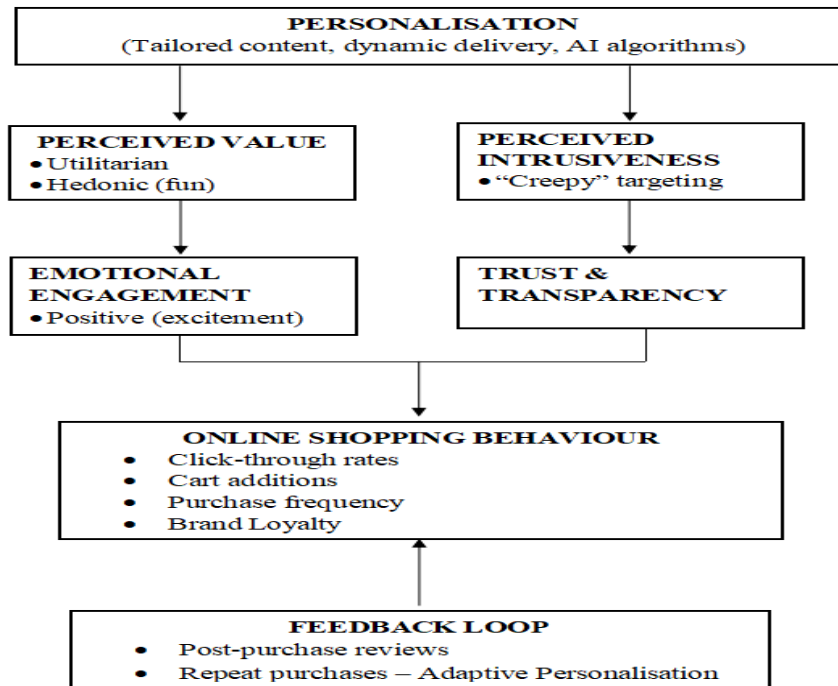


Figure 1: A Conceptual diagram for Online Shopping behaviours

This conceptual model investigates how personalised advertising affects online shopping behaviour via a network of interconnected psychological and contextual variables. At its core, personalisation, which includes tailored content such as product recommendations and strategic ad delivery methods, is the primary factor shaping consumer responses. The model posits that personalisation influences buying behaviour via two important psychological pathways: perceived value (which includes both practical benefits such as discounts and emotional rewards such as delight) and perceived intrusiveness (where excessive targeting might raise privacy concerns). These mediators subsequently trigger emotional engagement, which can range from positive reactions like enthusiasm to negative ones like frustration, determining behavioural outcomes like click-through rates, cart additions, purchase frequency, and brand loyalty.

Several moderating factors influence these connections, including consumer attributes (such as technological savvy and cultural background) and ad context (platform type and ad structure). Importantly, the model includes a feedback loop in which post-purchase behaviours like as reviews and repeat purchases inform adaptive personalisation, allowing the system to constantly improve its advertising strategy. This dynamic approach recognises that, while personalised ads can improve relevance and value perceptions, they must strike a careful balance between efficacy and consumer privacy concerns to prevent criticism. Based on recognised theories such as the Uses and Gratifications Theory and the Privacy Calculus Model, this complete methodology provides marketers with actionable insights for optimising personalised advertising tactics across various digital settings and customer categories.

The model's strength is its multidimensional viewpoint, which takes into account both the functional and emotional components of ad reaction, while also highlighting the need of ethical data procedures in sustaining customer trust. By mapping these intricate interrelationships, it provides a more nuanced knowledge of how to employ personalisation to drive online purchase behaviour without violating privacy or producing poor user experiences.

DISCUSSION

A study of the existing literature on user privacy, technological adoption, and advertising efficacy indicates a complex and changing digital environment in which trust, control, personalisation, and transparency coexist. A constant topic in these research is the ongoing tension between the benefits of personalised services and the privacy risks they pose. Users are increasingly demanding transparency and control over their data, yet developers and platforms frequently fall short of providing real ways to meet these expectations. For example, Urban et al. (2012) show that while customers value privacy and prefer transparency in mobile services, the market fails to provide viable, privacy-protective alternatives, limiting users' capacity to make informed decisions. Similarly, Tahaei (2021) demonstrates how the design of ad network interfaces can nudge developers into making decisions that favour ad revenue over user privacy, revealing a layer of "choice architecture" that subtly shifts responsibility away from platforms and towards less-informed developers. At the same time, Wahyuningsih et al. (2024) found that user acceptance of educational technologies is mediated by perceived usefulness and facilitating conditions, but is also constrained by structural limitations in the Technology Acceptance Model (TAM), particularly when cultural and contextual variables are not taken into account. This limitation is consistent with the findings of Bansal et al. (2015), who advocate for a more comprehensive research agenda that includes emotional, cognitive, and social components of trust—elements that are frequently omitted from standard acceptance models. Trust plays an important role in consumer-brand interactions, as well as platform design. Hayes et al. (2021) present persuasive evidence that strong consumer-brand relationships have a major impact on how consumers perceive the risks and advantages of information disclosure in personalised advertising, and that covert data collecting methods raise privacy concerns and undermine trust. This confirms the idea that user responses to personalisation are highly contextualised and impacted by perceived fairness and transparency. Meanwhile, advertising-focused research such as Lambrecht et al. (2013) call into question assumptions about dynamic retargeting's efficiency, demonstrating that generic adverts can beat personalised ones unless specific behavioural cues—such as visits to review sites—are present. These findings imply that more data does not always equal better results, and that personalisation strategies should be guided by user purpose and psychological readiness. Across all research, the need for increased openness, better user education, and ethical interface design is clear. Collectively, these studies demonstrate that resolving the personalization-privacy issue necessitates not only technological innovation, but also a rethinking of governance structures, ethical norms, and interdisciplinary methods that prioritise human agency and dignity. The interaction of trust, control, and perceived value serves as the foundation for a more user-centric and responsible digital future—one in which personalisation is achieved without sacrificing privacy, but rather by empowering educated, consenting users.

CONCLUSION

This study synthesises major findings from a wide range of research on the interconnected realms of user privacy, technology adoption, and digital advertising. Common threads emerge across contexts—from mobile app development to educational technology adoption and personalised marketing—including the importance of trust, the limitations of current models in addressing cultural and contextual diversity, and the critical importance of transparency and user agency. The examined studies highlight that, while digital platforms increasingly rely on data-driven personalisation to improve user experience and generate business outcomes, the success of these tactics is dependent on the perceived fairness and control provided to users. Traditional frameworks, such as the Technology Acceptance Model and the Unified Theory of Acceptance and Use of Technology, are useful beginning points, but they fall short of capturing the complex emotional, relational, and contextual aspects that influence user behaviour in current digital environments. Furthermore, empirical research contradicts the concept that more data always results in more successful personalisation, demonstrating that user receptivity is dependent on complex behavioural indications and preexisting trust connections. To bridge the personalization-privacy divide, future research must take a multidisciplinary approach that includes behavioural science, human-computer interaction, law, and ethics. It should also investigate the design of privacy-protecting technologies and developer-facing interfaces that encourage ethical decision-making while keeping functionality and user value. Finally, creating a digital environment that values user liberty, fosters trust, and assures equitable access to meaningful options is more than just a design challenge; it is a moral obligation.

MANAGERIAL IMPLICATIONS

This conceptual framework emphasises the need of balancing personalisation and privacy for marketers and e-commerce platforms alike. First, platforms must understand that personalisation does not ensure effectiveness unless it is consistent with individual preferences and behaviours. Investing in contextual and behavioural insights, rather than just demographic data, might help advertisers fine-tune their strategy. Second, companies could foster trust by being transparent, providing clear opt-in options, and making data management tools easily accessible. Making privacy settings transparent and user-friendly can provide consumers a greater sense of control, leading to increased engagement. Third, businesses should create stronger brand partnerships because trust in a brand considerably lessens privacy issues. Personalised advertising from a reputable brand is more likely to be seen as beneficial rather than intrusive. Finally, by experimenting with different framing strategies and ensuring that personalisation is regarded as relevant and value-adding (rather than surveillance-based), businesses can improve the success of digital advertising while retaining long-term customers.

LIMITATIONS

Although this study provides a useful conceptual framework, it is not without limits. First, as a conceptual study, it lacks empirical validity. The hypothesised linkages and notions are based on theoretical insights and previous research, but empirical testing is required to show causal links and generalisability. Second, the model may not adequately account for cultural and generational differences in privacy concerns and technology use. For example, consumers in collectivist cultures or younger digital natives may react differently to personalised advertising than those in individualist cultures or older cohorts. Third, fast developments in ad technologies and regulatory contexts (e.g., GDPR, CCPA) might swiftly render some assumptions obsolete. Personalised advertising is a rapidly moving subject, and any conceptual model must be constantly updated to reflect technological, legal, and ethical advances. Finally, variability in consumer contexts such as device use (mobile vs. desktop), product categories (impulse vs. planned purchases), and amount of involvement is not explicitly modelled, which may have an impact on the framework's universality.

FUTURE RESEARCH DIRECTIONS

Future research can expand on this conceptual framework in a variety of ways.

First, the suggested model should be empirically validated using quantitative methods like structural equation modelling or experimental designs. This would give statistical proof for the links between key characteristics, including trust, privacy concern, personalisation, and purchase intention.

Second, cross-cultural comparative research can provide a better understanding of how cultural norms and legislation influence consumer responses to personalised advertising. For example, how do GDPR-compliant European consumers perceive data privacy versus American consumers?

Third, future study might investigate the long-term consequences of personalised advertising on brand loyalty, customer retention, and behavioural weariness. This would help marketers assess whether personalised advertising have declining rewards over time or if trust can be sustained.

Fourth, incorporating psychographic and behavioural segmentation into the model may provide a more comprehensive understanding of personalisation preferences. Factors such as technological savvy, privacy literacy, and risk aversion may decrease the effectiveness of personalised ads.

Finally, experts can delve more deeply into the ethical concerns, notably algorithmic fairness, informed consent, and the role of AI in moulding consumer behaviour.

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