

**The role of personalisation in digital advertising on consumer decision making in the
South African context.**

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ABSTRACT

The surge in digital advertising has redefined the consumer landscape, profoundly impacting decision-making processes related to brand and product choices, which has ultimately led to digital brand saturation (Agrawani, 2022). Digital brand saturation could potentially lead to consumer decision making frustration, unnecessary marketing to the wrong audience, costly expenses related to that, and an increase in the need for personalisation (Agrawani, 2022). Despite extensive research on digital advertising's impact on consumer decisions, there is a lack of studies focusing on the effects of personalisation on consumer behaviour in South Africa.

This study employs a qualitative approach, using semi-structured interviews analysed via thematic analysis, with convenience sampling to select the 20 participants for this study (Creswell & Creswell, 2018). This method was practical for gathering data efficiently within the study's constraints. The findings of the study highlight the critical role of relevant advertising in engaging consumers and underscore the importance of ethical data practices to build consumer trust.

Drawing upon foundational literature in consumer behaviour, marketing ethics, and cross-cultural studies, this study sought to inform decision-making and promote ethical practices in personalised advertising. The conclusions emphasise the critical importance of relevance, transparency, and consumer autonomy in developing effective advertising strategies and building trust in brand-consumer relationships. By integrating these elements, the study underscores the need for aligning advertising practices with ethical standards to foster meaningful and trustworthy interactions between brands and consumers.

Chapter 1: Introduction

1.1 Background and context of the study

The marketing landscape has evolved exponentially over the last few decades; as technology becomes more incorporated into people's everyday lives, marketing practices have also shifted to becoming more digitally inclined (Desai, 2019). Digital marketing itself has evolved since the early 1990's when the birth and growth of the world-wide-web changed the entire landscape of the internet (Ryan, 2017). In its evolution, the concept of digital marketing can be tied to the complex nature of the internet itself, where transformation and agility is at the forefront of both phenomena (Ryan, 2017). The growth of the internet, from search engines, to social media, to connected tv, streaming networks, and the interconnectedness across technology devices, has given marketers more mediums than ever to reach their audiences constantly and at times, uninterrupted (Voramontri, & Klieb, 2019).

Consequently, marketers and advertisers have become increasingly aware that the opportunity to reach audiences across various mediums does not mean that doing so will result in reaching the right audience at the right time, when they are most receptive. Therefore, to successfully reach an audience at a particular time when they are most receptive to a brand message, and are influenced to convert timeously into a customer of that brand needs to be considered in every aspect of digital marketing strategies (Richarme, 2016).

With a variety of opportunities to reach an audience digitally, more advertisers are investing more of their marketing budgets towards digital marketing, this results in the digital advertising landscape becoming increasingly saturated with competing brands targeting the same audience with their adverts. (Gordon, Jerath, Katona, Narayanan, Shin, & Wilbur, 2020). Therefore marketers have discussed the value of the counterfactual simulation model in order to gain competitive advantage for their products. Counterfactual simulation is the process of thinking about the different aspects that could have a potential impact on the success of marketing efforts. This is done by comparing what actually happened with what could have happened in a relevant marketing situation and through that, learnings are taken and adopted into strategies to better marketing efforts and gain competitive advantage (Kaufman, 2012).

Therefore, the more saturated the digital landscape becomes, the more substitutions the digital audience has to choose from. For the audience, this could be advantageous in having the option to compare products and brands with ease, or opposingly increase the difficulty in their decision making process. Digital brand saturation could potentially lead to consumer decision making frustration, unnecessary marketing to the wrong audience, costly expenses related to that, and an increase in the need for personalisation (Agrawani, 2022).

Personalisation can be achieved through digital marketing, due to the targeting capabilities that are offered on several digital platforms, made possible by the use of artificial intelligence (Camilleri, 2020). Artificial intelligence in this research context refers to the process in which a machine is able to emulate human cognition and process tasks based on the understanding of information in its environment (Huang, Rust, 2020). Artificial intelligence, and the internet of things (IoT) have proven to be disruptors that have facilitated and aided in the attraction and conversion of qualified customers on digital platforms (Wisetri, Ragesh, Aarthy, Thakur, Pandey, & Gulati, 2021). Marketers are continuously developing ways to drive impact through advertising, but more often find that they are driven towards solving marketing problems with optimisation strategies that lack personalisation (Mekhanikov, 2022). Therefore being able to leverage the advantages of digital marketing, and artificial intelligence to enhance targeting capabilities is imperative for the advertising industry.

1.2 Problem Statement and Research Gap

The role of personalisation in digital advertising and its impact on consumer decision making is a subject of increasing significance as digital platforms continue to increase rapidly and as consumer behaviour evolves. While research has explored various facets of digital advertising and its influence on consumer decision making, a gap exists within the literature concerning the specific effects of personalisation techniques on consumer behaviour within the South African context. Through a comparative analysis of previous research papers, this study seeks to identify a research gap and substantiate the necessity for further investigation into the role of personalisation in digital advertising within South Africa.

Prior studies have examined diverse aspects of digital advertising and its effects on consumer decision making. For instance, Sama (2019) conducted an investigation in India to scrutinise

the efficacy of targeted advertising on consumer purchasing behaviour. Their findings indicated that personalised advertising messages yielded a significant positive impact on consumers' attitudes toward the advertised products and their purchase intentions. Nonetheless, this study was confined to a specific geographical context and failed to account for the distinctive characteristics of the South African market.

In a different study, Bingbing, Tianlong, and Yan (2019) explored the effects of personalisation and trust in online advertising on consumer responses in the domain of e-commerce. Their research revealed that personalisation exerted a positive influence on consumers' attitudes and purchase intentions, with trust acting as a mediating factor in this relationship. However, this investigation focused on a global sample and neglected to provide insights into the specific consumer behaviours prevalent in South Africa.

Furthermore, Izogo, and Mpinganjira, (2020) undertook a study in South Africa and Nigeria to examine the role of social media inspirational content on the behavioural consequences of consumer inspiration. While their research shed light on the influence of online advertising focusing on social media content, it did not specifically investigate the role of personalisation techniques and their effects on consumer decision making within the South African context, thus leaving a void in the existing literature.

Lazaroiu, Neguria, Grecu, Grecu, and Mitran (2020) conducted a study that explored online consumer behaviour within the framework of the privacy calculus theory. The researchers noted a dearth of research examining the influence of perceptual attitudes, instant gratification, and behavioural intentions on consumers' decision-making processes. Similarly, Gujarat (2022) identified a gap in the existing literature, which predominantly focused on the role of artificial intelligence in marketing while neglecting its effects on customer experience. Notably, Gujarat's study concentrated specifically on the fashion industry, thereby limiting the comprehensive understanding of consumer behaviour within the South African context. Additionally, Huang and Rust (2020) conducted research on personalization strategies but observed a lack of emphasis on utilising targeting capabilities to effectively influence consumer behaviour.

By critically analysing and synthesising the findings from these preceding research papers, this proposed study aims to bridge the gap in knowledge by specifically investigating the role

of personalisation in digital advertising and its implications for consumer decision making in South Africa. This research will contribute to the existing body of knowledge by offering insights into the unique factors that shape consumer behaviour within the South African context. Moreover, it will provide valuable guidance to marketers and advertisers regarding the effectiveness of personalisation strategies in digital advertising targeted at South African consumers.

1.3 Research Objectives and Questions

1.3.1 Research Objectives

The present study aims to investigate the effect of personalisation in digital advertising on consumer decision-making in South Africa. This research seeks to gain a comprehensive understanding of the role played by personalisation in shaping consumers' decision-making behaviours. By delving into the intricate nuances of this phenomenon, the study aims to shed light on the extent to which tailored digital advertisements impact consumer choices in the South African market. Therefore, the objective of this research will be to; uncover the effects of personalisation on consumer behaviour, autonomy, referring to the ability for a consumer to make a decision about a brand or a product without being persuaded by the advertiser and self authorship referring to the ability of a consumer to make decisions without acting against their own beliefs that govern them (Susser, 2016).

1.3.2 Research Questions

The study aims to answer the following key questions;

- How do consumers perceive the effectiveness of digital advertisements especially concerning personalization, and how does this perception influence their purchasing decisions?
- What strategies do marketers employ to ensure that personalised campaigns influence consumer behaviour in a culturally and socially relevant manner?

1.4 Justification of the Study

The current literature explores the concept of personalisation in advertising on consumer decision-making behaviours, this is in relation to influences from advertising, and the consumer's own personal environments. Furthermore, there is a limited amount of research that has studied consumer behaviour, and personalisation in the South African context. The identified gaps in literature justify the need for further exploration within the research of personalisation in digital advertising, and the nuances in the consumer decision making process focusing on South African consumers. Due to the complexity of digital advertising, this research will therefore adopt a comprehensive consumer behaviour and personalised advertising framework to make a contextual contribution to the advertising industry in South Africa.

1.5 Delimitations of the Study

The contributions of this study are timeous, considering the current rapid rise in technological developments that influence targeting capabilities and consumer behaviour. The use of artificial intelligence has become widely known and evident in many industries and particularly in digital advertising, more and more tech giants such as Google and Facebook are incorporating machine learning to the platforms and are exploring algorithms that will create a more lucrative platform experience for both advertisers and consumers (Caplan, Boyd, 2018). Therefore, the study will be beneficial and relevant to the field of digital advertising during the next coming years. The exploration of personalisation in digital advertising, the consumer decision making process in South Africa and the different targeting strategies due to artificial intelligence advancements, will improve the standards of the professional field in South Africa by revealing the findings of the study. The reason the study will only focus on personalisation in relation to consumer decision-making, is because the field of personalisation in advertising is unfortunately too broad to explore in a singular study considering the time constraints to undertake this research.

1.6 Operational Definitions

1.6.1 Consumer Behaviour

Consumer behaviour is the study of behaviours that drive consumers to make decisions about purchasing a product or service (Sivakumar, & SuganthaLakshmi, 2020). In this study, consumer behaviour will be looked at from a digital perspective and the term consumers will be often interchanged with the term audiences. This is because on digital platforms, consumers are referred to individuals that consume advertisements which could be in the form of a message, or creative, to influence them to perform an action (Lazaroiu, Neguria, Grecu, Grecu, & Mitran, 2020).

1.6.2 Digital Advertising

Digital advertising, which is also known as digital marketing, is a form of advertising that is executed across digital channels such as search engines, social media platforms, sms', within applications and email (Aslam, 2022). In this study, digital advertising is referred to as the marketing efforts in the form of creative assets, being video, static imagery, graphic designs, and text copy, being messaging that is executed across various internet-enabled platforms to reach an audience that is online.

1.6.3 Targeting

Targeting is a concept used by marketers to multi segment an audience based on characteristics that are identifiable (Papakyriakopoulos, Hegelich, Shahrezaye, Serrano, 2019). Targeting is used in digital advertising to allow advertisers to serve content that is relevant to the audience's preferences, based on their interests, geographical aspects, and psychographic aspects.

1.6.4 Personalisation

Personalisation is an extensive concept of targeting, which goes beyond just reaching audiences based on identifiable characters. Personalisation refers to advertisers using audience data and analytics to create marketing messaging and creativity that is directly

applicable to the audience segment based on their internet behaviour and interests (Susser, Roessler, Nissenbaum, 2020).

1.6.5 Artificial Intelligence Based Advertising Solutions

Artificial Intelligence based advertising solutions are softwares that are programmed to assist marketers in determining the receptiveness of the audience that they are targeting in relation to the advertising content that the audience is served, this is done through machine learning AI capabilities (Agrawani, 2022).

1.6.6 Machine Learning

Machine learning is a type of Artificial Intelligence that continuously adopts algorithms from passed data in order to identify what did not work in the past to ensure that the new information produced is improved (Agrawani, 2022).

1.6.7 Data Mining

This is the process of sorting data that has been collected, this is done to identify patterns and make inferences about relationships between the data (Caplan, & Boyd, 2018). Data mining in the study refers to the collection of digital information from audiences across multiple channels to identify behaviours and patterns that inform the multi segmentation of the audiences.

1.6.8 Internet of Things

The Internet of Things, otherwise known as IoT, is recognized in this study as technological objects that have the capability to exchange data in the form of sensors, processes, and by exchanging this data with other devices (Eriksson, Bigi, & Bonera, 2020).

1.7 Structure of Dissertation

The research follows a seven chapter structure. Chapter one consists of the introduction of the topic and gives a background into the research. The problem statement is defined, and

following that, the research objectives are derived from the key research questions that the study aims to answer. A justification of the research is given alongside delimitations of the study that unpacks the contribution the research will have for literature and the field of advertising. Thereafter operational definitions are given to allow an understanding of the concepts explored within the study. Chapter two of the study undertakes an exploration of literature, with a critical review of the current existing research surrounding the topic. In chapter two the research context is presented with a rationale for the proposed research framework. Chapter three discusses the proposed conceptual model and hypothesis development of the study, thereafter, chapter four details the research paradigm and methodologies followed by the findings of the research, and key insights in chapter five. Chapter six presents a discussion of the findings with further insight into the findings in relation to the hypothesis. The research concludes with implications and recommendations for future research in the seventh chapter of this paper.

1.8 Chapter Summary

This chapter outlined the landscape of marketing and how it has undergone profound transformations in recent decades. It discussed how evolution is intricately linked to the dynamic nature of the internet, which has expanded from its early days. The chapter also outlines how this has made the digital landscape more saturated, intensifying competition among brands (Gordon et al., 2020). Therefore, has underpinned the growing importance of personalisation in digital advertising (Camilleri, 2020; Wisetri et al., 2021). The chapter ends by addressing gaps in existing literature and details how this study aims to explore personalisation in digital advertising in South Africa.

Chapter 2: Systematic Review of Literature

Introduction

The literature review focused on unpacking existing research that pertained to the study of personalisation and consumer behaviour in digital advertising. It establishes an empirical stance to critically review the research gaps identified throughout the study of digital advertising. The literature focused on the importance of exploring the investigation into personalisation. The first part of the literature review explores targeting within digital advertising in its entirety. The second part of the literature provides an overview of consumer behaviour focusing on personalisation and data mining. The implications of targeting and behaviour modification have been critically reviewed to better understand how it relates to the consumer behaviour, and policies surrounding data protection. The theoretical foundations that have been explored to further provide a motivation for the research framework are; The privacy calculus theory, cross-cultural framework and the normative framework.

2.1 Empirical Review of Literature

This study contributes to both marketing practitioners and marketing academic literature, positively enhancing the knowledge surrounding personalisation in marketing and advertising in relation to consumer behaviour. Firstly, the study seeks to contribute to digital marketing. The study follows a perspective that will improve the effective use of digital targeting opportunities that will drive a great influence in consumer behaviour. The recent exploration of personalisation in advertising has sparked a need for better insights in the field of digital marketing and the below table synthesises the themes that will be used as the foundation of this study. Furthermore, a total of 25 studies have been analysed to further gain an understanding into what has been explored and how to further critically approach the research.

Theme	References	Conceptual Framework	Research Gap Identified

Online Consumer Behaviour	(Lazaroiu, Neguria, Grecu, Grecu, ,Mitran, 2020).	Privacy calculus theory	There is limited research on how perceptual attitudes, instant gratification and behavioural intentions of consumers influence their decision making.
Artificial Intelligence to advance targeting capabilities	(Gujarat, 2022).	Segmentation, Targeting, and Positioning	Previous literature has focused on the role of artificial intelligence in marketing without highlighting the effects on customer experience in the fashion industry
Personalisation strategies	(Huang, Rust, 2020).	Strategic AI framework	This research has identified a gap in research that focuses on using AI to create a compelling position using the feelings of consumers.
Manipulation vs persuasion	(Susser, Roessler, & Nissenbaum, 2019).	Normative framework	Ethical implications on the impact of technological advancements on human autonomy.
Cross-cultural customer journeys	(Nam, & Kannan, 2020)	Cross-Culture Framework	The impact of digital advertising techniques on different cultural markets across the globe

2.1.1 Online Consumer Behaviour

The surge in digital advertising has redefined the consumer landscape, profoundly impacting decision-making processes related to brand and product choices. The technological evolution, particularly the arrival of the internet and social media, has significantly shaped consumer behaviours across different generations. The Net Generation, typically known as millennials and gen Z's; having grown up in a digitally immersive environment, demonstrate a heightened affinity for technology adoption, notably embracing online platforms and social media. This cohort tends to place substantial trust in advertising, user-generated content, online reviews, and recommendations from influencers within their online communities. Convenience, personalisation, and alignment with socially conscious brands are paramount considerations in their online shopping experiences (Kim, & Ammeter, 2018).

Conversely, the Pre-Net Generations, comprising Generation X and Baby Boomers, adapted to technology later in life. Their trust in traditional advertising channels, such as television, print, or radio, remains significant. While they engage with online platforms, their purchasing decisions may be less influenced by advertising content and social media recommendations (Kim, & Ammeter, 2018). While engaging with digital advertising, these generations may exhibit a lower susceptibility to influence from these adverts. Peer-to-peer recommendations and in-person interactions may hold more weight in their decision-making processes (Kim, & Ammeter, 2018).

Nevertheless, consumers are becoming increasingly savvy, recognising marketing tactics and demanding transparency from brands (Nam, & Kannan, 2020). This awareness has led to a more discerning consumer base, actively engaging with digital content while scrutinising the authenticity and ethical dimensions of advertising messages (Tham, Dastane, Johari, & Ismail, 2019). The commonness of information online gives consumers the ability to research products, compare prices, and read reviews. This access to information allows consumers to make more informed decisions, reducing the likelihood of falling for deceptive marketing practices (Saura, Reyes-Menendez, Matos, Correia, & Palos-Sanchez, 2020). Savvy consumers are skilled at recognizing common marketing strategies such as scarcity, urgency, and emotional appeals (Saura, Reyes-Menendez, Matos, Correia, & Palos-Sanchez, 2020). They understand how these tactics are employed to influence their perception and

behaviour, leading to a more critical evaluation of advertising messages (Saura, Reyes-Menendez, Matos, Correia, & Palos-Sanchez, 2020).

In response to the transformative shift in consumer behaviour, marketers have adapted their strategies to align with the preferences and responses of the different generational cohorts (Zaka, & Al-Juboori, 2023). The key force behind this strategic change lies in the realisation that contemporary consumers, across various age groups, are increasingly discerning and critical in their evaluation of advertising messages disseminated through digital channels (Alvarez-Monzoncillo, 2022). Central to this is the utilisation of consumer online data, a valuable resource that empowers advertisers and marketers with nuanced insights into the preferences, and behaviours of diverse consumer segments (Stephen, 2016).

This data-driven approach facilitates a sophisticated level of personalisation in advertising efforts, allowing marketers to tailor their messages in accordance with the distinct characteristics of specific demographic cohorts (Halreem, Javaid, Qadri, Singh, & Suman, 2022). One notable manifestation of this personalised approach is the refinement of targeting capabilities. Marketers, leveraging intricate data analytics, can now pinpoint their audience with remarkable precision, ensuring that promotional content is delivered to individuals who are more likely to be receptive (Halreem, et al, 2022). By understanding the digital footprints of consumers, marketers can delineate demographic attributes, preferences, and online behaviours, thereby optimising the efficacy of their outreach initiatives (Stephen, 2016).

Moreover, the strategic incorporation of emotional tactics has emerged as a pivotal facet of digital marketing efforts. Through analysis of consumer data, marketers can discern the emotional triggers that resonate most profoundly with distinct generational groups. This insight enables the crafting of emotionally resonant advertisements that forge a deeper connection with the target audience, causing a heightened receptivity to the conveyed messages (Hofacker, Malthouse, & Sultan, 2016). A cornerstone of this paradigm shift is the tracking of online behaviour. Marketers, through the ethical and transparent deployment of advanced tracking technologies, can monitor the digital interactions and engagements of consumers (Hofacker, Malthouse, & Sultan, 2016). This comprehensive understanding of online behaviour affords marketers the ability to time their advertisements to coincide with moments when consumers are most receptive, thereby maximising the probability of capturing their attention and fostering engagement (Yuruk-Kayapinar, 2020).

In essence, this paradigm shift not only acknowledges the diverse responses of different generations to digital advertising but also emphasises the industry's commitment to fostering a more personalised and resonant connection between brands and consumers in the digital realm through the use of technologies which are powered by artificial intelligence to advance their targeting capabilities (Zhang, & Benyoucef, 2016).

2.1.2 Artificial Intelligence to advance targeting capabilities

Artificial intelligence consists of components within the concept. Machine learning, big data analytics as well as artificial intelligence softwares all make up the phenomenon (Kopalle, Gangwar, Kaplin, Ramachandran, Reinartz, & Rindfleisch, 2022). Artificial intelligence has been a powerful tool in marketing, assisting marketers to connect with consumers in more impactful and effective ways (Gerber, 2021). The solutions that artificial intelligence have provided in the marketing landscape have bridged the gap between strategies and desired outcomes (Eriksson, Bigi, & Bonera, 2020). Such solutions include but are not limited to targeting capabilities, content creation, data collection and analytical as well as consumer research tools (Agrawani, 2022). Machine learning is a type of artificial intelligence that improves data by the means of analysing historical behaviour and making conclusions based on the learning to allow for a better user experience (Chap, 2022). Machine learning is mostly used in the instance of chatbots within digital marketing to provide a “human-like” chat experience with the customer that is accessing either a brands’ website or social page (Wisetsri, Ragesh, Aarthy, Thakur, Pandey, & Gulati, 2021). The wireframing of a chatbot that interacts with consumers on a website is generally designed to mine big data, or first party data that will later be used for retargeting or any other marketing and sales objectives (Gerber, A. 2021). The benefits of machine learning in regards to chatbots is to consistently improve the user's experience which will be beneficial in achieving the discerned consumer behaviour outcome. The growth of effective artificial intelligent (AI) solutions for marketers have sufficiently improved operations within the field, from ideation, strategy, to delivery and reporting on the performance of campaigns (Eaton, 2020). However the effective use of such tools to mine contextual advertising opportunities have been debated by research and have raised concerns surrounding the aspect of consumer behaviour (Tham, Dastane, Johari, & Ismail, 2019).

Artificial intelligence has emerged as a transformative force in digital marketing, specifically revolutionising digital targeting capabilities and profoundly impacting the efficiency with which marketers engage the right audience at the right time, this essentially means reaching the audience at a time that they would be most receptive to the messaging of the advertisement (Kaperonis, 2024). Machine learning, as a pivotal facet of AI, plays a central role in refining digital targeting strategies. By scrutinising historical data and discerning patterns, machine learning algorithms can deduce valuable insights into consumer behaviour, enabling marketers to make data-driven decisions, this goes beyond just the demographics of the customer, but also takes into account the intricate details of their interests and their behavioural aspects to deduce their intent and susceptibility to make a purchasing decision (Lemon, & Verhoef, 2016) . This continual learning process empowers marketers to optimise their targeting efforts, ensuring precision in identifying and reaching the most receptive audience segments (van Esch, & Black, 2021).

Big data analytics, another integral component of AI, contributes significantly to the enhancement of digital targeting capabilities. Marketers harness the power of vast datasets to derive actionable intelligence about consumer preferences, behaviours, and trends (Udeh, Orieno, & Daraojimba, 2024). The ability to process and analyse immense volumes of data in real-time allows for more nuanced audience segmentation, facilitating targeted campaigns tailored to specific demographics, interests, or behaviours. This nuanced understanding of the audience enhances the efficacy of digital targeting, enabling marketers to deliver messages that resonate with the intended audience (Choi, & Lim, 2020). Big data analytics has completely transformed the way that businesses gather insights and data about their customers, it has saved organisations an immense amount of time and money in the research and development component of business development (Udeh, Orieno, & Daraojimba, 2024).

Moreover, AI-driven software applications have provided marketers with sophisticated tools that facilitate precise audience targeting. These applications leverage machine learning algorithms to continuously refine targeting parameters based on real-time data, adapting to changing consumer behaviours and preferences (Haleem, Javaid, Qadri, Singh, & Suman, 2022). The dynamic nature of these AI applications ensures that marketers can optimise their targeting strategies, keeping pace with the evolving digital landscape (Agrawani, 2022). Tools such as Facebook Analytics, Google Analytics and many more have allowed marketers

to make informed decisions about their precise targeting prior to even setting up campaigns (Meltwater, 2023). Google alone manages about 5.8 billion searches globally on a daily basis, which in itself highlights a step in the consumer decision making process, the step of information search (Lemon & Verhoef, 2016). Facebook, itself has more than 1.73 billion daily active users, which means that 1.73 billion people globally, are looking at content that they are interested in, are searching for brands and content that they are interested in and ultimately are interacting with the content, leaving their digital footprint behind for marketers to divulge into and make use of (Statista, 2024).

The skills of AI in digital marketing have guided in a new era of precision and efficiency. Marketers can now deploy strategies that go beyond traditional demographic targeting, delving into intricate behavioural and contextual insights. The result is a more personalised and timely approach to reaching audiences, aligning marketing efforts with consumer needs and preferences (Mckinsey & Company, 2015). This enhanced targeting capability has not only streamlined marketing processes but has also contributed to improved campaign performance and return on investment. Marketers can allocate resources more efficiently, focusing on strategies that resonate with specific audience segments, thereby optimising their outreach efforts (Gerber, 2021).

2.1.3 Personalisation strategies

Machine learning techniques have been developed to enhance targeting capabilities for digital advertising (Susser, Roessler, & Nissenbaum, 2020). There have been numerous AI developments across different digital platforms such as Facebook and Google to improve the advertising experience for marketers, such developments have advanced the granular audience targeting capabilities through mining contextual 1st and 3rd party data (Papakyriakopoulos, Hegelich, Shahrezaye, & Serrano, 2019). Different parameters alongside platform algorithms within online advertising targeting have also contributed to the effective delivery of messaging to the right audience at the right time (Mühlhoff, & Willem, 2023). However granular targeting has raised many eyebrows over the years concerning the data of consumers, and the influence that the targeting can have on shifting consumer decision making especially in political instances (Choi, & Lim, 2020).

Personalised targeting in sensitive contexts, such as political advertising, has encountered significant backlash due to concerns surrounding the potential manipulation of public opinion (Baum, Abramova, Meibner, & Krasnove, 2023). Ethical considerations arise concerning the influence used by targeted advertisements in democratic processes. However, personalised advertisements, propelled by advanced targeting algorithms, can effectively and still ethically deliver content tailored to individual preferences, behaviours, and demographics (Chandra, Verma, Lim, Kumar, & Donthu, 2022).

This heightened relevance establishes a substantive connection with the audience, fostering increased user engagement. Consumers, presented with content aligned closely with their specific interests, manifest a tendency to respond positively towards these advertisements (Du, & Chen, 2015). The granularity of targeting mechanisms facilitates precision in directing messages to audiences exhibiting a higher probability of expressing interest in the advertised products or services. Through strategic alignment with the right audience at opportune points, personalised advertisements significantly contribute to elevated conversion rates (Mckinsey & Company, 2015). This strategic precision ensures a more efficient transition of users from prospects to actual customers (Kietzmann, Paschen, & Treen, 2018). A survey of 1000 participants from a study that was conducted by Epsilon and GBH Insights found that majority of participants preferred adverts that were more personalised to their interests and affinities, this finding correlates with the 1 to 2 lift in sales for companies that have employed the effective use of personalisation strategies (Mckinsey & Company, 2020).

Personalised advertisements serve as a channel for fostering profound connections between brands and consumers by delivering content finely tuned to individual preferences. Brands skilled at leveraging targeting capabilities effectively cultivate brand loyalty, as consumers perceive a nuanced understanding of their needs, thereby fostering positive and enduring brand-consumer relationships (Niu, 2023). Advertisers, in certain instances, may excessively rely on data-driven targeting strategies, resulting in an over-personalisation of content. This overemphasis on individualised content can evoke feelings of overwhelm or discomfort among users, contributing to a suboptimal user experience (Kumar, Rajan, & Venkatesan, Lecinski, 2019).

Prolonged exposure to personalised advertisements, particularly without sufficient management, may induce ad fatigue among users (Laux, Stephany, Russell, Wachter, &

Mittelstadt, 2022). This phenomenon arises when individuals become desensitised or annoyed by the repetitiveness of personalised messages, thereby diminishing the overall efficacy of this targeted approach. The algorithms underpinning targeting mechanisms may, on occasion, misinterpret user behaviour or inadvertently reinforce existing biases (Peters, 2022). Such occurrences may lead to inaccuracies in content targeting, resulting in the presentation of material that fails to align accurately with user preferences, compromising the efficacy of the advertising effort (Laux, Stephany, Russell, Wachter, & Mittelstadt, 2022).

2.1.4 Online Manipulation vs persuasion

Marketers have rejected the notion that consumers are manipulated by advertising, they believe that the right marketing efforts targeted at the right people in the moments they are most receptive allows for a higher rate in persuasion rather than manipulation (Mozes, & Sagi, 2020). The term manipulation refers to the steering or controlling of systems to achieve a set outcome (Lohmann, & Schneider, 2020). However, philosophers and theorists have argued that manipulation cannot be solely defined in one definition (Mozes, & Sagi, 2020). (Wood, 2014), argues that manipulation is a non-rational phenomenon that influences irrational behaviour, this view on manipulation draws attention to the subliminal messages that marketers serve their customers to influence or potentially modify their behaviour, which could be seen as manipulative rather than persuasive.

However, the grey areas in the subject of persuasion and manipulation are a concern in many fields of research, and these nuances of the two concepts are highly influenced by society, language, and the environmental context that they are discussed in (Hemsley, McAlaney, & Murray, 2020). Therefore the question of persuasive marketing, or persuasion in marketing is complex and goes beyond just messaging (Lohmann, & Schneider, 2020). Persuasion through targeting the audience's interests and using their digital data to make inferences about their needs could be easily seen as manipulation instead and therefore it is vital that ethics play a prominent role in all digital advertising efforts.

While proponents argue that such targeted efforts enhance the efficiency of persuasion, there is a growing concern that this precision may veer into the realm of manipulation (Susser, Roessler, & Nissenbaum, 2019). This discussion delves into the intricacies of online

targeting, examining how marketers, armed with deep insights into consumer interests and behaviours, strategically tailor messages and timing, potentially blurring the line between ethical persuasion and manipulation (Susser, Roessler, & Nissenbaum, 2019). The targeting capabilities of digital platforms allow marketers to gather a wealth of data on individual consumers, including their preferences, online behaviours, and demographic information (Susser, Roessler, & Nissenbaum, 2019). This extensive knowledge forms the foundation for creating highly personalised marketing campaigns. Proponents of this approach contend that tailoring messages to specific interests enhances relevance, thereby increasing the likelihood of consumer engagement and conversion. However, critics argue that such personalised targeting may exploit vulnerabilities in consumer decision-making processes, prompting ethical concerns (Susser, Roessler, & Nissenbaum, 2019).

The strategic tailoring of messages involves crafting content that resonates with individual preferences, creating a sense of personal connection and relevance, which has been underpinned by marketers to say that it is the key to customer retention (Spenser, 2020). Marketers leverage algorithms and analytics to discern patterns in consumer behaviour, ensuring that the right message is delivered at the right time. The timeliness of these advertisements is often synchronised with key moments when consumers are deemed most receptive. While this precision is hailed as a testament to the efficiency of digital marketing, it raises ethical questions about the potential manipulation of consumer choices (Spenser, 2020).

The essence of manipulation lies in exerting influence over others in a manner that may not align with their rational decision-making processes (Noggle, 2022). In the context of online targeting, the concern is that marketers, armed with granular insights into consumer behaviours, may exploit psychological vulnerabilities (Spenser, 2020). By tailoring messages to align with specific interests and deploying them at opportune moments, marketers could potentially steer consumer choices in a way that goes beyond the realm of informed decision-making. The blurring of lines between persuasion and manipulation in online targeting underscores the need for a robust ethical framework. As digital platforms continue to evolve, it becomes imperative for marketers to strike a delicate balance between personalised engagement and respect for consumer autonomy (Rubin, 2022).

2.1.5 Cross-cultural customer journeys

The consumer journey theory refers to the experiences that consumers have at different stages of encountering a brand. This theory takes into account the sensory, cognitive and affective responses that consumers have while in the processes of consuming a brand's messaging, up until making the purchase decision (D'Arco, Lo Presti, Marino, & Resciniti, 2019). However, the perspective of the customer journey has far too often excluded the underlying differences in cultural influences, and the individualism of each customer journey (Yoo, & Donthu, 2020). The exclusion of personalisation of customer journeys in traditional marketing is mostly linked to the format and type of marketing, which is aimed at reaching a mass audience. Therefore, when looking at customer journeys in the digital landscape, marketers need to be cognisant of the differences that are unique to each consumer experience (Li, et al, 2020).

In digital advertising, marketers look at the consumer journey from a platform perspective, meaning that the digital consumer journey is mapped out by looking at the different key digital channels and touchpoints that the customer embarks on when being in contact with a brand digitally (Chan, & Fang, 2020). This way of mapping out the journey can be done by using data collection methods and analysing the customer journey through their interactions with brands through an omni-channel experience (Chan, & Fang, 2020). This method is efficient in detecting the consumer journey however the data that brings this to light does not include key cultural information that influence the consumer. If key cultural information about the audience was tracked and revealed by this analysis, it would make it a lot easier for marketers to make accurate inferences about their targeted audience, especially in a localised context (Lee, & Kim, 2020).

The acknowledgment that cultural nuances play a pivotal role in shaping consumer behaviour necessitates a strategic change of digital marketing approaches. The strategic localization of content and messaging is pivotal in marketing efforts (Lee, & Kim, 2020). Tailoring advertisements in alignment with cultural sensitivities and preferences requires a meticulous adaptation of language, imagery, and symbolism. Furthermore, the utilisation of advanced analytics and artificial intelligence tools can facilitate the extraction of cultural insights from the vast stores of data generated by digital interactions (Malthouse, & Copulsky, 2023).

Marketers can leverage these technologies to discern patterns related to cultural preferences, behaviours, and sentiments. The integration of sentiment analysis, for instance, can provide a nuanced understanding of how cultural factors shape consumer perceptions and emotions throughout the digital journey and allow for a more effective approach in personalising marketing efforts and efficiently running advertisements that translate to the bottom-line of the business (Mogaji, Olaleye, & Ukpabi, 2020).

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2.2 Chapter Summary

This chapter delved into the evolving landscape of digital advertising, focusing on personalisation and its impact on consumer behaviour. The chapter began by exploring the foundational concepts of targeting and consumer behaviour in digital advertising. It underscored the critical role of personalisation in enhancing consumer engagement and driving marketing effectiveness. The literature review identified key theoretical frameworks such as the privacy calculus theory, cross-cultural framework, and normative framework, which provided theoretical underpinnings for understanding the complexities of digital advertising practices. The review concluded by stressing the importance of cultural sensitivity in digital marketing efforts, advocating for strategies that acknowledge and adapt to cultural nuances to effectively engage diverse consumer segments.

Chapter 3: Conceptual Model

Introduction

In order to provide a comprehensive understanding of the phenomenon presented in the study, a conceptual model is proposed, integrating the Black Box Consumer Behaviour model (Engel, Kollat, & Blackwell, 1968) and the Normative Framework (Solomon, 2021). This framework considers both the cognitive processes and the ethical dimensions of consumer behaviour, providing a structured approach to studying the influence of personalised digital advertising on consumer decision-making.

The Black Box Consumer Behaviour model serves as the foundation for understanding the cognitive aspects of consumer behaviour (Engel, Kollat, & Blackwell, 1968). Complementing the Black Box Consumer Behaviour model, is the Normative Framework which emphasises the ethical dimensions of consumer decision-making (Solomon, 2021). By integrating these two frameworks, the conceptual framework proposed for this study provides a holistic approach to investigating the role of personalisation in digital advertising on the consumer decision-making process in the South African context. It recognizes the significance of both the cognitive processes and the ethical dimensions of consumer behaviour.

3.1 Theoretical Underpinnings

3.1.1 Black Box Consumer Behaviour Model

The Black Box Consumer Behaviour model is a theoretical framework widely employed in marketing and consumer research to analyse and understand consumer decision-making processes (Engel, Kollat, & Blackwell, 1968). Developed by Engel, Kollat, and Blackwell, 1968, this model is rooted in the cognitive perspective and is based on the notion that consumer behaviour is influenced by a series of internal and external factors, ultimately resulting in observable consumer responses (Engel, Kollat, & Blackwell, 1968). The "black box" metaphor is used to represent the complex cognitive processes occurring within the mind of the consumer, which are not directly observable to marketers. According to the model, consumer behaviour can be dissected into three main components: the stimuli, the consumer's decision-making process, and the resulting responses (Engel et al., 1968).

The first component of the model, stimuli, encompasses both internal and external influences that impact consumer behaviour (Engel et al., 1968). Internal stimuli are rooted in the individual's needs, motives, and personality traits, while external stimuli involve marketing communications, product attributes, social factors, and situational variables (Engel et al., 1968). The second component of the model focuses on the consumer's decision-making process, which occurs within the black box. This stage involves cognitive activities such as perception, attention, learning, memory, and the formation of attitudes and beliefs. Additionally, this process incorporates individual differences, psychological factors, and situational influences, all of which shape the consumer's decision-making (Engel et al., 1968).

The final component of the model encompasses the consumer's observable responses, which can be categorised into three types: overt behaviour, for example; purchasing, product usage, intermediate responses, for example; attitude formation, brand loyalty, and psychological responses for example; satisfaction, involvement (Engel et al., 1968). The Black Box Consumer Behaviour model offers a systematic framework that enables marketers to understand and predict consumer behaviour by examining the stimuli, decision-making processes, and observable responses (Engel et al., 1968). It highlights the importance of both internal and external factors in shaping consumer behaviour and emphasises the complexity of cognitive processes occurring within the consumer's mind (Engel et al., 1968).

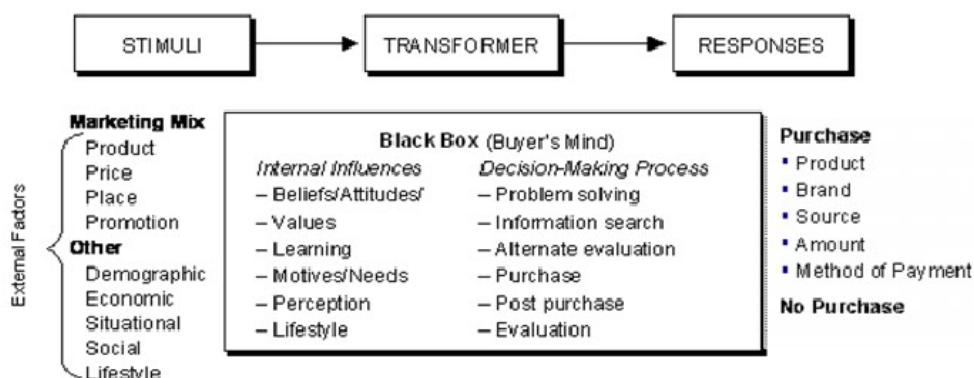


Figure 1: Engel, Kollat, & Blackwell (1968)

3.1.2 Normative Framework

The Normative Framework is a conceptual model used in marketing and consumer research to analyse and understand consumer behaviour from a normative perspective (Andrews, 2004). This framework provides insights into how individuals ought to behave and make decisions, based on established norms, values, and ethical considerations (Hickson, & Khemka 2014). While the Black Box Consumer Behaviour model focuses on explaining consumer behaviour as it is, the Normative Framework focuses on how consumer behaviour is guided by societal norms and moral principles (Hickson, & Khemka 2014). The Normative Framework acknowledges that consumer behaviour is influenced not only by individual factors but also by broader social and cultural contexts (Hickson, & Khemka 2014). It emphasises the importance of ethical considerations, social responsibility, and fairness in consumer decision-making processes (Hickson, & Khemka 2014). This framework recognizes that consumers should not only consider their own desires and needs but also take into account the impact of their choices on others and the broader society (Hickson, & Khemka 2014).

Norms, values, and ethical principles play a central role in the Normative Framework. Norms represent shared expectations and guidelines within a society regarding what is considered appropriate and acceptable behaviour (Haker, 2013). These norms can be formalised through laws and regulations or informally transmitted through cultural norms and social norms. The Normative Framework argues that consumers should align their behaviour with these norms to ensure ethical decision-making (Hickson, & Khemka 2014). Values also shape consumer behaviour within the Normative Framework. Values refer to individuals' enduring beliefs and principles that guide their choices and actions. Consumers are expected to consider their personal values, such as honesty, fairness, and sustainability, when making consumption decisions (Hickson, & Khemka 2014).

Ethical considerations are another critical aspect of the Normative Framework. Consumers are encouraged to evaluate the ethical implications of their choices, such as the environmental impact, labour conditions, and social consequences of the products or services they consume. Ethical decision-making entails selecting products and brands that align with one's values and promote social welfare (Hickson, & Khemka 2014). The Normative Framework also highlights the role of corporate social responsibility (CSR). It suggests that organisations have a moral obligation to engage in socially responsible practices and promote the well-being of society. Consumers are encouraged to support companies that demonstrate

ethical behaviour, sustainability initiatives, and community engagement (Hickson, & Khemka 2014).

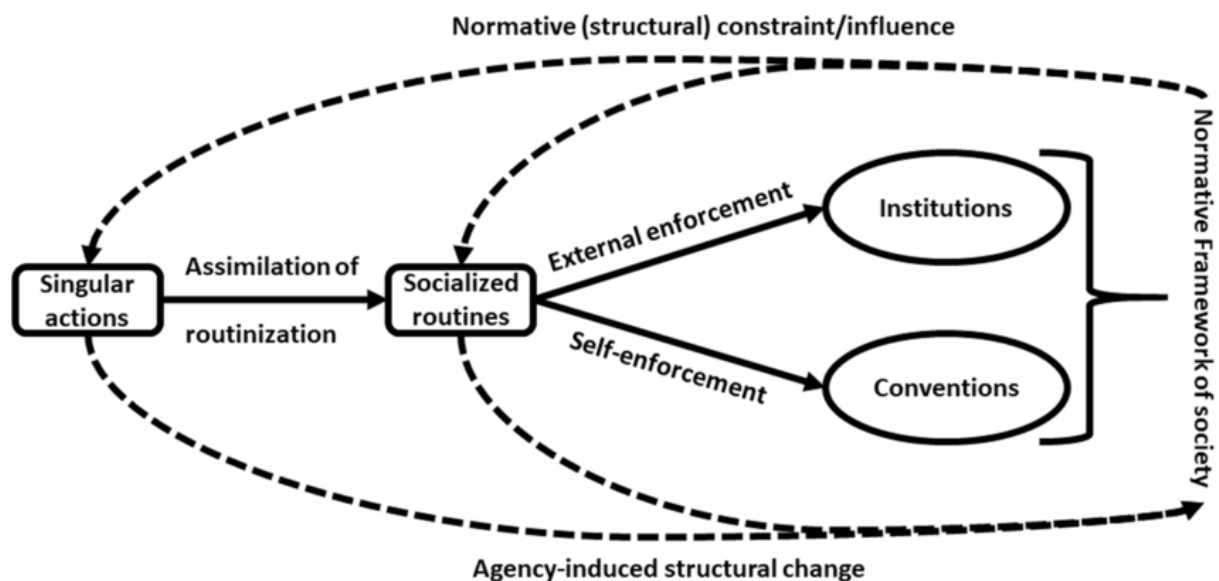


Figure 2: Hickson, & Khemka (2014)

3.2 Proposed Conceptual Model

To investigate the role of personalisation in digital advertising on the consumer decision-making process, a conceptual framework that integrates the Black Box Consumer Behaviour model (Engel, Kollat, & Blackwell, 1968) and the Normative Framework (Hickson, & Khemka 2014) will guide the process and output of the study. This framework encompasses both the cognitive processes and the ethical dimensions of consumer behaviour. Within this conceptual framework, the following components are considered:

External stimuli: In the context of digital advertising, external stimuli encompass personalised messages, product recommendations, targeted promotions, and other forms of personalised content that consumers are exposed to (Engel et al., 1968). These stimuli can be influenced by targeting technological advancements, digital platforms, and advertising targeting strategies implemented by advertisers.

Internal stimuli: The internal factors that influence consumer behaviour include individual needs, motivations, personality traits, cultural values, and personal preferences (Engel et al., 1968). In the South African context, factors such as cultural diversity, language, and

socioeconomic differences should be considered. These internal stimuli shape consumers' perceptions and attitudes towards personalised digital advertising.

Decision-making processes: The decision-making processes occur within the "black box" and involve cognitive activities such as perception, attention, learning, memory, and the formation of attitudes and beliefs (Engel et al., 1968). Consumers process and interpret personalised digital advertising based on their internal stimuli, evaluate the relevance and credibility of the messages, and make decisions regarding their engagement and purchasing behaviours.

Ethical considerations: The Normative Framework emphasises the importance of ethical considerations in consumer decision-making (Hickson, & Khemka 2014). In the context of personalised digital advertising, ethical considerations include privacy concerns, transparency in data collection and usage, fairness in targeting practices, and the ethical implications of personalization algorithms. Consumers should evaluate the ethical dimensions of personalised digital advertising and make informed choices based on their own values and societal norms.

By employing this conceptual framework, the interplay between personalization in digital advertising and the consumer decision-making process in the South African context can be qualitatively explored. This framework allows for an examination of both the cognitive aspects of consumer behaviour, as well as the ethical implications of personalised digital advertising, providing a comprehensive understanding of the topic. Due to the in-depth analysis into consumer behaviour in respect to perceptions and attitudes, marketers can dissect these elements to tailor content towards consumers based on the recommendations of the model. Furthermore, marketers can make use of this framework to examine the socio-cultural context of the South African consumer and evaluate ethical implications surrounding how they choose to target the consumers with digital advertisements.

3.3 Chapter Summary

This chapter presented a conceptual model that integrated the Black Box Consumer Behaviour model (Engel, Kollat, & Blackwell, 1968) and the Normative Framework (Solomon, 2021) to explore the impact of personalised digital advertising on consumer decision-making. The Black Box model emphasises the cognitive processes involved in

consumer behaviour, such as perception and decision-making, influenced by internal and external stimuli (Engel et al., 1968). Complementing this, the Normative Framework highlights ethical considerations, including societal norms and values, shaping consumer behaviour from a moral perspective (Hickson & Khemka, 2014). This integrated model provided a comprehensive approach to examining how personalised advertising affects consumer decisions, accounting for both cognitive and ethical dimensions.

Chapter 4: Research Methodology

Introduction

This chapter examines personalisation in digital advertising associated with consumer decision making behaviour. The aim of the chapter is to design a framework that refers to the institutional theory alongside the normative framework which suggests that consumers make decisions based on normative rules such as moral principles and legislative rules, and therefore are influenced by societal norms and their environment (Zhang, Yang, & Wang, 2018). It provides a clear and systematic outline of how the research was conducted, offering transparency and ensuring that the study's procedures are replicable by other researchers. According to Creswell (2014), a well-defined methodology enhances the credibility and trustworthiness of the findings by demonstrating the rigour with which data were gathered and analysed.

This chapter will give an in-depth account of the methods used to explore the topic of the study. Both the data and tools used in this chapter are vital for answering the research questions and interpreting the results obtained from the data which provides a solid foundation for readers to evaluate the validity and reliability of the study's findings. Overall, an overview of the study design, audience selection, data collection and analysis methods, as well as sampling procedures will be outlined in this chapter.

4.1 Research Approach

Different studies assume different research approaches being dependent on the nature of the study, and the related preference of analysis. Therefore, the different research approaches notably are; quantitative, qualitative, and mixed methods (Creswell, 2014). The quantitative research approach answers research questions by making use of numerical datasets to test the stated hypothesis (Creswell, 2014). Whereas the qualitative approach assumes the position of understanding the perceptions and experiences of the samples to explore their motivations regarding the chosen topic (Creswell, 2014). Finally, the mixed method approach takes into consideration both the quantitative and qualitative methods of research (Creswell, 2014). However, this still adopts the qualitative approach of research to understand the motivations behind consumer decision making with regards to the targeting capabilities that digital advertising presents (Creswell, 2014).

4.2 Research Paradigm

This study adopts an interpretivist research paradigm, which aligns with the qualitative approach to explore the role of personalisation in digital advertising and its impact on the consumer decision-making process. Interpretivism emphasises understanding and interpreting the subjective experiences and meanings attributed by individuals to their interactions with personalised digital advertising (Denzin, Lincoln, & Charmaz, 2014). Through in-depth exploration and analysis of participants' perspectives, this paradigm aims to generate rich and contextually situated knowledge. The advantage of using this approach was to assist the researcher in exploring the participants' perceptions and uncovering deeper insights into why they perceive the nuances of this subject in that manner (Helmi, & Pius, 2020).

4.3 Research Design

To achieve the objectives of this study, a qualitative research design utilising semi-structured interviews will be employed. Semi-structured interviews allow for flexibility and in-depth exploration of participants' thoughts, experiences, and perceptions regarding personalisation in digital advertising and its influence on their decision-making process (Mahuri, Sarib, Alhabsyi, & Ruslin, 2022). The interviews will be guided by a set of open-ended questions to encourage participants to share their perspectives and provide detailed insights. Open-ended questions cannot be simply answered by a yes or no, they allow the participants to further expand on their answers, including examples of their experiences or perceptions (Mahuri, Sarib, Alhabsyi, & Ruslin, 2022). This interview question format allowed the researcher to fully explore the perceptions of the participants and pick up on any additional remarks that were beneficial to the findings of the study.

4.4 Data Collection Methods

The collected interview data was analysed using thematic analysis, a widely used qualitative data analysis technique. Thematic analysis involves identifying patterns, themes, and categories within the data (Braun & Clarke, 2019). The thematic analysis allowed the researcher to explore the data in a depth that uncovered patterns and meanings. Through transcription, the researcher was able to unpack the rich descriptions of the participants' experiences (Braun & Clarke, 2019). The transcripts were coded, and codes were grouped

into higher-level themes. The themes were further refined and interpreted to capture the essence of participants' experiences and perceptions regarding personalisation in digital advertising and the consumer decision-making process.

4.5 Population and Sample

Population:

The population of interest for this study comprises South African consumers who have been exposed to personalised digital advertising. South Africa provides a diverse market with a significant digital presence, making it an ideal context for examining the influence of personalisation on consumer decision-making (Scarth, 2017). The population includes individuals of male and females between the ages of 28 - 43 living in metropolitan areas of South Africa. This cohort of participants fall into the generational description of Millennials, which studies have coined the challenger generation (Prosumer Report, 2011). The selection of this particular cohort is to ensure a comprehensive representation of the South African consumer that has the biggest population split and majority purchasing power and interactions with brands on digital platforms (Egan, 2021).

Sample Selection:

Convenience sampling has been employed to select participants for this qualitative study. In convenience sampling, participants are chosen based on their accessibility and willingness to participate, the sample selected is due to the characteristics they possess in relevance to the study (Creswell & Creswell, 2018). This method was chosen due to its practicality and efficiency in gathering data within the study's constraints. Potential participants will be selected through convenient channels, such as online forums, social media platforms, and local community groups, where individuals who have been exposed to personalised digital advertising could be easily reached. Through these channels, individuals who expressed an interest in participating and met the study's inclusion criteria were invited to take part in the research.

This approach aimed to capture a range of perspectives and experiences while acknowledging that the sample might not fully represent the entire population. The sample size for this research is limited to 20 participants, this is informed by previous studies in the field of consumer behaviour and the time restraints on the duration to conduct the study (Zhang, 2024).

Inclusion Criteria:

The following inclusion criteria will be used to select participants for the study:

- Individuals who are 30 years of age or older.
- Individuals who are employed.
- Individuals who have an undergraduate degree or equivalent.
- Individuals who have been exposed to digital advertising campaigns.
- Individuals who are willing to participate in the research study voluntarily.

4.6 The Research Instrument

Given the qualitative nature of the study, the research instruments selected aimed to gather in-depth and rich insights into participants' experiences, attitudes, and perceptions related to personalised digital advertising. Semi-structured interviews will be conducted with South African consumers to explore their experiences and perspectives regarding personalised digital advertising. The interviews will allow participants to provide detailed and contextualised accounts of their interactions with personalised ads. A semi-structured format will be employed to ensure consistency across interviews while allowing for flexibility to explore emerging themes (Seidman, 2019). The interview guide will consist of open-ended questions designed to probe participants' attitudes towards personalisation, the impact of personalised ads on their decision-making process, and their perceptions of the effectiveness and relevance of such advertising strategies. Probing questions will be used to delve deeper into participants' responses and encourage elaboration.

4.7 Procedure for data collection

The primary data for this study was collected through semi-structured interviews with the selected study respondents. A sampling convenience technique was employed to select participants who have varying levels of exposure to personalised digital advertising. The interviews were conducted through video conferencing, ensuring a comfortable and open environment for participants to share their experiences and perceptions.

To enhance the credibility and trustworthiness of the data, the interviews were audio-recorded with participants' consent and supplemented with field notes. The interviews were then transcribed verbatim, capturing the participants' narratives in their own words. The data collection process continued until saturation was reached, ensuring that a sufficient depth of information was obtained.

4.8 Data Analysis Strategy and Interpretation

The collected interview data was analysed using thematic analysis, a widely used qualitative data analysis technique. Thematic analysis involves identifying patterns, themes, and categories within the data. The transcripts were coded, and codes were grouped into higher-level themes. The themes were then further refined and interpreted to capture the essence of participants' experiences and perceptions regarding personalisation in digital advertising and the consumer decision-making process (Khoa, Hung, & Hejsalem-Brahmi, 2023).

4.9 Limitations of the Study

It is important to acknowledge certain limitations that may impact the generalisability and scope of the findings (Miles, 2019). One of the key limitations of this study is the restricted scope of generalizability. Since this study adopts a qualitative approach, the findings may not be applicable to the entire population of South African consumers. The small sample size and specific demographic characteristics of the participants may limit the generalizability of the results to a broader population. The research was conducted within a limited timeframe, which may have impacted the depth and breadth of the data collected. The short duration of the study restricted the exploration of certain aspects related to the role of personalisation in digital advertising on the consumer decision-making process in the South African context.

This study relies on the naturalistic setting of consumer decision-making processes in the South African context. However, external factors such as changes in the digital advertising landscape, economic conditions, or socio-cultural influences were beyond the control of the researcher. These factors may have influenced participants' responses and behaviours, potentially impacting the validity of the findings. This study was conducted in the South African context, which is characterised by its diverse population and multiple languages. However, this study was conducted solely in English, which has limited the participation of non-English-speaking individuals and the inclusion of their perspectives. Consequently, the findings may not fully capture the experiences and viewpoints of all South African consumers. However, the researcher aimed to mitigate these limitations by ensuring that the participant selection criteria was inclusive of both consumers-representing participants and marketing professionals-representing participants from diverse economic and cultural backgrounds.

4.10 Validity and Reliability

Ensuring the validity and reliability of the study is crucial to maintain the credibility and robustness of the research findings (Afzal, Bashir, & Azeem, 2008). This section discusses the measures taken to address these aspects in the study.

4.10.1 Validity

To enhance the validity of this study, several steps will be implemented. The first step that has already been undertaken is the comprehensive review of the existing literature on personalisation and consumer behaviour. This review has helped establish a strong theoretical foundation and ensured that the research questions were grounded in relevant and current knowledge.

The research design incorporated semi-structured interviews that were recorded, the researcher listened back to the interviews and transcribed the interviews, to ensure a comprehensive and holistic understanding of the phenomenon under investigation. This collection of data sources helped establish the credibility of the findings by confirming and

validating the information gathered. Furthermore, an iterative process of data collection and analysis was adopted, allowing for constant comparison and reflection. This process involves revisiting interview transcripts, and emerging themes to ensure a thorough and accurate representation of the participants' viewpoints.

4.10.2 Reliability

Reliability in qualitative research is applicable to the consistency and stability of the findings, ensuring that they can be replicated or corroborated by others (Afzal, Bashir, & Azeem, 2008). While qualitative research focuses on exploring subjective experiences, there are measures that can be taken to enhance reliability. A detailed audit trail, which includes documenting the research design, data collection procedures, and decisions made during the analysis process ensured reliability of the study (Tracy, 2010). This transparency enables other researchers to follow the study's steps and assess the trustworthiness and dependability of the findings (Carcary, 2009). Furthermore, a detailed and rich description of the research context, participants, and data collection procedures is provided to allow for potential transferability and replication of the study. This information will enable other researchers to assess the applicability of the findings to similar contexts or populations. By implementing these validity and reliability measures, this qualitative study aims to generate trustworthy and meaningful insights into the role of personalisation in digital advertising on the consumer decision-making process.

4.11 Ethical Considerations

An application for ethics approval was submitted through the University of Witwatersrand, and approval was received, therefore, ethical considerations were adhered to throughout the research process. Informed consent was obtained from all participants, ensuring their voluntary participation and confidentiality of their responses. Participants were informed of their right to withdraw from the study at any time without penalty. Transcripts and any identifiable information was anonymized and stored securely in a password protected computer that only the student and supervisor have access to. Thereafter, the data would be

discarded after a period of five years. The study adhered to ethical guidelines set forth by the Wits Business School and relevant ethical codes of conduct.

4.12 Chapter Summary

This chapter provided an in-depth exploration of the research methodology employed to investigate the role of personalisation in digital advertising on consumer decision-making. The chapter began by contextualising the study within the frameworks of institutional theory and normative frameworks, emphasising the influence of societal norms and ethical considerations on consumer behaviour (Zhang, Yang, & Wang, 2018). The chapter references adopting an interpretivist paradigm, and utilising a qualitative approach, specifically semi-structured interviews, to gather rich, contextual insights from South African consumers. In this chapter, methods of data collection are discussed, alongside data analysis techniques. Furthermore, ethical considerations are meticulously addressed, ensuring participant confidentiality and informed consent throughout the research process.

Chapter 5: Research Findings and Analysis

Introduction

This chapter presents the comprehensive findings and analysis derived from the qualitative research conducted. The chapter delves into several critical aspects of the study, including data screening and cleaning procedures, thematic analyses of both consumer and industry-professional interviews, and the emergence of additional findings relevant to the qualitative exploration of the topic. Although the study is qualitative in nature, data screening and cleaning procedures were essential to ensuring the trustworthiness and rigour of the qualitative data obtained (Cropley, 2023).

The thematic analysis served as the primary method for interpreting the interview data gathered from participants that represented consumers and participants that are industry-professional. While for this particular study, demographic data may not have directly influenced the qualitative analysis, considerations of participant characteristics, such as age, and gender, provided contextual insights into the diverse perspectives represented within the study. The chapter explains the research questions that guided the research process, shaping the focus and direction of data collection and analysis. In addition to addressing the primary research objectives, several additional findings emerged during the qualitative exploration, which have been detailed in this chapter. Therefore, the chapter contributes to a deeper understanding of the dynamic interplay between personalisation, digital advertising, and the consumer decision-making processes.

5.1 Data Screening and Cleaning

In qualitative research, ensuring the reliability and validity of data is essential for maintaining the integrity of the study (Maxwell, 2013). While qualitative data does not involve numerical values typically associated with quantitative research, rigorous procedures for data screening and cleaning are imperative to enhance the credibility and trustworthiness of findings (Creswell & Creswell, 2017). The first step in data screening and cleaning involved verifying the accuracy of transcribed interviews. Subsequently, the data were systematically organised to facilitate efficient analysis, as suggested by Miles, Huberman, and Saldaña (2014).

Throughout the data screening and cleaning process, measures were implemented to protect participant confidentiality and anonymity (Bryman, 2016). Personal identifiers were removed or anonymized from transcripts to safeguard participant privacy, aligning with ethical principles outlined by the American Psychological Association (2017). By adhering to rigorous data screening and cleaning procedures informed by established research practices, the qualitative data obtained for this study were refined and prepared for in-depth thematic analysis.

5.2 Demographics of participants

Due to the nature of the study, only 10 participants were interviewed in comparison to the initial ideal 20 participants. The reduction of participants in the study were due to reaching the point of saturation from both consumer representing participants as well as industry professional participants. Thus, the participant cohort encompassed a heterogeneous combination of 5 industry professionals and 5 consumers that represent various professional domains. The participant fell within the age bracket of 25 to 35 years, in alignment to the initial sample size of millennials. Notably, industry professionals contributed expertise in experiential marketing, influencer marketing, and digital marketing, showcasing a diversified portfolio of engagements across sectors including Fast-Moving Consumer Goods (FMCG), retail, banking, and automotive industries. Industry participants exhibited an extensive skill set of practical knowledge, where consumer-representing participants gave insights into their own personal consumer experience and perspectives.

The diversity in professional backgrounds offered a nuanced perspective on the interplay between personalisation strategies and consumer decision-making processes across various industries. Furthermore, the majority of these participants brought perspectives from sectors distinct from marketing, thereby offering insights into consumer behaviour from varied occupational vantage points. It is noteworthy that one participant that represented the consumers in the context of this study possessed one year of experience specifically in digital advertising, underscoring a blend of both novice and seasoned perspectives within the consumer cohort.

The core objectives of this study revolve around comprehending the results of personalised advertising on consumer behaviour, with a particular emphasis on the South African context. Given this research focus, demographic elements such as provincial residence, racial background, and academic background may exhibit digressive relevance to the central investigation, which predominantly pertains to marketing strategies and consumer responses to personalised advertising.

5.3 Research Questions

To contextualise the represented analysis, below are the two primary questions that guided this study:

- How do consumers perceive the effectiveness of digital advertisements especially concerning personalization, and how does this perception influence their purchasing decisions?
- What strategies do marketers employ to ensure that personalised campaigns influence consumer behaviour in a culturally and socially relevant manner?

5.4 Thematic Analysis of the Consumer interviews

The thematic analysis sought to identify noticeable patterns and themes within the data gathered from both consumer and marketer perspectives (Maguire, & Delahunt, 2017). This systematic approach facilitated an understanding of the data, surpassing mere summarisation. The initial inquiry centred on consumer perceptions of the efficacy of digital advertisements, particularly in the context of personalisation, and its consequential impact on purchasing decisions. Through thematic analysis, observable themes emerged, including consumer attitudes towards personalised advertising, the influence of personalised content on decision-making processes, and the pivotal role of trust and credibility in personalised campaigns.

Conversely, the subsequent inquiry focused on describing the strategies adopted by marketers to ensure that personalised campaigns resonate with South African consumers in a culturally and socially relevant manner. Themes such as cultural relevance in advertising, localisation

within language and imagery, and the understanding of the consumer behavioural differences in advertising resonance and perception of personalised advertisements amongst South African consumers surfaced from the data. The thematic analysis served as the channel through which the research interpreted how marketers tailor their strategies to align with the socio-cultural fabric of South Africa, thereby enhancing the efficacy of personalised digital advertising campaigns.

Resulting in the above combination of data, four distinct themes emerged from the consumer set of interviews.

5.4.1 Theme 1: **Advertisement Relevancy**

Participants articulated a common sentiment regarding the lack of relevance in the majority of the digital advertisements that they usually come across on various platforms. They frequently expressed a disconnect between the content of these adverts and their personal interests or needs.

5.4.2 Theme 2: **Ethical Data Usage**

Participants exhibited a degree of acceptance toward the use of their personal data by marketers for the purpose of customising advertisements to align more closely with their individual preferences and online behaviours. Supporting this, participants were not necessarily concerned that marketers used their data unethically, but expressed a concern for how technology platforms such as Google, and Facebook make use of their data.

5.4.3 Theme 3: **Ease of Decision Making**

Participants perceived advertisements that were more tailored to their specific interests as a source of information that assisted in speeding up their decision-making processes about the product or service they have interest in. The showcase of information within such ads was noted to streamline the product evaluation and selection process, potentially saving them valuable time that would otherwise have been spent on independent research endeavours.

5.4.4 Theme 4: **Consumer Autonomy**

Participants conveyed a twofold response to personalised advertisements, acknowledging their efficacy in expediting decision-making while also expressing reservations regarding their perceived infringement upon personal autonomy. Despite recognizing the convenience offered by tailored ads, participants voiced concerns over the potential categorisation of predetermined consumer identities by brands, which they felt boxed them as a particular consumer that has been decided by marketers which could compromise their agency in the decision-making processes.

5.5 Thematic Analysis of the Industry-Professionals interviews

Equally important, the below three distinct themes were derived from participants that were advertising industry professionals at the time of the study.

5.5.1 Theme 1: **Ethical Approaches to Personalisation**

Participants framed the imperative need for ethical considerations to be applied when devising personalisation strategies, reflecting a conscientious approach toward consumer privacy and data protection. Participants further emphasised the significance of transparency and consent mechanisms in fostering trust between consumers and advertisers. Ethical dilemmas surrounding data collection, utilisation, and algorithmic decision-making processes were made clear, highlighting the importance of adhering to ethical standards to mitigate potential risks of consumer distrust and backlash.

5.5.2 Theme 2: **Personalisation is more effective particularly in the Automotive and Financial Services industries**

Insights obtained from industry professionals revealed varying degrees of effectiveness of personalised advertising across different sectors, with particular emphasis on the Automotive and Financial Services industries. Participants noted that these sectors tend to benefit significantly from tailored advertising strategies due to the inherently complex and high-involvement nature of purchase decisions within these domains. The distinct

characteristics of these industries, characterised by extensive consumer research and consideration phases, highlighted the heightened relevance and efficacy of personalised advertising approaches.

5.5.3 Theme 3: A blanket approach to marketing is not effective and is a waste of resources

Industry professionals emphasised the inadequacy of generic, one-size-fits-all marketing approaches in the digital landscape, advocating instead for targeted and personalised strategies. Interviews revealed a consensus among participants regarding the inefficacy and wastefulness of blanket marketing tactics, which often fail to resonate with diverse consumer segments and more so within a South African context. Personalisation was mentioned as imperative for optimising resource allocation and maximising return on investment.

5.6 Chapter Summary

This chapter discussed the findings and analysis derived from qualitative research. Rigorous data screening and cleaning procedures were highlighted. The primary themes that emerged from consumer interviews were discussed in detail. The insights from the chapter underscored the interplay between personalised advertising strategies and consumer behaviour, offering a comprehensive understanding of the dynamic factors influencing consumer decision-making in a digital context.

Chapter 6: Discussion of Findings

Introduction

The discussion of findings section clarifies the significance, implications, and limitations of the study's results (Bavdekar, 2015). This discussion not only contributes to the advancement of knowledge in the field of marketing but also offers insights for practical applications and future marketing and advertising related research directions. The discussion of findings in this research paper necessitates an approach that acknowledges the subjective nature of human experiences and the researcher's role in shaping interpretations (Charmaz, 2014). One of the primary purposes of the discussion of findings is to provide a comprehensive analysis of the data in relation to the research questions and objectives (Braun & Clarke, 2006).

Moreover, this section has compared and contrasted the study's results with existing literature and theoretical perspectives. This process of theoretical triangulation enabled the researcher to validate the findings, identify areas of convergence or divergence, and enrich theoretical understanding (Denzin & Lincoln, 2018). Additionally, engaging with theoretical frameworks situated the study within broader intellectual debates and disciplinary paradigms, thereby enhancing the scholarly significance of this study (Charmaz, 2014). Furthermore, the discussion of this section facilitates reflexivity, which involves interrogating the researcher's judgements, positionality, worldview, and own beliefs, as well as acknowledging the influence of these factors on the research process and outcomes (Finlay & Gough, 2008).

6.1 Discussion

Through thematic analysis of interviews with both consumers and industry professionals, several key themes emerged, shedding light on the multifaceted dynamics inherent in personalised advertising strategies. Firstly, the theme of advertisement relevancy resonated prominently among consumers, who expressed dissatisfaction with the lack of relevance in digital advertisements encountered across various platforms. This finding highlights the paramount significance of aligning advertising content with individual interests and needs of consumers to enhance consumer engagement and effectiveness (Jung, 2017). Consistent with the Black Box Consumer Behavior model, tailored advertisements have the potential to evoke

positive cognitive and affective responses, thereby influencing consumer decision-making processes (Engel et al, 1968). This coincides with the responses of the consumers regarding what had influenced them to take action on an advertisement that they once saw. Majority of the consumer-representing participants expressed that most of the advertisements they took an action on were closely aligned to what they were interested in at that moment, and therefore wanted to engage in that manner.

Furthermore, consumers exhibited a degree of acceptance toward ethical data usage by marketers for customising advertisements, despite concerns over privacy and data protection specifically in regard to online platforms such as Google, Facebook, and Spotify. This reflects a perspective on the ethical dimensions of data-driven marketing practices, highlighting the importance of transparent and consensual data practices in fostering trust between consumers and advertisers (Shamsuzzoha, & Raappana, 2021). The ethical considerations surrounding data collection and utilisation resonate with the Normative Framework, emphasising the need for ethical frameworks to support personalised advertising endeavours (Hickson & Khemka, 2014).

Moreover, participants perceived personalised advertisements as facilitating ease of decision making, streamlining the product evaluation and selection process. This finding emphasises the efficiency gains associated with personalisation strategies in influencing consumer decision-making behaviour (Zhang, Zhao, & Gupta, 2018). However, concerns regarding consumer autonomy were also evident, as participants voiced reservations about potential infringements upon personal agency. This tension highlights the delicate balance that marketers must strike between personalization and respect for consumer autonomy, as noted in the Black Box Consumer Behavior model (Engel et al, 1968). This reservation regarding autonomy by consumers results in the fear of not having complete knowledge of how information within an advertisement came about, from the interviews, consumers were highly concerned about how the advertisements that they receive highly influence their behaviour (Lett, 2020).

Complementing insights obtained from consumer interviews, and industry-professional interviews provided additional perspectives on personalisation strategies within the digital advertising landscape. Ethical Approaches to personalisation emerged as a key theme among industry professionals, reflecting a conscientious approach toward consumer privacy and data

protection. Insights obtained from industry professionals revealed varying degrees of effectiveness of personalised advertising across different sectors, with particular emphasis on the Automotive and Financial Services industries. This stresses the applicability of tailored strategies in high-involvement purchase contexts, as highlighted in the Normative Framework (Hickson & Khemka, 2014).

Furthermore, industry professionals emphasised the inadequacy of generic, one-size-fits-all marketing approaches, advocating instead for targeted and personalised strategies. This consensus substantiates the strategic imperative for personalised advertising approaches to optimise resource allocation and enhance return on investment, aligning with the Black Box Consumer Behavior model's emphasis on internal and external stimuli shaping consumer decision-making processes (Engel et al., 1968).

6.1.1 Online Consumer Behaviour

Primarily, the resonance of the theme of advertisement relevancy among consumers calls attention to the paramount significance of personalised messaging aligned with individual interests and needs. Such sentiments echo broader trends observed within contemporary online consumer behaviour literature, accentuating the discerning nature of modern consumers, particularly the Net Generation, and their fondness for tailored experiences conducive to engagement (Mehta, & Udit, 2020). Notably, 4 participants mentioned that they had taken action based on an advert, only because the advert was relevant to what they were looking for at that moment. They mentioned that it was interesting to see that after they had gone searching the internet for a particular product, they then received the ad based on their enquiry, this is something the participants expressed fondness towards, which supports literature regarding personalised adverts that are aligned to the interests and needs of the consumer.

Furthermore, insights describing the varying efficacy of personalised advertising across distinct industry verticals, notably the Automotive and Financial Services sectors, accentuate the applicability of tailored strategies in high-involvement purchase contexts (Rijitha, 2021). Participant 1 alluded to the actions that they have taken with advertisements had been from the automotive industry, and this is because of the ease of access to information that they received from the advert. However, contrary to that, participant 4 mentioned that the travel

and hospitality industry adverts were what they had previously taken action against. This brings to light the need state the participants were in during the interaction with the adverts, where participant 1 had been in the market for a new car and was more interested in ads that showed her details of various cars, and participant 4 had been looking for cheaper travel options and was more interested and influenced by ads that met that interest and need. This supports the personalisation strategies that marketers deploy using the historical online data to determine consumer interests and behaviour (Camilleri, 2020).

Lastly, the consumer apprehensions pertaining to potential intrusions upon personal autonomy vis-a-vis the facilitation of decision-making processes further highlights the fundamental tension between convenience and autonomy that is discussed by Eriksson, Bigi, & Bonera (2020). Participants 2, 3 and 4 were incredibly concerned with the loss of autonomy that personalised ads came with. This finding calls attention to the evolving nature of consumer agency within digital advertising paradigms and echoes scholarly discourses highlighting consumers' heightened demand for transparency, and scrutiny of advertising messages (Yogesh, Ismagilov, Hughes, Carlson, Filieri, Jacobson, Jain, Karjaluoto, Kefi, Krishen, Kumar, Rahman, Raman, Rauschnabe, Rowley, Salo, Tran, & Wang, 2021).

6.1.2 Artificial Intelligence to enhance targeting capabilities

The discourse surrounding the relevance of personalised advertising echoes a prevalent consumer sentiment regarding the perceived shortage of relevance in digital advertisements. Within the pivotal role of artificial intelligence; artificial intelligent driven targeting capabilities are able to mitigate the discord consumers often experience with generic adverts (Song, Park, & Kim, 2020). Through the utilisation of machine learning algorithms, marketers can analyse historical data to discern patterns, thus facilitating more precise audience segmentation and targeted messaging, consequently enhancing the relevance of advertisements and bridging the gap between consumer preferences and advertising content (Akter, Dwivedi, Sajib, Biswas, & Bandara, 2022). By leveraging machine learning algorithms, marketers can analyse extensive consumer research and consideration phases, thereby tailoring advertisements to individual needs and preferences more effectively, thereby enhancing campaign effectiveness within these sectors (Akter, Dwivedi, Sajib, Biswas, & Bandara, 2022).

Discussions by Participant 9 elaborated how artificial intelligence has enabled marketers to be cognisant of the consumers online behaviour and take note of the various interactions they are having with content across several digital platforms, this is supported by Mekhanikov (2022) in the study discussing how marketers can leverage the artificial intelligent technology provided by platforms to accurately personalise advertisements that are closely relevant to what consumers want to see. This therefore motivates marketers to make use of targeting capabilities to enhance personalised advertisements which would ensure that consumers take the intended action.

Additionally, the optimisation of marketing resources emerges as a central theme, corroborated by both consumer and industry perspectives. Through the use of big data analytics and artificial intelligent driven software applications, marketers can refine targeting parameters based on real-time data, such as what consumers are currently searching on Google, or viewing on Instagram, ensuring advertising efforts resonate with specific audience segments (Mozes, & Sagi, 2020). This not only enhances campaign effectiveness but also maximises return on investment by optimising resource allocation, reflecting a pragmatic approach towards marketing resource management.

6.1.3 Personalisation Strategies

While consumers reveal a degree of acceptance towards data utilisation to customise adverts in relation to consumer needs and interests, they concurrently express apprehensions regarding potential privacy infringements and the perceived manipulation of consumer identities by brands. Participants expressed that even though, as marketers they ensure that they adhere to ethical practices when using consumer data, they cannot necessarily attest to how these technological platforms gather the data to supply to them. These concerns are corroborated by scholarly discourse, particularly in contexts as sensitive as political advertising, emphasising the pivotal significance of transparent and ethically sound data practices to assuage the risks of consumer distrust and subsequent backlash (Mühlhoff, & Willem, 2023).

Moreover, the discourse on effectiveness across industries explains how personalised advertising is more effective in distinct sectors. This finding accords with scholarly studies,

which contend that the higher the stake regarding the purchase decisions the better the ground for tailored advertising strategies (Sivakumar, & SuganthaLakshmi, 2020). Nonetheless, a consideration of the potential drawbacks of over-personalising advertisements in other sectors such as FMCG sectors with brands like CocaCola is warranted as excessive. Which suggests that marketers reliance on data-driven targeting mechanisms within sectors of this nature may engender ad fatigue and at the same time compromise user experience.

Furthermore, the unanimous consensus among industry professionals regarding the inefficacy of blanket marketing approaches supports the pivotal shift towards targeted and personalised strategies within contemporary marketing paradigms. This consensus aligns seamlessly with academic discourse such as the study by Camilleri (2020) on the use of data-driven technologies for customer-centric marketing. However, it is necessary for marketers to ensure that personalised advertisements remain with good judgement, and not intrusive or repetitive which could have the potential of causing user fatigue and ultimately attenuate advertising effectiveness (Jung, 2017).

6.1.4 Online Manipulation vs Persuasion

Despite recognising the convenience offered by tailored ads, participants voiced reservations regarding the potential infringement upon personal autonomy. There were apprehensions over how brands have already predetermined the consumers actions, which participants felt could compromise their agency in decision-making. This highlights the delicate balance that marketers must strike between personalisation and respect for consumer autonomy. Participant 2 remarked "I feel like once they box you in a particular category of consumer, they start influencing the way that you think, and the choices you make which seems dangerous", furthermore Participant 3 expressed a similar notion, elaborating on how it is crucial that consumers are able to discern from how advertisers are influencing them and what they actually want. Complementing the insights gathered from consumer interviews, industry-professional interviews provided additional perspectives on ethical approaches to personalisation, reflecting a conscientious approach toward consumer privacy and data protection.

6.1.5 Cross-Cultural Customer Journeys

Aligning with the consumer journey theory, tailored advertisements have the potential to evoke more positive sensory, cognitive, and affective responses, thereby influencing consumer decision-making processes positively (D'Arco et al., 2019). Surprisingly majority of consumer representing participants which were 4 out of 5, displayed a degree of acceptance towards the use of personal data for customising advertisements, participant 4 highlighting that “as long as they show me what I want to see, then I don’t mind” and participant 3 commenting on how “human beings are intrinsically self-absorbed, and if it serves them, then they wouldn’t mind seeing the ad”.

In light of the cross-cultural customer journey literature, it becomes apparent that personalisation strategies must account for the unique cultural influences shaping consumer behaviour, especially in a South African context (Nam, & Kannan, 2020). Strategic localisation of content and messaging is crucial to effectively resonate with diverse cultural audiences, necessitating the adaptation of language, imagery, and symbolism to align with cultural sensitivities and preferences (Nam, & Kannan, 2020). Advanced analytics and artificial intelligence tools can facilitate the extraction of cultural insights, enabling marketers to tailor advertisements effectively and enhance their bottom-line impact (Camilleri, 2020).

In synthesis, the combination of findings derived from consumer and industry-professional interviews, as well as the proposed conceptual model and literature, provides a comprehensive understanding of the interplay between personalisation in digital advertising and consumer decision-making. These findings underscore the importance for marketers to adopt personalised, transparent, and ethically grounded approaches to produce consumer engagement, trust, and retention in the ever-evolving landscape of online consumer behaviour.

6.2 Chapter Summary

Chapter 6 provided a critical analysis of the study's findings, emphasising the significance and implications for marketing and advertising practices. The discussion highlighted the importance of aligning digital advertisements with consumer interests to enhance engagement and effectiveness. The chapter detailed the effectiveness of personalised strategies in

high-involvement sectors, such as automotive and financial services. The findings in this chapter advocated for the use of artificial intelligence to enhance targeting precision. Overall, the discussion in this chapter advocates for future research on personalised marketing practices.

Chapter 7: Contributions, Recommendations and Conclusion

In light of the findings presented in the discussion, it becomes imperative to indicate contributions to future research, actionable recommendations for both consumers and industry professionals, rooted in scholarly literature and theoretical frameworks. This section gives the insights gathered from thematic analysis and theoretical triangulation, offering pragmatic guidance to navigate the complexities of personalised advertising strategies within the digital landscape. By drawing upon seminal works in consumer behaviour, marketing ethics, and cross-cultural studies, the contributions and recommendations presented herein aspire to foster informed decision-making and ethical practice in the realm of personalised advertising. Moreover, the conclusions derived from the combination of findings emphasise the pivotal role of relevance, transparency, and consumer autonomy in shaping effective advertising strategies and garnering trust in brand-consumer relationships.

7.1 Contributions to Future Research

Evaluating consumers' perceptions of advertising in itself is a rewarding task, especially as a practising marketer. However, advertising, and consumer behaviour is already a complex topic and can become challenging when approaching the research. Structuring the interview questions in relation to the objective of the research needs to be a very high consideration. Within this study, even though meant to explore perceptions of participants and related themes, some interpretations of the questions by the participants were misconstrued and diverted the objective of the study. However, as researchers it is vital that interview techniques are consulted to ensure that the researcher is able to bring back the interview to its original objective.

The findings from this study bring light to how future studies should further explore the influences of how consumers perceive personalised advertisements. Influences such as how knowledgeable participants are of the subject of personalisation and in the manner they have been exposed needs to be unpacked, so that the findings of the study can be richer and more considerate of background information. Furthermore, future research should consider segmenting participants based on their educational background, socio-economic background and geo-location to find deeper understanding of the South African consumer.

7.2 Recommendations for Consumers

Consumers should advocate for more relevant advertising content aligned with their individual interests and needs (Camilleri, 2020). By actively engaging with personalised ads that resonate with their preferences, consumers can encourage advertisers to invest in more tailored strategies by giving advertisers access to their online data and behaviour. However, while accepting the benefits of personalised advertising, consumers should remain vigilant about privacy and data protection concerns (Dinev, & Hart, 2019). It is essential to scrutinise the data-sharing policies of platforms and ensure that personal information is handled transparently and ethically (Dinev, & Hart, 2019). Consumers should also assert their autonomy in decision-making processes despite the convenience offered by personalised ads, being mindful of potential manipulation, consumers should critically evaluate advertising messages and make informed choices based on their genuine preferences (Quan-Haase, Martin, & Schreurs, 2019).

7.3 Recommendations for Marketers

Industry professionals should prioritise relevance and transparency in personalised advertising efforts (Aslam, 2022). By leveraging advanced targeting capabilities and ensuring transparent data practices, marketers can enhance consumer engagement and trust in advertising content (Eaton, 2020). Marketers should respect consumer autonomy and avoid overstepping boundaries in personalised advertising endeavours. By allowing consumers to retain control over their decision-making processes, marketers can build long-term relationships based on mutual respect and trust (Lohmann, & Schneider, 2020). Recognising the importance of cultural sensitivity, industry professionals should invest in cross-cultural marketing strategies. By tailoring advertising content to diverse cultural audiences, marketers can maximise the effectiveness of personalised ads and foster positive brand perceptions across different demographic segments (Nam, & Kannan, 2020). Marketers should continuously evaluate the effectiveness of personalised advertising campaigns across different industry verticals. By analysing consumer responses and refining targeting strategies based on real-time data, marketers can optimise resource allocation and maximise return on investment in advertising efforts (Mekhanikov, 2022).

7.4 Overall conclusions

The comprehensive analysis undertaken in this study offers valuable insights into the multifaceted dynamics inherent in personalised advertising strategies within the South African context. Through thematic analysis of interviews with both consumers and industry professionals, supported by theoretical triangulation, with several key themes that emerged, shedding light on the intricate interplay between relevance, transparency, consumer autonomy, and cultural sensitivity in shaping the effectiveness of personalised advertising efforts.

The paramount significance of advertisement relevancy resonates prominently among consumers, emphasising the need for aligning advertising content with individual interests and needs to enhance consumer engagement and effectiveness. This finding aligns with seminal works in consumer behaviour literature, highlighting the pivotal role of relevance in eliciting positive cognitive and affective responses to advertising stimuli. This underscores the importance of transparent and consensual data practices in fostering trust between consumers and advertisers. The ethical considerations surrounding data collection and utilisation resonate with normative frameworks in marketing ethics, emphasising the imperative for ethical underpinnings in personalised advertising endeavours. Therefore, marketers should continue to ensure that the data they are collecting from consumers is always utilised in an ethical manner and for the purpose of advancing the manner in which they conduct personalisation in advertising.

Moreover, while personalised advertisements are perceived to facilitate the ease of decision making by streamlining the product evaluation and selection process, concerns regarding potential intrusions upon consumer autonomy highlight the delicate balance that marketers must strike between personalisation and respect for consumer agency. This finding informs both the practices of marketers but also indicates that consumers should protect their own autonomy by being more educated on the advancement of technology to enhance targeting capabilities. Consumers should always draw back to their independence in decision making when coming across an advertisement, and not only solely rely on marketers to adjust marketing practices in this regard.

This tension supports the evolving nature of consumer autonomy within digital advertising paradigms, resonating with scholarly discourses on consumer empowerment and scrutiny of advertising messages. Furthermore, insights obtained from industry professionals underscore the strategic imperative for targeted and personalised strategies, particularly in high-involvement purchase contexts such as the automotive and financial services sectors. The findings from the study encouraged marketers to adopt personalisation strategies more so in high-involvement purchase contexts and reconsider making large investments within industries that do not necessarily require high needs of personalisation to drive engagement amongst consumers. This aligns with theoretical frameworks emphasising the granularity of targeting mechanisms and the efficacy of personalised approaches in influencing consumer decision-making processes.

In conclusion, the combination of findings from consumer and industry perspectives underscores the imperative for marketers to adopt grounded but yet strategic approaches to both encourage consumer engagement, while ensuring trust, but also driving retention and return on investment for businesses. By embracing their own autonomy, and being cognisant of newly developing marketing practices, they can navigate the evolving landscape of online advertising and ensure that their behaviour towards these advertisements are motivated by their own decision making process. Moreover marketers need to effectively foster mutually beneficial relationships between brands and consumers by applying ethical approaches, and culturally relevant practices in all marketing endeavours. This study contributes to the advancement of knowledge in the field of marketing by offering actionable insights and theoretical underpinnings for informed decision-making in the realm of personalised advertising.

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9. Appendix

9.1 Interview Questions

Consumer Interview Questions

1. Which digital platforms are you currently on?
2. How often do you come across digital advertisements?
3. In your opinion, what does personalisation mean in the context of digital advertising?
4. Have you ever made a purchase or decision based on a digital advertisement? If yes, could you share the details?
5. How do you perceive the effectiveness of digital advertisements compared to traditional ones?
6. What factors do you consider when deciding whether to engage with a digital advertisement?
7. Do you feel that digital advertisements cater to your specific needs and preferences? Why or why not?
8. Have you ever felt that personalised digital advertisements intrude on your privacy? Can you provide an example?
9. How important is personalization in influencing your decision-making when it comes to purchasing products or services?
10. Do you believe that personalization in digital advertising enhances your overall consumer experience? Why or why not?
11. Are there any specific industries or sectors in which you find personalization in digital advertising more influential? Why?
12. Do you trust the recommendations or suggestions made by digital advertisements? Why or why not?
13. Have you ever felt overwhelmed by the amount of digital advertisements you encounter? How do you manage this?
14. Are there any negative experiences you have had with digital advertisements that have impacted your decision-making?
15. Do you think personalization in digital advertising contributes to brand loyalty? Why or why not?

16. Are there any concerns or reservations you have regarding the use of personal data for personalised digital advertisements?
17. How do you perceive the balance between personalization and privacy in digital advertising?
18. What improvements or changes would you like to see in the way digital advertisements are delivered to you?
19. Do you have any recommendations for advertisers on how they can improve the effectiveness of digital advertisements?

Industry Professionals Questions

1. How would you define personalisation in the context of digital advertising, and how important do you believe it is for consumer decision-making?
2. What strategies or techniques do you employ to personalise digital advertisements for consumers?
3. In your experience, what are the key benefits or advantages of incorporating personalisation strategies into digital advertising campaigns?
4. How do you determine the level of personalisation needed for different target audiences in South Africa?
5. What challenges or limitations have you encountered when implementing personalised digital advertising in the South African market?
6. How do you strike a balance between personalisation and consumer privacy concerns in your digital advertising strategies?
7. How do you measure the effectiveness and impact of personalised digital advertisements on consumer decision-making?
8. Have you observed any differences in consumer response or behaviour when comparing personalised and non-personalised digital advertising campaigns?
9. What role do data collection and analysis play in delivering personalised digital advertisements?
10. How do you ensure that personalised digital advertisements are culturally and socially relevant to consumers in South Africa?
11. Have you noticed any specific consumer preferences or trends related to personalisation in digital advertising in South Africa?

12. What ethical considerations do you take into account when implementing personalisation in digital advertising?
13. How do you adapt your personalisation strategies to account for the diverse consumer base in South Africa?
14. What steps do you take to ensure transparency and trust with consumers regarding the use of their personal data for personalised digital advertisements?
15. Based on your expertise, what recommendations or best practices would you offer to advertisers and marketing professionals looking to optimise the impact of personalised digital advertising on consumer decision-making in South Africa