

2018

Perceived Intrusiveness of Personalized Marketing

Katri Kerem

Estonian Business School, katri.kerem@ebs.ee

Monika Ulla

Estonian Business School, monika.ulla@hotmail.com

Follow this and additional works at: <https://aisel.aisnet.org/bled2018>

Recommended Citation

Kerem, Katri and Ulla, Monika, "Perceived Intrusiveness of Personalized Marketing" (2018). *BLED 2018 Proceedings*. 33.
<https://aisel.aisnet.org/bled2018/33>

This material is brought to you by the BLED Proceedings at AIS Electronic Library (AISeL). It has been accepted for inclusion in BLED 2018 Proceedings by an authorized administrator of AIS Electronic Library (AISeL). For more information, please contact elibrary@aisnet.org.

Perceived Intrusiveness of Personalized Marketing

KATRI KEREM & MONIKA ULLA

Abstract Businesses collect vast amounts of customer data via forms that consumers fill in themselves and with automatic data collection tools. Advances of data collecting methods outpace consumers' understanding of how their personal data is used. This paper investigates how the consumers perceive the pros and cons of marketers using their personal data for customized marketing messages and product offers. A qualitative study was conducted among Estonian consumers. In depth interviews with 18 consumers revealed surprisingly positive attitudes but also highlighted how consumers do the privacy calculus. Data based personalization is welcomed if the consumers perceive to receive benefits for disclosing their data. The results demonstrate that women are more willing to share their personal data for business purposes.

Keywords: • Personalized marketing • Privacy concerns • Personalization-privacy paradox •

CORRESPONDENCE ADDRESS: Katri Kerem, Ph.D., Professor, Estonian Business School, Department of Marketing and Communication, Lauteri 3, Tallinn 10114, Estonia, e-mail: katri.kerem@ebs.ee.
Monika Ulla, MA, Estonian Business School, Department of Marketing and Communication, Lauteri 3, Tallinn 10114, Estonia, e-mail: monika.ulla@hotmail.com

DOI <https://doi.org/10.18690/978-961-286-170-4.9>

ISBN 978-961-286-170-4

© 2018 University of Maribor Press

Available at: <http://press.um.si>

1 Introduction

Personalization is by no means a new idea or concept in the world of marketing. Consumers are increasingly seeking customized solutions and businesses are trying to meet these needs without compromising the economies of scale.

Advances in data collection methods allow companies to gather vast amount of non-self-disclosed information about consumers, to automate the monitoring of consumers' purchasing behaviour and to use the accumulated data for targeted marketing communication and customizing their offers. Personalized marketing enabled by data management platforms is integral to consumers receiving relevant, timely, engaging, and personalized messaging and advertisements that resonate with their unique needs and preferences. Although personalization, customization, and exact targeting is appreciated by the consumers while saving time and money, such personalized services demanding detailed customer information may cause privacy related problems. To avoid negative attitudes and loss of goodwill, businesses must be sensitive to consumer expectations associated with data collection and usage.

The aim of this research paper is to map the attitudes of Estonian consumers and study the link between personalized marketing and perceived intrusiveness among Estonian consumers. The authors will analyse the consumers' attitude towards personalization, their willingness to disclose personal data and the perceived usefulness of personalized marketing communication.

2 Literature Review

2.1 Personalization in Marketing

The aim of personalization is to speed up customers' decision and purchase process via tailoring marketing messages and product offers. By definition, personalization is the ability and skill to proactively tailor products and customer experience to the preferences of individual consumers based on their personal information (Chellappa & Sin, 2005). As Vesanen (2007, pp. 409-410) points out, "the concept of personalization is currently used to cover a very fragmented set of ideas, and a clear theoretical framework is lacking". Both consumer acceptance of personalization and the tools and techniques of personalization are in constant flux as the technologies change at a rapid pace. Tactics that worked well in their early phases may become counterproductive as customers get fed up by certain type of communication.

Personalization seems to promise savings in time and money both for the seller and the buyer but nevertheless there is a thin line between appropriate personalization and perceived intrusiveness (Truong & Simmons, 2010). Personalization can both strengthen or weaken the relationship customer has with a brand (Aguirre et al., 2016) and the reactions to personalized messages can be either positive or negative (White et al., 2008). Thus the question of personalization poses significant strategic challenges to marketers.

The benefits of personalization include increasing the efficiency of the client's purchase process and specifically narrowing down alternative solutions/actions to the most relevant ones. Time savings are an important bonus (Aguirre et al., 2016). At the same time it may feel unpleasant to realize that someone is following and recording your activities and data and this can lead to lower adoption rates, increased sense of vulnerability (Aguirre et al., 2016) or avoiding doing business with specific companies at all (McDonald & Cranor, 2010).

Successful personalization can only be based on having relevant and sufficient information about the consumers, including, but not limited to, the information that consumers have shared about themselves on informed consent and information that has been collected with the help of digital technologies. The quality of personalization and ability to meet individual needs is vital for successful personalization (Jahng, Jain & Ramamurthy, 2002) and it is possible to improve the usefulness of personalization for both the company and the consumer only via a very thorough customer data collection and analysis. Collecting, storing and utilizing customer data will inevitably lead customers to question the value of allowing businesses to work with the data and ponder about the ethical limits of tracking customers. Therefore it is important to understand consumers' perception of privacy and their willingness to trade privacy for personalization.

2.2 Privacy Conceptualizations and Concerns

Various authors have defined privacy and there is no single definition that would encompass all the aspects of the concept. Westin (1997) has defined privacy as a right of an individual to decide how, when and to what extent to disclose personal information to others. Clarke (1999) has added that privacy also includes a person's will to sustain a personal space that would be free from interference by others (including also businesses in the context of marketing). From consumers' point of view privacy is highly subjective and depends on one's ability to understand privacy related issues and take decisions regarding that.

Past research has identified a privacy concern as a two-component construct. If a customer has good knowledge and (perceived) control over collecting, storing and using data about her/him, the privacy concern tends to be low, and vice versa (Milne 2000, Sheehan & Hoy 2000). Alt, Hartwig and Reinhold (2016) have included the dimension of privacy awareness into the discussion, claiming that without awareness consumers are unable to make decisions and give educated permission to use their personal data for business purposes. Awareness, in turn, does not necessarily lead to rational decisions. Knowledge-behaviour gap is well documented in various fields, and it applies for privacy decisions as well (Bakos, Marotta-Wurgler & Troten, 2009; Murumaa-Mengel, et.al., 2014). Most of the privacy laws and regulations postulate that people should be given complete and thorough information about data collection, storage and usage but in reality people hardly pay attention. The key reasons for not paying attention to privacy conditions and agreements are information overload and lengthy material (Helberger, 2013), easiness of just ticking the box and agreement as a default option (Murumaa-

Mengel, et.al., 2014), or unclear wording of the text (Lurgen 2013; Murumaa-Mengel, et.al., 2014).

Dinev and Hart (2006) have described e-commerce customers as rational actors who conduct cost-benefit analysis comparing gains and losses of giving away data. But frequently data disclosure is not under the control of the consumer, or at least consumer cannot avoid giving delivery address, credit card data, etc, for a vendor for fulfilling the order (Smith & Shao, 2007) and this creates a personalization-privacy paradox, a situation where consumers are willing to share data for some purposes and reluctant to do so for some other reasons (Aquirre et al., 2016).

The questions and decisions regarding privacy and data disclosure are not easy ones for consumers. The concept itself is multifaceted and difficult to comprehend for the consumers, as are contemporary data collection methods. It is difficult for consumers to take control over their privacy because most of the data based marketing activities happen in a “black box” for them and they can only guess what will happen if their data is analysed.

3 Methods

The aim of the current study was to map the attitudes and perception towards privacy and study the link between personalization and intrusiveness. The study adopted qualitative approach as privacy related issues are perceived and addressed very differently by consumers. A quantified research instrument would not have been adequate to capture the meaning of the phenomenon in the minds of consumers. In-depth interviews are considered appropriate when the goal is to collect information on emerging issues (Marshall & Rossman, 2006).

The semi structured interview plan was composed to include the main themes arising from past research and structured around the key research questions. The questions in the interview plan were constructed by the authors of the current study.

The first section of questions was designed to understand how consumers understand personalization and to seek insights about their experiences and beliefs. Previous studies pointed out both positive and negative aspects regarding personalization and the authors aimed to clarify the balance among Estonian consumers.

The second section of interview plan included guiding questions to see how consumers understand privacy and how they rationalize giving access to their data. The authors further wanted to explore if the consumers undertake some sort of privacy calculus expecting value in return to access to their data.

The third section of interview questions addressed personalized marketing communication and aimed to identify the balance between losing privacy and enjoying benefits from precisely targeted communications.

A non-probability convenience sampling method was used to recruit voluntary participants for this study. The call for participation was posted to 5 different social media groups in Estonia (heritage society, gardening group, marketplace, neighbourhood group and baby products group). These groups were selected to achieve variety in the sample and all of them were known to the researchers to have an active membership. Further, the researchers recruited an equal number of male and female participants and observed that the interviewees would be of different backgrounds. The initial plan was to conduct a total of 20 interviews but data saturation (Miles & Huberman, 1994) was achieved with 18 interviews. Such size of the final sample is considered suitable (Baker & Edwards, 2012). The interviews lasted between 45 minutes and 2.5 hours and were conducted in locations preferred by the interviewees. The age range of the interviewees was between 28 and 74.

All the interviews were recorded with the permission of the participants, and transcribed in verbatim. Coding was conducted manually. The initial codes were developed deductively from the previous studies and additional inductive codes emerged from the material. Content analysis was used to interpret the textual data through classification that involves coding and identifying common themes (Hsieh & Shannon, 2005). Structural coding and categorization were conducted following the principles and guidelines presented by Saldaña (2009). Specific information on coding does not fit the length limits of the current paper and is available from the authors.

4 Results and Discussion

4.1 Consumer experiences and attitudes regarding personalization

The initial analysis of the research material made it clear that marketers and researchers have a tendency to overestimate the knowledge of consumers regarding various marketing techniques and concepts related to digital business. Only one participant among the 18 associated personalization with mapping customer needs on individual level and making offers based on that.

The typical reasoning was as follows:

Personalization... is that marketing according to someones' needs? You pick a target group and make offers to them? (P4, M28¹¹)

Because of the widespread practice of phone marketing this topic was also frequently linked to the perception of personalization.

When the researchers explained personalization with guiding questions the respondents started to recall their own experiences with individualized offers. The prevalent opinion about personalized marketing was positive, participants pointed out time saving and narrowing down choice options. The study confirmed that the consumers actually

¹¹ P denotes the number of participant, M/F denotes gender, and the number shows age of the study participant.

appreciate offers that are based on their purchase history and current needs. A few consumers were critical towards the idea of personalization claiming that there is a lot of very shallow personalization. One of the more critical participants commented:

Personalization seems to come to an end with using my name, everything that follows is mostly generic. They do not pay enough attention. The first stage shows me that it is personalized but contentwise it is empty (P4, M28)

Additionally, the interviewees highlighted that personalization helps them to feel special, even if they recognize someone's business interests behind that. Still, such approach gives customers a feeling that someone cares about them and addresses their problems. This in turn is vital for successful long term customer relationships

I feel myself special, someone has taken trouble to deal with my problem. Makes me feel important.... (P3, F38)

Nearly all of the interviewees extended to the topic of privacy quite early into the interview. The main concerns were that "being followed" generates an uneasy feeling and narrowing down selection was perceived as limiting ones' freedom of choice, that can even lead to resistance or avoiding certain brands or businesses. In general, the reasoning was in line with what has been suggested previously, e.g. by Aguiere et al. (2016), but also a few new ideas were added. One of the participants used the word "intensity" referring to the situation where the personalization becomes disturbingly overwhelming:

I have the loyalty card of the Rimi supermarket and if they put together a shopping list for me there is a very thin line when it becomes annoying. This becomes too intense, they overdo it... (P10, M40).

The consumers argued also that acceptability of personalization and data use has category differences. The word "discreet" was used by one of the male interviewees. Frequently marketers fail to understand that there are very private and personal products and services that consumers want to keep secret even from their closest ones.

Several participants commented on the fact that personalization tends to overly rely on past data and behaviour. While in many categories past behaviour is a good proxy for future needs, it may not be so in all the categories, especially if to look beyond first necessity.

Speaking of AirBnB, it should propose me new destinations, not only these where I have already been.... If they would really understand that I like to travel, and they would look where I have been and they could propose me new destinations based on my preferences, that would be cool.... (P5, F32)

So to conclude, in general the Estonian customers' understanding and attitude towards personalization is in line what has been pointed out in past studies. The positive gains included time saving, making choice process easier and communicating relevant content. The negatives were related to the feeling of being followed and concern about privacy. Also, narrowing down choice or limiting options can be perceived as negative. The more unique aspects highlighted in the study emphasized the need to be discreet, think in terms of product/service category specifics and not to fall in the trap of recommending solutions that the customer has happily purchased before.

4.2 Consumer attitudes regarding disclosing personal data

The main aim of the following section was to find out how the consumers think about disclosing personal data and what motivates them to share data with businesses. The secondary aim was to map the customers' awareness of various digital data collection methods.

The results reveal that customers are willing to disclose data in case the related product or service is important to them and there are perceived benefits in data disclosure. Consumers do a quick privacy calculus in their minds. One of the contributions of the current study is the tendency that women are a lot more likely to share their data with businesses.

The privacy calculus also included considering whether the required data is really relevant and necessary for the company. There seem to be clear "layers" of data:
I am ready to share all the obvious data: my age, gender, city-level location, number of kids, and their ages.

Going beyond the basic data sharing is dependent on the client history:
If I have been a client for a while and developed a trustworthy relationship, I can share my address.

And high-risk information is shared only for specific purposes when there is a very clear benefit for that:
Uber and Taxify have got my credit card details so that I can pay automatically (all three quotes P3, F38)

Analysing the opinions of the male participants it was more than obvious that they'd like to share as little data as possible. They do not welcome marketing offers and if something is communicated to them personally it needs to be very precisely targeted to their individual profile. Otherwise the companies have no reason to believe that men will pay attention to their messages and offers. Some of the male interviewees claimed to regularly insert fake data to registration forms to avoid any future communication.

Men seem to be clearly disturbed by the marketing messages:
If I register for a loyalty card and I need to give my e-mail address I will do that. Although I know that it really disturbs me when I get something like this /refers to marketing offers/. I want to take my own decisions (P11, M37)

They are careful to make sure that they do not get additional messages and may decide not to join a loyalty program if they fear to receive communication in the future
I really pay attention to disclosing data. I can share my ID code if it is really justified, but I will definitely not tick the box to say I am interested in further offers. Frequently I just do not join loyalty programs because there is so much clutter (P9, M46)

Although all of the participants expressed their concern about the privacy intrusion and giving away (too much) data they also saw this as unavoidable reality that one has to agree with general terms and conditions.

As pointed out earlier the secondary aim of this subsection of the study was also to find out how much knowledge consumers have about contemporary data collection methods. Several participants indicated that they have a feeling that the recent developments in the digital world are difficult to comprehend:

I have a feeling that I do not get it and I am not able to handle it. It seems that sometimes I have shared my data without even noticing it (P6, F40).

Although the interviewees had noticed information about cookies and also clicked to accept cookies, only a few really understood what cookies do and why they are needed. Consumers give permission to track their activities on the Internet without actually understanding what they have agreed to. Furthermore they consciously decide not to delve into the complicated lingo of the internet small print.

I tell you honestly, I do not understand it. I see this 'cookie-talk' popping up but I never pay attention. If I am interested in the website I just click "I agree" (P1, F40)

The interviewees commented that if the company clearly asks for data and also informs that data will be used for marketing purposes, it actually increases trust and improves consumers' attitude towards the brand. Informing about the clear purpose why data is used is vital for fruitful marketing. If consumers have given their data for a specific purpose they dislike when it is cross-used for something different. Consumers have had previous negative experience with receiving offers and communication in areas that they have not indicated as a preference themselves and that is not related to their past activities.

If I disclose data I need to choose the types of communication I am ready to receive. E.g. if I have indicated that I am into cooking they should no way send me e-mails about garden tools or clothing. It is vital that I indicate and edit my preferences, not someone else (P17, M40).

To sum up, the attitudes towards data sharing were varied. It emerged as a clear tendency that women are more willing to disclose data and see more benefits to it. Men, on the contrary, are mostly reluctant to share data and try to find ways to avoid it as much as possible. Different strategies are employed for that – from disclosing fake information to just not doing business with a brand or a website.

4.3 Consumer attitudes regarding personalized marketing communication

In general the interviewees had noticed that in depth personalization is still at its infancy. Dominant reasoning was that personalization pays off only with a wealthy clientele and because of the size and economic power of the local market personalized marketing communication is not too widespread in Estonia.

Those study participants who had made purchases with global retailers and service providers had a more substantial experience and they were also aware that the ads they see are based on their previous behaviour and purchases. Some of the respondents though

had not been thinking why specific ads are served to them even if these match their preferences quite closely.

The key expectations to personalization were precisely selected messages/offers and a clear understanding that the messages really are personalized beyond adding person's name to otherwise generic newsletter.

One of the negative aspects participants had experienced was the overly familiar tone of the messages that was not perceived appropriate for a business relationship. Traditional norms of Estonian language prescribe using you (plural) when addressing someone who is not your personal friend and you (singular) is reserved to closer relationships. This distinction is also indicating degree of social distance (Keevallik, 1999) and although younger generations do not always stick to this rule, consumers find it intruding if businesses fail to use the formal you.

Positive tone of voice and good humour are warmly welcomed by customers, especially if the business manages to be consistent in its messages.

In case consumers realize that something has been personalized based on their profile but they have not clearly given a permission for data use, it makes them really annoyed:

I do understand that there is a lot of such data collection that I am not aware, and I will not get to know about, and let it be like that. But if it becomes visible that someone has really been stalking me and ads appear in totally 'wrong' places for me, it is deplorable (P6, F40)

The analysis of the data shows that consumers dislike most cross-usage of data, i.e. when consumers have given their data for one purpose but the company uses it for other purposes. Some consumers are just surprised when they see that activities they have conducted in one channel or website reflect to what they see in other locations, but a lot of consumers feel really annoyed and disturbed.

Participants criticized retargeting quite unanimously as nearly all of them had no idea how to stop the ads 'following' them long after they had lost interest or need for the product or just had already made the purchase. Retargeting seems to be a favourite tool for marketers and has indeed shown some good business results, but it becomes annoying really quickly. Consumers also realized that retargeting is based on data that is collected without their explicit permission and this realization made them feel uncomfortable and disturbed. In comparison, e-mail marketing and marketing in social media were better received due to the "unsubscribe" options or possibility to "un-like" a page that shares info that is no longer relevant.

Although there were polarized opinions on personalized e-mail messages it was generally regarded as the most acceptable channel for sending marketing related information. Minority of participants, all of them male, were strictly opposed to e-mail communication from brands and were annoyed if they had given e-mail address for specific purposes, e.g. informing about the order status, or sharing info regarding specific flight, and later the same businesses had added them to the address base of the newsletter recipients. The

majority of participants commented on the low intrusiveness of e-mail marketing: it is easy to delete or unsubscribe and it gives the recipient freedom to decide if they want to interact with the communication or not.

Banner ads were regarded as something that you have to withstand. Some of the personalized web advertising was regarded as valuable, especially on social media where targeting is based on user's hobbies and lifestyle. Interviewees who had experienced precise high quality personalization had also more positive attitudes towards it. They were of opinion that good personalization compensates for giving access to data and losing some privacy.

Only one of the participants reported an experience with personalized advertising that violated privacy to extreme:

After the Berlin Marathon I opened the website of Postimees /major daily newspaper/ and I was shown a banner with my photo and name advertising the option of ordering the photos. This was extremely unpleasant and scary. How did the photo get there? Will everyone see it? (P3, F38)

Some of the interviewees had also experienced personalized messages that were not framed to their personal preferences and induced them to decide not to buy.

I had been looking at Jura coffee machines and I have thought to buy it for a really long time. And then they offered that if I make the purchase I get cappuccino cups as a gift. But I do not drink cappuccino and I don't have anything to do with the cups. I did not buy the machine either (P13, F41)

So if companies want to go into personalization, it must be done tactfully, with certain moderation and real knowledge about customers' needs and preferences.

5 Conclusion

Personalization of marketing messages and product/service offerings poses specific strategic challenges. This research provides a qualitative analysis of consumers' attitudes towards privacy and personalized marketing communication. While part of the results were in line with previous studies, there were quite a few outcomes that add value both theoretically and empirically.

Stereotypically (and also scientifically) we may know the differences between males and females as customers, but the current study provided proof that men have a lot more negative attitudes towards personalized communication, do their privacy calculus more rigidly and go to great lengths to avoid giving away their data. Using fake contact details and e-mail addresses are extreme examples of this.

The evidence from current research strongly suggests that consumers' awareness and understanding of the options of data gathering, usage and personalization is low and marketers should not assume that when a client agrees to give access to data, accepts cookies or switches on location tracking, he or she really is able to evaluate the costs and

benefits of these activities. Even when consumers have given permission to use data for marketing purposes the outcome may be dissatisfaction and distrust.

The assumption that retargeting is an efficient means of advertising as it is based on consumers' previous activities is strongly challenged by the current research as most of the consumers reported retargeting to be "stalking" and intrusive.

It is very difficult to draw a "red line" of privacy violations as consumer tolerance and acceptance of personalization varies to a great extent. It is however obvious, that technological skilfulness of the marketers needs to be well balanced with understanding the consumer sentiment – occasions of very precise and personal communication in unexpected situations was perceived extremely negatively.

The current research supports the view that well-crafted personalized marketing messages and advertisements are generally well received. However it would be necessary to pursue further research to understand better the exact situations when a well personalized message will start to appear as intrusive.

References

- Alt, R., Hartwig, M., & Reinhold, O. (2016). Privacy Awareness in Mobile Business: How Mobile OS and Apps Support Transparency in the Use of Personal Data. In Bled eConference, June 19-22, 2016 (pp. 28-43). Maribor: University of Maribor Press.
- Aguirre, E, Roggeveen, A. L; Grewal, D; & Wetzels, M. (2016). The Personalization-Privacy Paradox: Implications for New Media. *The Journal of Consumer Marketing*, 33(2), 98-110. doi: 10.1108/JCM-06-2015-1458.
- Baker, S. E., & Edwards, R. (2012). *How many qualitative interviews is enough? Expert voices and early career reflections on sampling and cases in qualitative research*. Southampton: ESRC National Centre for Research Methods, University of Southampton.
- Bakos, Y., Marotta-Wurgler, F., & Troten, R. R. (2009). Does anyone read the fine print? Testing a Law and Economics Approach to Standard Form Contracts. In *CELS 2009 4th Annual Conference on Empirical Legal Studies Paper*, 6.10.2009, NYU Law and Economic Research Paper No. 09-40.
- Chellappa, R. K., & Sin, R. G. (2005). Personalization versus Privacy: An Empirical Examination of the Online Consumer's Dilemma. *Information Technology Management*, 6, 181-202. doi:10.1007/s10799-005-5879-y.
- Clarke R. (1999). Internet Privacy Concerns Confirm the Case for Intervention, *Communications of the ACM* 42(2), 60-68.
- Dinev, T., & Hart, P. (2006). An extended privacy calculus model for e-commerce transactions. *Information Systems Research*, 17(1), 61-80. doi:10.1287/isre.1060.0080.
- Helberger, N. (2013). *Forms matter: Informing consumers effectively*. Study commissioned by BEUC. Amsterdam, 2013.
- Hsieh, H.-F. & Shannon, S. E. (2005). Three approaches to qualitative content analysis. *Qualitative Health Research*, 15, 1277-1288. doi:10.1177/1049732305276687.
- Jahng, J. J., Jain, H., & Ramamurthy, K. (2002). Personality traits and effectiveness of presentation of product information in e-business systems. *European Journal of Information Systems*, 11(3), 181-195

- Keevallik, L. (1999). The use and abuse of singular and plural address forms in Estonian. *International Journal of the Sociology of Language*, 139(1), 125-144. doi:10.1515/ijsl.1999.139.125.
- Lurger, E., Moran, S., & Rodden, T. (2013). Consent for All: Revealing the Hidden Complexity of Terms and Conditions. *Proceedings of ACM CHI 2013: Human Factors in Computing Systems*. New York, 2687-2696.
- McDonald, A. M., & Cranor, L. F. (2010). Beliefs and behaviors: Internet users' understanding of behavioral advertising. Tech. Rep. Carnegie Mellon University, Pittsburgh.
- Miles, M. B., & Huberman, A. M. (1994). *Qualitative data analysis: An expanded sourcebook* (2nd ed.). Thousand Oaks, CA: Sage.
- Milne, G. R. (2000). Privacy and ethical issues in database/interactive marketing and public policy: A research framework and overview of the special issue. *Journal of Public Policy and Marketing*, 19(1), 1-6.
- Murumaa-Mengel, M., Pruulmann-Vengerfeld, P., & Laas-Mikko, K. (2014). *Privaatsus inimõigusena ja igapäevatehnoloogiad*. Tallinn: Inimõiguste Instituut.
- Saldaña, J. (2009). *The Coding Manual for Qualitative Researchers*. Thousand Oaks, CA: Sage.
- Sheehan, K. B. & Hoy, M. G. (2000). Dimensions of privacy concern among online consumers. *Journal of Public Policy & Marketing*, 19(1), 62-73.
- Smith, R. & Shao, J. (2007). Privacy and e-commerce: A consumer-centric perspective. *Electronic Commerce Research*, 7 (2), 89-116. doi:10.1007/s10660-007-9002-9.
- Truong, Y. and Simmons, G. (2010). Perceived intrusiveness in digital advertising: strategic marketing implications. *Journal of Strategic Marketing*, 18 (3), 239-256. doi: 10.1080/09652540903511308.
- Westin, A. F. (1997). Legal safeguards to insure privacy in a computer society. *Communications of the ACM*, 10, 533-537.
- White, T. B., Zahay, D. L., Thorbjornsen, H. & Shavitt, S. (2008). Getting too personal: reactance to highly personalized email solicitations. *Marketing Letters*, 19(1), 39-50. doi:10.1007/s11002-007-9027-9.