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Personalization, privacy, and attitudes toward online advertising
among respondents from different cultures and in different lifestyle segments

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ABSTRACT

This paper extends the beliefs, attitudes toward to advertising, and behaviors of responses theory with the inclusions of studies of impact of personalized messages, some of which of concerns of privacy, from Chinese and American respondents in various different lifestyle segments.

KEYWORDS: Attitudes towards online advertising, Privacy, Lifestyle, Personalization

INTRODUCTION

The online advertising through social network sites and other media has seen constantly growing. As reported on AdWeek (Johnson, 2017), the digital advertising spending will reach $83 billion for US alone in 2017. With the advance of internet technology, marketers use more targeted messages to reach specific consumers for their specific needs via consumers' data, including their preferences, online browsing history, and purchasing information (Feng et al., 2016). Many recent studies have extended Ducoffe's beliefs, attitudes to online advertising, and behavior model (Ducoffe, 1996) to incorporate personalization of messages and lifestyle of respondents (Gautam, 2017), and to investigate the impact of cultures to attitudes towards online advertising (Muk et al., 2017). Few studies are available to look at the impact of personalization, privacy issues, and lifestyles of different cultures on attitudes towards online advertising. This study is to show the impact of the cultures and lifestyle of respondents on their beliefs and attitudes towards online advertising. The paper reviews recent research on factors of personalization, privacy issues, and lifestyle, and informativeness, entertainment, irritation, trustworthiness, in Ducoffe's (1996) model. A theoretical model is proposed to incorporate the lifestyle in different cultures into the beliefs, attitudes towards online advertising, and behaviors. Empirical tests are conducted through survey data from Chinese and American college students. Discussions of the results and future research directions are provided.

LITERATURE REVIEW

Informativeness

Informativeness of online advertising has been studied extensively. Informativeness refers to the information about the products or services of the advertisements. Ducoffe (1996) includes survey items of source, relevancy, timing, convenience, and completeness of product

information to measure informativeness, Consumers expect advertising to be more informative than product placement (Gangadharbatla and Daugherty, 2013). Recent studies reveal the strong positive correlation between informativeness and consumers' attitudes towards online advertising through various online platforms and in different cultures. A moderate positive relationship is identified between informativeness of digital bill-boards and audience satisfaction in a study in Malaysia (Adetunji et al., 2012). Informativeness of Facebook advertising has shown a strong and high positive influence on consumer attitude towards Facebook advertising as revealed in a study on Jordanian consumers (Alsamydai and Khasawneh, 2013). Blanco et al. (2010).shows that the informational aspect of mobile advertising greatly affects consumer attitudes of mobile advertising. In a study in Pakistan, Muzaffar and Kamran (2011).show that informativeness has a positive correlation with youth attitude towards SMS advertising. Internet technology provides powerful ways for advertisers to deliver their ads to consumers, and for consumers to effectively receive the information of the ads. One such aspect is the interactivity with consumers. In a recent study, Ott et al. (2016) find that high and medium interactivity levels on a company's social media website significantly increased perceived informativeness which, in turn, increased product and brand likeability and purchase intentions. Consumers from China and those from United States may differ in their views of perceived personalization and privacy concerns of online advertising, thus may differ in their views of informativeness of advertising on their sttitudes towards advertising, with the same or different lifestyles. Informativeness is thus included in this study.

Entertainment

Ducoffe's (1996) uses entertaining, enjoyable, pleasing, fun to use, and exciting to measure consumers' opinions about the online advertising. Consumers expect advertising to be more entertaining than product placement (Gangadharbatla and Daugherty, 2013). Ducoffe's (1996) study found web advertising to be moderately entertaining to consumers who were more familiar with the web whereas another study found that college students viewed it as less entertaining (Brackett and Carr, 2001). Entertainment of Facebook advertisement is positively related to consumer attitudes towards Facebook, may implicated that marketers should make their advertisements fun and exciting as a study focused on Jordanian consumers (Alsamydai and Khasawneh, 2013). There are fairly negative perceptions of the entertainment value of SMS advertisement. The study discussed the need for marketers to increase the entertainment and level of enjoyment consumers' associate with SMS advertisements. Consumers from China and those from United States may differ in their views of entertaining of ads to their attitudes towards online advertising, with the same or different lifestyles. Entertainment is thus included in this study.

Irritation

Irritation is another factor in the Ducoffe's (1996) model which uses insults people's intelligence, annoying, irritating, deceptive, and confusing to describe the irritation aspect of online advertising. Both early and recent studies have found that irritation of online advertising can be associated with the contents of the advertising, the manner, and online platforms with which these advertising to be presented, consumers' familiarity with the web advertising, and interactivity of the web advertising. Irritation negatively affects flow experience associated with online advertising and advertising value (Kim and Han, 2014). When compared to advertising, the value of product placement was more sensitive to irritation than regular advertising (Gangadharbatla and Daugherty, 2013). An early study found negative effect on the perceived

irritation a visitor had of the website when continuously animated site banners and/or unexpected pop-up ads were used (Gao et al., 2004). Bad execution of visual website design, website navigation, and information design has a negative impact on perceived irritation in online shopping. Irritation of Facebook advertising has a significant negative influence on consumer attitude towards Facebook advertising (Alsamydai and Khasawneh, 2013). Irritation with SMS advertisement were mostly associated with the time of day the SMS ads were sent (Van der Waldt et al., 2009). It was found no correlation between irritation and satisfaction of digital bill-board advertising. The same study concluded that there is a moderating effect of location on the association of irritation and audience gratification of digital bill-boards (Adetunji et al., 2012). Irritation does not affect the youth attitude towards SMS advertising significantly as in a study in Pakistan (Muzaffar and Kamran, 2011). Consumers' level of familiarity to the web is linked to their level of irritation to online advertising. College students perceived online advertising to be more irritating than what people familiar with the web perceived (Ducoffe 1996). In fact, people familiar with the web did not find web advertising to be irritating on average (Brackett and Carr, 2001). The content of the online advertising is also linked to consumers' opinion on irritation of online advertising. In another study focused on factors that increased/decreased irritation with television commercials., irritation levels were higher when commercials emphasized a sensitive product, an unbelievable situation, a put-down person, a threatened relationship, a graphic portrayal of physical discomfort, tension, an unattractive or unsympathetic character, a suggestive scene or poor casting. The irritation levels were lower when the TV commercial included or conveyed a happy mood, a warm mood, a credible spokesperson, humor, or useful information (Aaker and Bruzzone, 1985). Website navigation design was found to be the factor that affected perceived irritation in online shopping the most (Hasan, 2016). Irritation generates negative attitudes on sponsored links (Lin and Hung, 2009). Irritation is significantly and negatively related to attitude toward the site (Gao and Koufaris, 2006).

A potential factor for irritation is the interactivity. Interactivity not only affects informativeness, but also irritation. There is a significant direct negative relationship between message interactivity and brand likeability. So, when there is an absence of perceived informativeness, higher levels of interactivity on a company's social media website can lower positive attitudes toward the brand (Ott et al., 2016). Consumers in China and United States with the same or different lifestyles, may differ regarding the irritation of online advertising. The perceived personalization and privacy converns also affect their opinions on irritation. Thus irritation is included in this study.

Credibility /Trustworthiness

Ducoffe (1996) uses terms trustworthy, credible, convincing, and provide reliable product information to describe trustworthiness. Consumer perceptions of informativeness, entertainment, and irritation are significant predictors of trust in e-commerce (Gao and Wu, 2010). Credibility was found to be the most important factor affecting respondent's attitude towards mobile ads (Chowdhury et al., 2010). Consumers perception of the credibility of SMS advertisements were fairly negative. They stressed the importance of permission based advertising when SMS advertising to prevent involuntary reception. This has a negative effect on consumer's attitude towards SMS advertisements (Van der Waldt et al., 2009). Credibility/Ad Source did affect whether or not the SMS advertising was effective. When credibility was low the SMS advertising was less effective and vice versa. It is a possibility that it was due to the uncertainty of not being asked to "opt-in" to receiving advertising. An opt-in

option might allow it to gain credibility and thus increase the effectiveness of the advertisement (Drossos et al., 2007). Credibility strongly affects youth attitude towards SMS advertising (Muzaffar and Kamran, 2011). Users are more concerned about credibility/trustworthiness of sponsored links than most other advertising characteristics (Lin and Hung, 2009). We thus include trustworthiness in this study.

Personalization

Beside the four factors in (Ducoffe, 1996), a few recent studies included perceived personalization of web contents in their studies of beliefs and attitudes towards online advertising. Personalized Facebook advertising has a positive influence on consumer attitude towards Facebook in the Jordanian market context (Alsamydai and Khasawneh, 2013). Personalization of advertisement has a positive association with informativeness, credibility, and entertainment of the ad while having a negative association with irritation (Kim and Han, 2014). In terms of privacy issues, when perceived invasiveness and privacy concern was high, Jung et al. (2015) found that attitude and behavioral intention toward social networking advertising was diminished. Therefore, the personalization is studied as one of the factors in this paper.

Advertising value

Studies have confirmed that Ducoffe's advertising value model can be used to explain product placement value. Perception of value, informativeness, entertainment, and irritation, all factor in to perceived value of product placements (Gangadharbatla and Daugherty, 2013). Respondents hold negative attitudes towards receiving advertisements (Drossos et al., 2007). Informativeness and entertainment are significantly related to advertising value. Effective advertising can be advertising that consumers value. The study states that it is important to find a good balance between informativeness and entertainment (Ducoffe, 1995)**.**

Purchase intention is increased by advertising value and flow experience. Advertising value has a positive relationship with credibility, entertainment, and incentives. Flow experience is positively associated with credibility, entertainment, and incentives (Kim and Han, 2014). Although many users do not have positive feelings toward advertising, they can't ignore the importance of mobile advertising. If mobile advertisers can present credibility and entertainment in their ads, consumers are willing to view the ads and be influenced to buy products and services (Le and Nguyen, 2014). Informativeness and credibility had significant impacts on attitude towards mobile advertising (ATMA). Entertainment, irritation, and interactivity were not statistically significant (Islam et al., 2013). SMS informativeness, entertainment, credibility, clarity, incentive, personalization, relevancy and subjective norms have positive significant influence on consumer attitude and acceptance of SMS advertising. Message irritation, brand familiarity and consumer control have negative significant influences (Khasawneh and Shuhaiber, 2013). Consumers perception of entertainment value, informativeness and credibility of SMS advertisements are positively correlated to consumers' overall attitudes towards SMS advertisements. Also, the irritation aspect of SMS advertisement is negatively correlated (Zabadi et al., 2012). Thus the perceived advertising value is studied in this paper.

Privacy

As technology has steadily increased in complexity and influence, it has given companies a greater capacity to collect more complex information about individuals. Concurrently, there has

also been an increase in consumer concerns and awareness about informational privacy (Metzger and Docter, 2003). Most recent research about privacy concerns relating to attitudes towards online advertising seem to be in the realm of identifying how to minimize privacy concerns to increase attitudes towards online advertising. Some research focuses on the ability to give individuals more control over their privacy. When Internet users have more perception of control over their personal information, they are twice as likely to click on the personalized ads (Tucker, 2014). Essentially, this could be due to better attitudes towards online advertising due to a better sense of security about their own privacy. What this also shows is that privacy control can be an important factor in constructing attitudes towards online advertisements. Other new research is geared towards changing consumer perceptions of privacy by changing the relative level of privacy that they experience (Acquisti et al., 2013). Ad companies would accomplish this through presentations of privacy settings as more or less private. Thus, letting consumers know which is the most private option. Essentially, this could decrease their privacy concerns by making their own settings seems more private. Thus, making consumers more willing to perceive the ads from the firm better. Overall, there remains a lack of diversity of studies about how privacy concerns affect attitudes towards online advertisements. There is a need for more cross-cultural perspectives research and research on more specific privacy data (ex. Location, purchase history, etc.) and how they relate towards attitudes towards online advertisements. Thus, privacy issues are included in this study.

Behavioral intent

Behavior (web click or purchasing) is correlated to attitude toward online advertising, the factors that affected 62% Facebook user's continuation of using Facebook were found to be explained by attitude and satisfaction. Attitude towards using Facebook was found to have the strongest effect on whether or not a subject continued to use Facebook. On the contrary, self-expression and information seeking do not play a role in the continuance intention of using Facebook (Basak and Calisir, 2015). On demand advertising channels (clicking on) (solicited by the consumer) (search engines) have a stronger impact on sales than push advertising channels (push newsletter/e-mail) (unsolicited by the consumer). In fact, customers may be annoyed by push marketing techniques such as e-mails (Brettel and Spilker-Attig, 2010). There is an implication that attitude toward social media marketing messages are highly correlated to social media usage gratifications such as interaction and information, but not entertainment gratification. Interactivity is also a big part of it. The real life implications urges marketers to understand how consumers want to interact and what kind of information they want to obtain (Chung and Austria, 2010). Having beliefs of social network advertising (SNA) as informative and entertaining has positive effects on user attitude toward SNA and ad-clicking behavior. Inversely, having user concern of irritation can have negative effects on attitudes toward SNA and ad-clicking behavior (Mir, 2015). Due to its importance, behavior intent is studied in this paper.

National culture

Cross cultural comparison of American and other culture for attitude toward online advertising, a study analyzed Jordanian consumer attitudes towards Facebook advertising (Alsamydai and Khasawneh, 2013). Turkish respondents had less positive attitudes towards mobile advertisements than American respondents. Researchers presented a theory that since the US was more technologically advanced than Turkey that there was more technological acceptance

in the US (Altuna and Konuk, 2009). The effectiveness of affiliate price comparison and search corporate has significantly different impacts on customer behavior in the USA and France. US masculine customers prefer price over familiarity whereas the French prefer familiarity over price. There is evidence to suggest that advertising can actually have a negative effect, possibly affecting the reputation of the company. Coupon and loyalty programs have a stronger impact on US consumer than French consumers. Also, search engines had almost no effect on US customers but had a significant positive effect on French customers (Brettel and Spilker-Attig, 2010). The appeals found in Chinese food advertisement were found to be community, popular, ornamental, status, dear, health and nutrition appeals. These appeals are more frequently used in countries with a more collectivist culture. They found that an independence appeal was more frequently used in US, mostly due to it being and individualistic society. Advertising appeals in global markets reflect the dominant cultural values (Cheong et al., 2010). Attitudes toward mobile advertising have positive effect on consumer buying decisions. Demographic characteristics have no effect on Vietnamese customers' attitude toward mobile advertising and buying decision. If a Vietnamese consumer has a positive attitude toward mobile advertising, then they are willing to purchase the advertised product at a good price and quality. Vietnamese attitudes toward mobile advertising are greatly influenced by entertainment, informativeness, irritation and credibility (Cho et al., 2015) The beliefs and attitudes towards advertising between the Iban, Chinese, and Malay communities were found to be greatly similar. What differed was the effect of beliefs on the formation of attitude towards advertising (Ting et al., 2015). This study assessed Syrian consumers' beliefs regarding, attitude, and behavioral responses toward e-mail advertising. Informativeness and entertainment beliefs positively predicted Syrian consumers' attitudes toward e-mail advertising. Attitude fully mediated the relationship between beliefs regarding and behavioral responses toward e-mail advertising (Mahmoud, 2015). A study examined the relationship between Thai consumers and companies trying to build customer equity through trust in social networking sites. Thai social networks site (SNS) users who believed they gained practical and social benefits from using SNSs were likely to trust the site instead of directly forming a trusting relationship with the brand. Perceived entertainment did not influence trust in SNS. They also found that brand trustworthiness is formed through consumers' trust toward SNSs. Thai individuals with higher brand loyalty were likely to purchase the brands products more frequently and with higher volume (Kananukul et al., 2015). Infotainment and credibility are key factors predicting advertising value among Austrians and the Japanese. The same study found that Japanese customers are more irritated by mobile advertising than Austrian respondents (Liu et al., 2012). Adoption of permission based marketing and use of the Urdu language in SMS ads may lead to more consumer acceptance and positive attitudes towards SMS advertising in Pakistan (Muzaffar and Kamran, 2011). American banner ads are interpreted as being set in a culture that focuses on rational argument and hard set appeal. American banner ads could be focused on more complex messages which mixed rational, entertaining and emotional appeals, whereas Asian banner ads used more symbolic and metaphoric appeals (Jin, 2010). In a cross-cultural study between the US and China, it was found that they differed about beliefs toward online advertising. Familiarity was a positive predictor of online shopping for US consumers but not a significant predictor of persuasion. In China, persuasion and familiarity is swapped. Familiarity didn't influence any belief factors in the US but were significant predictors of all five belief factors in the Chinese sample. Attitudes towards online advertising positively predicted persuasion in both consumers with the US sample having a stronger correlation (Sun and Wang, 2010).

THEORETICAL MODEL AND HYPOTHESES/

It has been argued that the interlinkages of personalized advertising, privacy concerns, and lifestyles in different cultures influence the beliefs, attitudes to advertising, and behavior. Besides the factors of beliefs in Ducoffe (1996) model, the current study includes personalization, privacy, and lifestyle factors in different cultures. The research questions and hypotheses are shown below.

The research question related is whether or not the personalized messages is related to online users' attitude toward online advertising is in the same way for both responses from China and United States? The research hypothesis is:

H1. Personalized messages affects attitudes towards online advertising the same way for respondents from China and United States.

The research question related is whether or not the respondents within different cultures react to the issues of privacy in personalized messages the same way as related to their attitude toward online advertising? The research hypothesis is:

H2. The reactions to privacy issues in personalized messages affects attitudes towards online advertising the same way for respondents from China and United States.

The research question related is whether or not the lifestyles within different cultures is related to respondents views on privacy issues of personalized messages, and attitude toward online advertising in the same way for both responses from China and United States? The research hypothesis is:

H3. The impact of lifestyles within different cultures on the views of privacy issues in personalized messages on attitudes towards online advertising is the same for respondents from China and United States.

The research question related is whether or not the users' attitude toward online advertising is related to respondents' behavior of clicking or purchasing is in the same way for both responses from China and United States? The research hypothesis is:

H4. The impact of attitudes towards advertising on clicking or purchasing behavior is the same for responses from China and United States.

METHODOLOGY

The survey instruments include the lifestyle items (Yang, 2004), personalized advertising and privacy items (Baek and Morimoto, 2012), and the beliefs, attitudes towards advertising and behavior items (Ducoffe, 1996). The survey is conducted in Chinese and American universities. The adaptation of the survey to Chinese followed the suggestions by Zhao et al. (2006). The authors translated the instruments from English to Chinese independently, and a professional interpreter translated the Chinese version back into English independently. Revisions were made for any items in the Chinese version that could mean differently than the originals. A pilot test was carried out among 57 Chinese students on a Chinese university campus. Refinements were made for the Chinese version before the survey was carried out. All of these steps were

taken to ensure the consistency of the Chinese version in the translation process as
recommended by (Zhao et al., 2006).

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