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The Privacy Paradox in Personalised Advertising: Insights from Demographic and Behavioural Data in Delhi NCR

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Abstract

Personalised advertising, which individually pushes content based on the users' consumer data has become a main feature of modern digital marketing across platforms such as Instagram and Amazon. As its prevalence increases, understanding consumer perceptions of personalisation has become increasingly vital. While existing research has predominantly focused on Western contexts and has typically examined either privacy concerns or the effects of personalisation in isolation, limited attention has been paid to the interplay between demographic characteristics, privacy attitudes and perceived advertising value; particularly in under-researched regions. This study investigates consumer perception on personalised advertising, focusing on the role of privacy concerns, demographic variables (gender, age, internet experience) and perceived advertising value. Additionally, it explores whether these factors influence trust and behavioural responses towards targeted advertising. Employing a quantitative survey design, data was collected from 100 participants using standardised 5-point Likert scales. The findings indicate that female and younger participants reported higher levels of infotainment and more favourable attitudes toward personalised advertising, although younger respondents also experienced higher levels of advertising irritation. Participants who reported falsifying personal data demonstrated marginally elevated irritation levels. Notably, privacy concerns were consistently high across all demographic groups. These findings suggest that while personalised ads may engage certain user groups more strongly, widespread privacy skepticism continues to pose a significant barrier to consumer trust and acceptance. Ethical, transparent data practices and clearer privacy regulations are recommended to foster trust and further acceptance of personalised advertising strategies.

Keywords: *Personalised Advertising; Targeted Marketing; Data Falsification; Data Privacy*

1. Introduction

In an increasingly changing digital world, personalized marketing has developed to become the one of the flagship features of modern advertisement. The growth of data analysis, AI and development in

modern technology have led brands to develop a new style of marketing known as personalized marketing. Personalized marketing is the next form of digital marketing. It involves making specific messages, content, products and experiences to customers based on their preferences, behaviors and interactions. It uses data analytics and AI to deliver targeted communication created only for that user.

In this context, the present study specifically aims to look at how Indian consumers perceive personalised advertising, with a focus on privacy concerns, demographic characteristics and perceived advertising value. The research looks at how factors such as gender, age and internet experience shape trust, acceptance and behavioural responses to targeted ads. After a survey was conducted, the findings revealed that younger and female participants generally looked at personalised ads as more entertaining and valuable, though younger users reported higher levels of ad irritation. Privacy concerns were consistently high across all demographics, highlighting a tension between relevance and data skepticism. These results offer insights for marketers and policymakers seeking to try and balance personalisation benefits with ethical data practices in India's fast-growing digital market.

According to a study on consumer behavior and marketing analytics by Parasrampuria and Williams (2023), data driven marketing leads to perfecting customer interactions by looking at the digital footprint and behavior of the consumer, to create hyper relevant content which would connect with the consumer on a personal level. Personalized marketing is done across most digital platforms now, such as Amazon, Instagram, Facebook etc where AI made algorithms can predict consumer preferences depending on the past interactions, history and engagement of the consumer. For example, Amazon's recommendation engine, which generates; approximately 35% of their revenue through individual specific personal product suggestions, or even Instagram's reels feed, which is one of the sole reasons for the high level of viewer count in the app.

The structure of personalized marketing lies in the data collection and analytics behind the algorithm. Karami and Shemshaki (2024) shows how AI powered personalization uses deep learning models and tracks consumer behavior. Tracking data such as cookies, device fingerprints and cross platform analytics, which let the companies gather large and extensive datasets which help optimize their advertisements for maximum relevance. But, while this innovation has revolutionized marketing, it also raises many critical concerns to do with the data usage and ethics behind personalization. Questions also arise with regards to consumer consent as well as digital privacy. Many studies have tried examining the same.

A study on Ethical & Privacy Concerns in Digital Marketing talks about the paradox which is present with personalized marketing, where consumers show concerns about digital privacy, but still continue to engage with the content. This paradox, known as the Privacy Paradox shows that while consumers do know the risks of data tracking, they usually accept these risks as a trade for convenience. Taylor et al. (2009) further shows this by talking about the personalization-privacy trade-off where consumers appreciate the relevance of this content, but are still concerned about the data transparency and control. Not only that, but in India, digital consumers also show how behavioral targeting also ends up hurting the demographic of users with lower digital literacy, further exposing them to manipulative tactics to advertise. This shows the need for safeguards to protect consumer rights and create ethical marketing frameworks. Understanding the user perception of this method of marketing needs to be evaluated through looking at the factors which influence trust and acceptance. Khattak and Mehadhi (2024) showed that 72% of the participants that they interviewed, found that personalized marketing is useful, furthermore 61% of the people were concerned about the data collection extent. This also aligns with Deslée and Cloarec (2024), which shows that consumer trust in digital marketing is influenced by the 'transparency' and control over personal data, as well as the credibility of the platforms which use and collect said data. Further, after examining the consumer attitude towards this showed that when

individuals were given clear data usage policies and the option to manage personal data preferences, their trust increased significantly.

As personalized marketing evolves, new regulatory frameworks must be made and adapted to address these concerns. Rafieian and Yoganarasimhan (2022) specifies on the need of such data and protection regulation, like GDPR and CCPA, to ensure the safeguard of consumer rights. Other articles also further prove this by advocating for standardized data, government policies and needed user consent methods as well as the implementation of AI ethic guidelines to prevent exploitative data practices. Even though a lot of research has been done on personalized marketing, some important gaps still remain. For example, there aren't enough studies focused on India, even though it's a huge and diverse market. Also, while many studies talk about privacy concerns and whether personalized ads work, they don't look closely at how different types of people; based on age, gender, income, etc.; react to these ads. Most research talks about these things separately, but doesn't connect them properly. That's why it's important to study how these factors work together, especially in a country like India, to really understand how personalized marketing affects people.

2. Methodology

2.1 Research Aim and Objectives

The aim is to figure out how consumers look at and perceive personalised marketing. With a large focus on the privacy concerns, demographic factors and perceived ad value in shaping those user perspectives. This is done because, in an age where AI driven ads are very common across platforms like Instagram, Amazon and Facebook, it becomes important to understand not just how effective these strategies are, but how they are received by different groups of people. This research done till now has one key gap, most studies tend to focus on global or Western audiences, while the rest of the market remains under researched. Leaving no answers for the growing user base. Then, the study also aims to explore how factors like age, gender, education and internet experience influence trust of the user, acceptance and behavior in response to personalised advertising. Based on the literature review, the following hypothesis is proposed:

a. Higher levels of privacy concern will negatively affect consumer acceptance of personalised ads.
b. Consumers who perceive personalized ads as useful and relevant will be more likely to engage with them.
c. Younger demographics are generally more accepting of behavioural targeting.
d. Greater awareness of how data is collected increases the chance of perceiving such advertising as intrusive.

This study is important because it helps understand how people feel about personalized ads, especially in markets outside of the US, where digital use is growing, but is not studied enough. It can help advertisers to make their ads more ethical and less invasive by considering user concerns. It also helps policymakers see where people feel uneasy, so they can improve privacy laws or make data rules much more clear. Since many studies talk about privacy and personalisation separately, this research also includes demographic factors to give a better overall picture. It can also help platforms build more trust by making their data policies transparent and easy to understand.

2.2 Survey Design

This study uses a quantitative survey to understand consumer perceptions of personalised marketing, with a focus on the relationships between privacy concerns, ad relevance and demographic

factors. For this, a five point Likert scale was used, ranging from 1, strongly disagree, to 5 strongly agree; to measure responses across three key sections. The first section collected demographic information, such as age, gender, education level, internet experience, social media usage and awareness of targeted advertisements. The second section looked at perceptions of personalised ads by measuring infotainment value (whether participants found personalised ads enjoyable), ad irritation (whether they found them annoying) and perceived advertising value (whether ads helped them discover relevant products). The third section specifically looked at privacy concerns and related behaviours, exploring issues such as fear of data misuse, tendencies to avoid ads, attitudes toward targeted advertising and the frequency of providing false personal information or experiencing privacy breaches.

2.3 Sampling Strategy

This study used convenience sampling, targeting individuals who were easily accessible and willing to participate. The survey was distributed online to reach digitally active users who were familiar with internet environments and social media platforms. After data cleaning, the final sample was 100 participants with diverse demographic backgrounds. Of these, 53 identified as male, 42 as female and 5 preferred not to disclose their gender. Participants were grouped by age into those under 35 years old (49% of the sample) and those 35 and over (51%). Internet experience among respondents ranged from less than three years to over fifteen years with an even distribution across experience levels.

2.4 Survey Instrument and Measures

The survey uses a 5-point Likert scale, where participants can choose between the statements by selecting options ranging from Strongly Disagree (1) to Strongly Agree (5). Each section of the survey uses different (validated) measurement scales. For example, the Infotainment scale measures the entertainment and informational value of personalized ads, with questions like “Personalized ads on online platforms are enjoyable” and “They are a convenient source of product information.” This construct is adapted from Mo et al. (2023). The Ad Irritation scale, adapted from Martinovic (2020), looks at the negative emotional responses to ads, with questions such as “Personalized ads are annoying” and “They are irritating.” The Privacy Concern scale, based on Treiblmaier and Pollach (2011), captures concerns about data misuse, including statements like “I am concerned about the misuse of my personal information” and “I believe companies share data without permission.” Each scale contains about 3 to 5 questions, helping ensure reliable measurement across different aspects of user perception.

2.5 Data Collection and Ethical Considerations

Informed consent was taken at the beginning of the survey through a clear introductory section on the Form. Participants were told about the purpose of the study, the kind of data being collected and how it would be used for the research paper. The survey clearly stated that participation was voluntary and up to them, as well as the fact that respondents could choose not to answer any question or exit the form at any time. No names, email addresses, or identifying details were collected, ensuring no personal data was collected. The responses were stored securely and not shared with any third party, maintaining confidentiality. Participants were also clear on the fact that the results would be used only for academic and research purposes, with no commercial use. This ensured that ethical standards of data privacy and participant rights were followed throughout the process.

3. Results and Discussion

Here, we will talk about the findings of the quantitative analysis, examining how demographic factors, privacy attitudes and behavioural responses influence consumer perceptions of personalised

advertising. Results are reported using independent samples t-tests after which the data was interpreted and there was discussion on the findings, supported by relevant literature.

Table 1: Independent T-Test Analysis based on Gender (N=95)

Variable	Gender	n	M	SD	t	p
Infotainment Score	Male	53	13.15	5.24	-2.42	0.018**
	Female	42	15.4	3.85		
Ad irritation	Male	53	6.28	2.59	-0.65	0.519
	Female	42	6.66	2.11		
Perceived value of targeted advertising	Male	53	10.81	4.1	-1.11	0.271
	Female	42	11.67	3.42		
Privacy Concerns	Male	53	20.4	4.32	0.55	0.581
	Female	42	19.9	4.28		
Ad Avoidance	Male	53	10.66	3.35	1.57	0.119
	Female	42	9.64	2.95		
Attitude towards targeted advertising	Male	53	10.15	2.98	-1.69	0.094*
	Female	42	11.05	2.17		

The analysis showed significant differences based on gender in two main areas. Female participants had higher infotainment scores (M=15.40; SD=3.85) than male participants (M=13.15; SD=5.24), with $t(93)=-2.42$ and $p < 0.05$. Additionally, female respondents had higher scores in their attitude toward targeted advertising (M=11.05; SD=2.17) compared to males (M=10.15; SD=2.98), with $t(93)=-1.69$ and $p < 0.10$. However, no significant gender differences were found in ad irritation (male: M=6.28, SD=2.59; female: M=6.66, SD=2.11; p=0.519), perceived value of targeted advertising (male: M=10.81, SD=4.10; female: M=11.67, SD=3.42; p=0.271), privacy concerns (male: M=20.40, SD =4.32; female: M=19.90, SD=4.28; p=0.581), and ad avoidance (male: M=10.66, SD=3.35; female: M=9.64, SD=2.95; p=0.119). All p-values were above the 0.05 threshold.

The results show that female respondents rated personalised advertisements as more entertaining and reported a comparatively more favorable attitude toward them compared to male responses. This shows a possible gender based difference in how personalised marketing content is perceived, specifically and more visibly in terms of emotional resonance and overall receptiveness. Previous research has found that women generally prefer advertisements that are informative and visually engaging, while men may respond more to humor or direct claims of superiority (Jansen, 2011). This goes with the higher infotainment scores from women in the study, where personalised ads have been shown to offer relevant and engaging content tailored to their interests. Not only this but cognitive processing styles are different between genders. Women tend to interpret advertising content by integrating both emotional and contextual cues. Men on the other hand are more likely to process advertisements analytically, focusing on functional or technical product attributes (Vinerean et al., 2013). This distinction explains the stronger overall attitude scores from women toward targeted advertising, especially if the ads were made to target/appeal through relevance, context or lifestyle alignment.

While not all personalised ads focus on emotional storytelling or branded visuals, the very nature of personalised ads often involves tailoring messages to user interests and online behaviour, which can include emotionally or contextually driven elements. Here, personalisation may further content styles that are already more appealing to female users. For example, ads that appear timely, useful or socially

relevant. In addition, positive female representation has been shown to further brand relationships; especially when women are portrayed as empowered or relatable (Ipsos, 2023). By design personalised marketing often tries to look at user identity or values, making this dynamic particularly relevant. Another study also notes that women are comparatively more sensitive to how they are portrayed in ads. Authentic, stereotype-free messaging tends to drive more favourable perceptions and higher engagement (Müller et al., 2024; Singh, 2024). Interestingly, the lack of significant gender differences in ad irritation, privacy concerns and ad avoidance suggests that concerns around data use and ad fatigue are shared across genders. While these issues are often focused on critiquing personalised ads, the results imply that female users may be more willing to accept these trade offs if the ad content feels relevant or useful.

Table 2: Independent T-Test Analyses based on Age (N=100)

Variable	Age	n	M	SD	t	p
Infotainment Score	Under 35	49	15.2	4.43	1.99	0.049**
	35 and Over	51	13.33	4.96		
Ad irritation	Under 35	49	7.06	2.25	2.89	0.005***
	35 and Over	51	5.73	2.38		
Perceived value of targeted advertising	Under 35	49	11.76	3.8	1.68	0.097*
	35 and Over	51	10.49	3.75		
Privacy Concerns	Under 35	49	20.14	4.52	-0.15	0.878
	35 and Over	51	20.27	3.97		
Ad Avoidance	Under 35	49	9.55	3.53	-1.56	0.123
	35 and Over	51	10.57	2.97		
Attitude towards targeted advertising	Under 35	49	10.96	2.3	1.43	0.157
	35 and Over	51	10.22	2.89		

The analysis showed a clear age difference across several variables. Participants under the age of 35 reported higher infotainment scores (M=15.2, SD=4.43) than those aged 35 and older (M=13.33, SD=4.96). The results showed $t(98)=1.99$ and $p < 0.05$. Younger people also reported more ad irritation (M=7.06, SD=2.25) compared to older participants (M=5.73, SD=2.38), with $t(98)=2.89$ and $p < 0.01$. There was also a notable difference in how participants valued targeted advertising. Younger participants (M=11.76, SD=3.8) rated it slightly higher than older participants (M=10.49, SD=3.75), yielding $t(98)=1.68$ and $p < 0.10$. However, no significant age differences were found in privacy concerns. Participants under 35 had a mean of M=20.14, SD=4.52, while those 35 and older had M=20.27, SD=3.97, with p=0.878. There were also no significant differences in ad avoidance. The under-35 group reported M=9.55, SD=3.53, while the 35 and older group had M=10.57, SD=2.97, with p=0.123. Attitudes toward targeted advertising were similar as well, with participants under 35 reporting M=10.96, SD=2.30, and those 35 and older reporting M=10.22, SD=2.89, resulting in p=0.157. All p-values were above 0.10.

The survey suggests that younger participants (<35) are statistically more probable to perceive personalised advertisements as entertaining and relevant, while also being more irritated by them more, compared to the other age group of >35 year olds. This visible difference is supported in current advertising research. Younger users spend more time on social media with about 7.3 hours per week compared to 4.6 hours for older users, further exposing them to comparatively more personalised content formats that focus on entertainment value (Forrester, 2024). So, younger users are more digitally immersed and exposed to these ads compared to the older user. According to CivicScience (2024), 74% of Gen Z participants find digital ads relevant to their interests. This along with user preference is likely

driving higher infotainment scores in this age group (CivicScience, 2024). Interestingly, Gen Z and Millennials are more probable to engage with personalised ads compared to older generations. Data from YouGov (2024) shows that about 45% of Gen Z and 38% of Millennials interact with ads made specifically for their interests. Compared to only 21% of the older age group, highlighting a generation dependent preference for content relevance (YouGov, 2024).

At the same time, this group shows significantly higher ad irritation. WARC (2023) reports that 54% of younger users find digital ads irritating, particularly formats like mid roll video and in game ads, which are almost only served to younger demographics (WARC, 2023). This is also further backed by Statista (2023), which found 42% of Gen Z find gaming ads irritating, a strong parallel to the irritation scores recorded among under-35 participants in this study (Statista, 2023) . This is often known as the relevance irritation paradox. Younger consumers value relevance but are also likely to look for an ad-free environment. According to Forrester, a younger audience is 34% more likely to pay for ad-free subscriptions, reflecting a tension between personalisation and intrusion fatigue. (Forrester, 2024)

One explanation could be the life-stage utility of ads, those under 35 are often at transitional stages of life (education, career, household formation), where relevant ads may provide helpful suggestions (AgilityPR, 2024). Still, a general lack of trust in advertising may put down the perceived value. Though 51% of Gen Z say ads influence them, only 33% of the general population trust ads to affect their purchases, showing a disconnect between influence and perceived credibility (YouGov, 2024).

No significant difference was found between age groups on privacy concerns, both showed equally high levels of skepticism. This supports findings that privacy sensitivity is not age-dependent. Research by CivicScience and Forrester also reports that this evident distrust of data practices is widespread and across all demographics, with both younger and older users showing concern about how their data is used, stored and shared CivicScience, 2024; Forrester, 2024).

Table 3: Independent T-Test Analyses based on Frequency of Falsification of Personal Information (N=100)

Variable	Falsification of personal information	n	M	SD	t	p
Infotainment Score	Over 25% of the time	54	14.44	4.73	0.44	0.661
	Under 25% of the time	46	14.02	4.88		
Ad irritation	Over 25% of the time	54	6.76	2.35	1.73	0.087*
	Under 25% of the time	46	5.93	2.4		
Perceived value of targeted advertising	Over 25% of the time	54	11.02	3.61	-0.26	0.796
	Under 25% of the time	46	11.22	4.07		
Privacy Concerns	Over 25% of the time	54	20.02	4.48	-0.49	0.626
	Under 25% of the time	46	20.43	3.95		
Ad Avoidance	Over 25% of the time	54	10.17	3.15	0.32	0.751
	Under 25% of the time	46	9.96	3.46		
Attitude towards targeted advertising	Over 25% of the time	54	10.33	2.64	-1.02	0.312
	Under 25% of the time	46	10.87	2.62		

An independent samples t-test was conducted to compare different advertising-related perceptions and behaviors between individuals who falsify their personal information over 25% of the time and those who do so under 25% of the time. Participants who engaged in higher levels of falsification (M=6.76, SD=2.35) showed greater irritation than those who falsified less often (M=5.93, SD=2.40), with $t(98)=1.73$ and $p < 0.10$. No significant differences were observed for infotainment scores (high falsification: M=14.44, SD=4.73; low falsification: M=14.02, SD=4.88; p=0.661), perceived value of targeted advertising (high: M=11.02, SD=3.61; low: M=11.22, SD=4.07; p=0.796), privacy concerns (high: M=20.02, SD=4.48; low: M=20.43, SD=3.95; p=0.626), ad avoidance (high: M=10.17, SD=3.15; low: M=9.96, SD=3.46; p=0.751), or attitude toward targeted advertising (high: M=10.33, SD=2.64; low: M=10.87, SD=2.62; p=0.312). All p-values were greater than 0.10.

The findings suggest that the tendency to falsify personal information is not significantly associated with infotainment scores, perceived value of targeted advertising, privacy concerns, ad avoidance, or overall attitude toward targeted advertising. However, a marginal difference in ad irritation was observed ($p<0.10$), indicating that individuals who frequently falsify personal information may feel slightly more irritated by advertisements. This could suggest that irritation from ads might be a motivating factor behind the act of falsifying information, potentially as a coping mechanism or a form of resistance against intrusive digital marketing tactics. The lack of significant differences in privacy concerns is somewhat counterintuitive, as one might expect people who falsify personal data to express greater concern. This finding may indicate that falsification is not always driven by explicit concern, but perhaps by habit, distrust, or broader digital fatigue.

This behavioral response is also explained by psychological reactance theory. When users feel that their autonomy is being restricted, for example through ad tracking, they tend to react with negative emotions and also perceive the ad the same. Frontiers in Psychology (2022) note that such individuals develop a comparatively higher sensitivity to ad repetition, intrusiveness and manipulation, increasing their chance of becoming irritated by personalised content (Frontiers in Psychology, 2022). Interestingly, the data shows no big difference in privacy concern levels between high and low falsifiers, with both reporting similar mean scores (~20). As talked about by the Canadian House of Commons Report privacy sensitivity is widespread, 57% of consumers find targeted ads "creepy" regardless of whether they falsify data or not (Canadian House of Commons Report, 2017)

4. Conclusion

This study looks at how consumers look at personalised advertising, focusing on the influence of privacy concerns, demographic factors and perceived advertising value. The findings showed that younger and female participants tend to find personalised ads more entertaining and hold more positive attitudes toward them, despite younger users experiencing higher levels of irritation. Not only this but people that frequently falsify personal information show irritation, possibly showing a psychological reaction to personalized advertising. Privacy concerns remained high across all groups, showing skepticism toward data practices in targeted marketing. These insights suggest that marketers should focus on transparency and user control in personalized ads to build trust, particularly for receptive but sensitive groups such as younger and female consumers. For policymakers, the results show the need for more privacy regulations that work on the community concerns. Balancing personalisation with ethical data use and meaningful consent can further both advertising effectiveness and consumer confidence.

A key limitation of this study is its relatively small and non-representative convenience sample, which restricts the generalizability of the findings to broader populations. Future research should employ larger, more diverse, and representative samples to gain a deeper understanding of the relationships explored and to capture potential cultural variations in responses to personalised advertising.

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