Perception of Artificial Intelligence-Driven Personalised Advertising Messages among Consumers in Nigeria

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Abstract

The advancements in technology, particularly the field of Artificial Intelligence (AI) has enabled advertisers use different tools and techniques in creating and sending highly personalised and targeted advertising messages, leveraging data analytics, machine learning, and predictive algorithms. These technologies allow advertisers to deliver specific content to individual consumers based on their online behaviors, preferences, and demographic characteristics. This study therefore, seeks to analyze Nigerian consumers' perceptions of personalised advertising powered by AI. The study adopted Survey research method to collected data from undergraduate students of Mass Communication department of Ahmadu Bello University, Zaria. 200 respondents who were conveniently sampled based on their willingness to respond to the online questionnaires. The data gathered were presented in tables and analysed through calculating the mena scores and the standard deviation. Findings show that majority of the respondents view personalised advertisements as helpful and relevant. However, some find it intrusive. Factors such as relevance and usefulness of the advert, level of understanding of technology of the consumers, person's interests, location, and age, trust in the brand and brand loyalty cultural values and sensitivity also influence consumers' receptiveness to personalised advertisements. In a nutshell, personalised advertising offers significant opportunities for engagement but also poses challenges that must be carefully managed to maintain consumer trust and positive brand relationships.

Keywords: Advertising, Artificial Intelligence, Personalized messages, Perception.

Introduction

In recent years, the global advertising landscape has undergone a significant transformation, driven by advancements in technology, particularly Artificial Intelligence (AI). AI has enabled advertisers to create highly personalised and targeted advertising campaigns, leveraging data analytics, machine learning, and predictive algorithms. These technologies allow advertisers to deliver specific content to individual consumers based on their online behaviours, preferences, and demographic characteristics. This shift towards personalised advertising has been particularly pronounced in developed markets, where AI-driven advertising has become a dominant strategy.

According to Kumar, Rajan, Gupta and Dalla Pozza (2019), Personalised advertising refers to "the practice of tailoring marketing messages and content to individual consumers based on their personal data, including browsing behavior, preferences, demographic characteristics, and purchase history, with the aim of increasing the relevance and effectiveness of the advertisement". Therefore, personalised advertising provides marketers with the ability to connect with consumers on a more individual level, making marketing efforts more effective, efficient, and customer-centric. This is unlike traditional advertising which delivers the same message to a broad audience, personalised advertising uses data analytics and algorithms, often powered by Artificial Intelligence (AI), to create advertisements that are relevant to each consumer. According to Damir, Iva, & Dobriniae (2021) Ad personalisation is becoming the dominant promotional tactic which is further enhanced by the applications of new technologies. Greater efficiency is the main goal of such an advertising approach, but it can cause the appearance of the so-called "privacy

paradox" that can induce negative consumer reactions in terms of avoiding such advertisements.

Nigeria, as one of Africa's largest economies and a rapidly growing digital market, is also witnessing similar trends. The proliferation of smartphones, increased internet penetration, and the rise of social media platforms have created a fertile ground for digital advertising in the country. Nigerian consumers are exposed to a wide range of personalised advertisements as a result of increased engagements with online content. However, the perception of these personalised advertisements among Nigerian consumers remains an area that requires further exploration.

Consumer perception of advertising is a multifaceted phenomenon that is shaped by a variety of factors, ranging from individual preferences and experiences to broader cultural influences. How consumers perceive advertising can profoundly impact their attitudes towards brands, their purchasing decisions, and their overall engagement with advertising messages (Odida, 2024).

In a diverse and multicultural country like Nigeria, where consumer behaviour is influenced by a myriad of factors including culture, socioeconomic status, and regional differences, it becomes imperative to analyse how personalised advertising is received by different segments of the population. Despite the growing adoption of AI-driven advertising in Nigeria, there is limited research on how consumers perceive personalised advertisements in this context. It is crucial for advertisers to create effective and non-intrusive campaigns that resonate with their target audience. This can be achieved through a thorough understanding of how consumers perceive these advertisements.

Providing insights into consumer attitudes towards AI-driven personalised advertising in Nigeria will contribute to the broader discourse on digital marketing strategies in emerging markets. The findings could help advertisers and marketers design more effective campaigns that align with consumer preferences and ethical considerations, ultimately enhancing the overall effectiveness of digital advertising in Nigeria.

This study seeks to fill this gap by analysing Nigerian consumers' perceptions of personalised advertising powered by AI. The study explores whether consumers view these advertisements as helpful and relevant or as intrusive and privacy-invasive. The study also examines the factors that influence these perceptions, such as trust in technology, data privacy concerns, and the perceived benefits of personalized content.

Statement of the Problem

Studies have been conducted to ascertain the impact of technology on Advertising. It has been found that the advent of technology and the subsequent utilization of Artificial Intelligence (AI) in the advertising landscape have modernised how businesses communicate with consumers, allowing for the creation of highly personalised advertising experiences (Ogunleye, 2021; Ezzat, 2023; Yu, 2022; Kibuacha; 2023 among others). However, other studies have focused on the use of AI in personalised advertising. Although, Personalised advertising is intended to enhance consumer engagement by delivering content that is relevant and tailored to individual preferences, it can also raise concerns about privacy, data security, and consumer autonomy (Teltz, 2019; Martin & Murphy, 2017; Wang and Zhang; 2019).

In Nigeria, a rapidly growing digital market, the use of AI in personalised advertising is still in its nascent stages. Despite the increasing prevalence of AI-driven advertisements, there is limited understanding of how Nigerian consumers perceive these personalised advertisements. Keyzer, Dens and Pelsmacker (2018) argued that consumers tend to disclose information about themselves on social media sites which enable advertisers use to personalise advertisements. The underlying assumption is that personalised advertisements are more persuasive. However, it is not clear as to what extent actual personalisation elements (as intended by advertisers) determine consumers' perceptions, the extent to which an advertisement is personalised, and if it is the latter that drives responses.

Given the diverse and complex cultural, social, and economic landscape of Nigeria, it is unclear whether personalised advertising is perceived as beneficial and relevant by consumers or if it is viewed as intrusive and manipulative. Without a clear understanding of these perceptions, advertisers risk deploying strategies that may not resonate with their target audience or, worse, could lead to consumer backlash and reduced trust in brands. Therefore, this study seeks to investigate Nigerian consumers' perceptions of AI-powered personalised advertising, identifying the key factors that influence these perceptions and providing insights that could guide more effective and culturally sensitive advertising practices.

Research Objectives

1. To examine consumers' perceptions of AI-driven personalised advertising, focusing on their views regarding the relevance, usefulness, and intrusiveness of such ads.

2. To identify the key factors that influence Nigerian consumers' perceptions of personalised advertising, including concerns related to data privacy, trust in AI technology, and the perceived benefits of personalised contents.

Conceptualising Advertising and AI

The concept of advertising has been a subject of scholarly inquiry across multiple disciplines, including marketing, communication studies, sociology, and cultural studies. The evolution of advertising theory and practice has been marked by shifting paradigms and perspectives. Advertising was initially framed as a rational information-processing paradigm, emphasizing the transmission of factual information to potential consumers (Borden, 1942). The hierarchy of effects model (Lavidge, 1961) and the AIDA framework (Strong, 1925) posited a linear progression from awareness to action which show the reframing of advertising as a form of persuasive communication (Sandage, 1961), leveraging psychological tactics and cognitive biases (Packard, 1957).

However, cultural and critical thinkers saw Advertising as a tool for perpetuating cultural values and stereotypes (Twitchell, 1996), reinforcing consumerist ideologies (Galbraith, 1958), and manipulating consumer behavior (Pollay, 1986). Advertising is a mass communication tool, which is essentially paid for by a firm or an individual and the ultimate purpose of which is to give information, influence attitude and induce action which are useful to the advertiser (Belch & Belch, 2009). Advertising should not be bad because according to Usman (2014) bad advertising cost exactly the same as good but yield suboptimal results. The essence of advertising is to create a preference in the consumers mind for a particular brand, so as to purchase now or in the near future. Therefore, it must be appealing to the consumers. For advertising content to be relevant, it has to build in to familiar areas such as culture, legacies, traditions, popular events such as cultural festivals, football games etc. (Usman,2014).

On the other hand, AI have been defined from different academic dimensions. The most common variables include machine intelligence, human-like thinking, learning and reasoning. Artificial Intelligence (AI) refers to the development of computer systems that can perform tasks that typically require human intelligence, such as: Learning, Problem-solving, Reasoning, Perception and Language understanding. AI systems use algorithms and data to make decisions, often independently, and can improve their performance over time through machine learning. AI applications are diverse, ranging from image and speech recognition to natural language processing, expert systems, and robotics. McCarthy (2007) define Artificial intelligence as the science and engineering of making intelligent machines, especially intelligent computer programs. Minsky (2006) is of the opinion that AI is the effort to make machines that can think and learn like humans. Russell and Norvig (2010) opine that Artificial intelligence is the study of how to build agents that can perceive, reason, and act effectively in their environment.

Related Literature on AI Usage in Advertising practices

Haleem, Javaid, Qadri, Singh and Suman (2022) assessed how artificial intelligence can be used for effective marketing, the researchers found that marketers quickly determine and tailor specific contents to consumers, at a particular moment and through a particular channel using AI algorithms. The researchers argued that utilizing AI in marketing makes users more inclined to product due to the ability of the marketers to personalise content to suit specific needs of customers. Also, computers analyse and interpret data using Machine Learning. In the same vein, AI can comprehend advertising needs and recommend a suitable target audience; using consumers demographics, interests and other vital information to determine the best audience for a specific brand. This further buttress the advantage of using AI in marketing.

Gao, Wang, Xie and Hu (2023) conducted a study to analyse how Artificial Intelligence is used in advertising. The researchers assessed the advancements, challenges, and ethical considerations in targeting audience, message personalisation, content creation and Ad Optimization. Using VOS viewer, the study conducted in-depth analysis of literature based on the above elements. Findings reveal that there is an intrinsic connection between the four key elements. The researchers found that targeting and personalisation are closely related, because they both determine who gets exposed to which advertisement. Content creation generates appealing advertising content through AI during the personalisation process, while Ad optimization relies on the outcomes of the first three elements adjusting advertisement displays to achieve the Highest Return on Investment (ROI). This study is crucial in understanding how critical marketing

elements are employed to achieve the desired marketing objectives.

A study by Pecan Team (2024) on the Top 10 AI tools for marketers reveal how embracing AI innovations is crucial for achieving remarkable business growth. According to Pecan Team (2024), some of the trusted AI tools used in marketing includes: AI powered Personalisation; for content personalisation, AI powered Chatbot: for instant customer and engagement, Predictive Analytics: for forecasting trends and customer behaviour for targeted campaigns. Features of AI powered marketing tools include SEO, content creation and predictive analysis.

According to Kelly (2024), a report by Think Big with AI reveals that 67% of businesses already use AI content Marketing and SEO in 2023. Marketing Artificial Intelligence Institute states that both Google Ads and Meta Ads use AI to sell, target and place adverts worldwide. With Generative AI, advertisers can create, copy and design adverts in seconds instead of hours. Guseva Elena a paid Traffic Channel Manager says "AI can transform digital advertising by dynamically monitoring performance, adjusting budgets and bids in real-time and automatically turning off underperforming adverts to optimize campaign efficiency". Apart from personalisation, AI also makes advertising more efficient. Machines can handle repetitive tasks like generating a large number of different advertisements design much faster than human.

Kibuacha (2023) argue that AI is transforming market research by providing market researchers with tools that can help them streamline data collection, analysis and reporting. Also, AI's ability to analyze vast amounts of data with speed and precision has enabled researchers to uncover meaningful patterns and correlations that may have gone unnoticed using traditional methods.

Ewanlen and Asaolu (2023) examine the influence of artificial intelligence on marketing in Nigeria through the desk research method. Findings from the research shows that Artificial Intelligence is important in almost all aspects of marketing. However, Artificial Intelligence which is widely used globally is not widely utilized in Nigeria. The paper recommends that marketing scholars should do more advocacy on the importance of AI in firms. The Government should also provide the technologies that would make the use of AI prominent in marketing firms.

Abdulhamid, and Abubakar (2024) revealed that Entrepreneurs and SMEs can utilize Artificial Intelligence in the aspect of automating repetitive messages, improve customer and producer interaction and better manage and safeguard data.

Yu (2022) provided an insight into the use of AI in the advertising industry. Due to the presence of AI in the advertising industry, a new set of process has emerged: consumer-insight discovery, ad creation, media planning and buying and ad impact evaluation. These processes have birthed a new class of advertising activities including large-scale personalised advertising production based on consumer profiling, omnichannel precision, media planning and buying, and proactive strategy-based algorithms that evaluate and optimize advertising impact. Production of adverts using AI can help categorize, combine sources of information, rapidly create new ideas and execute intelligent marketing. This increases advertising effectiveness and reduces cost.

Argan, Dinc., Kaya, and Argan (2023) examined the behaviour of social media users towards AI based advertisements. Using a semi-structured interview, the study found that there are three processes involved in accepting AI based advertisement messages; Reception (Positive and negative), diving (comparison, timesaving and leaping) and breakpoint (negative or positive decision making towards the advert.) the study concludes that psychological and impulsive factors have a significant effect on the reaction of users expose to advertisements on social media. They therefore recommend that there should be a synthesis of consumer reactions on social media. This is important in advertising as well as AI research and practice because a user-based perspective is required to achieve effective results.

Ezzat (2023) provides a discussion on the importance of Artificial Intelligence to Advertising. The researcher believes that the advancement in technology has changed the future of advertising and how businesses connect with consumers. We now experience new techniques like Intelligent Advertisements, Interactive Advertisements, Behaviour Advertisements and Automated Advertising. This study suggests that consumers should be prepared for a new era in advertising as AI will be used for limiting and curating countless options and information in a personalised fashion.

Ogunleye (2021) asserts that Artificial Intelligence seems all promising most especially for people in the developed world. However, in this part of Africa, there are certain issues that hinder the overall acceptance and usage of AI in adverting and other fields, challenges ranging from: Lack of data ecosystem, low broadband penetration, low literacy rates, Absence of AI research capacity among others.

From the studies above, it is evident that AI has come to stay in the advertising industry and is making a lot of tangible changes from: general message to tailored message, one way advertisement to interactive advertisements, controlled to automated adverts, general customers to personalised customers, use of algorithms and Machine Language among others. In all these customers have their own perception of these AI-based advertisements which affects the acceptance or other-wise of these messages.

Factors that influence consumers perception of personalised advertising

According to Teltz (2019) Privacy concerns influence consumers perception of personalised advertising because Consumers always tend to worry about the collection and misuse of their personal data. Kumar (2018) emphasise relevance and usefulness as factors that influence consumers acceptance of personalised advertising. This is because Personalised advertisements that align with consumers' interests and needs are more accepted. Cultural values and sensitivity also influence consumers' receptiveness to personalised advertising (Okazaki & taylor, 2017, Odida, 2024). Another factor worthy of consideration is Trust in the brand and brand loyalty. Chen, Zhang & Kitzmann (2018) argue that Consumers' trust in the brand affects their acceptance of personalised advertising.

Furthermore, Martin & Murphy (2017) are of the opinion that Consumers want control over their data and advertising experiences. Therefore, demographic characteristics of the consumers such as, gender, and income level influence consumers' attitudes towards personalised advertising. Technology literacy of the consumers according to Wang & Zhang (2019) are critical in understanding consumers' perceptions of personalised advertising. It is important to know the level of understanding of technology of the consumers.

Gironda & Korgaonkar (2018) examined consumers' perceptions of personalised advertising. The results show that a number of factors, such as invasiveness, privacy control, perceived usefulness, and consumer innovativeness influence consumers' behavioral intentions concerning Personalised Advertising. These findings have implications for managers, researchers, and consumers.

De Keyzer, Dens and Pelsmacker (2018) explained the relative weight of different actual personalisation elements (age, gender, location, interests, and friend referrals) in Facebook advertisements in eliciting perceived advertising personalisation. Findings show that the most important elements in eliciting perceived personalisation are (in order of importance) a person's interests, location, and age. This result remains stable across different product perceptions (product category involvement, product qualities, and buying motivations) and across different socio-demographic characteristics (gender, age, and education). In essence, the researchers argued that to evoke the perception of personalisation, advertisers should primarily target consumers based on their interests. This buttress the importance of utilizing the AIDA model in designing advertisements that resonates with the desired target audiences.

Boerman, Kruikemeier and Bal (2021) conducted a study seeking to know when personalised advertising is crossing personal boundaries. Findings suggest that, people hold quite negative attitudes towards personalised advertising. Furthermore, advertisements that use individual-specific and private information (i.e., email content and name), when personal information is shared with other parties, and a higher personalised price all led to lower perceptions of personalised advertising and more resistance to the context (the website), message (the advertisement), and source (the advertiser). In essence, the study implies that boundaries can be crossed in personalising advertising which makes the consumers develop a negative attitude toward the brand in question.

Methodology

The study employed survey research method to collect data from respondents using online questionnaire as the instrument of data collection. The population of the study comprise of Mass communication students of Ahmadu bello university, Zaria. The researchers conveniently selected 200 students to respond to the questionnaire. These respondents were given a link to fill the google form which served as the instrument of data collection. The implication of this sampling technique is that the findings of the study cannot be generalised across similar population. However, given the attitude of people towards filling of questionnaire, especially online, the researchers monitored the progress of the responses until the sample size for the study was achieved. The data is presented in tables and analysed through calculating the mean scores and standard deviation.

Data Presentation Analysis and Interpretation

The data is presented in tables and analysed using Mean and Standard deviation. After cleaning the data, out of the 200 questionnaires distributed, 196 were valid for the analysis. The data is presented below:

Variable	*Variable options*	*Frequency*	*Percent*
Gender	Female	67	33.6%
	Male	132	66.4%
Age	18-30years	104	52.3%
	31-43years	22	11.1%
	44-56years	55	27.6%
	57-69years	15	7.5%
	70years and above	3	1.5%
Occupation	Banking	2	1%
	Business	14	7%
	Civil-servant	89	44.7%
	Entrepreneur/ Consultant	8	4.1%
	Retiree	4	2%
	Student	54	27.1%
	Unemployed	28	14.1%
Qualification	Primary	22	11%
	Secondary	65	33%
	Tertiary	112	56%

Table 1: Respondents' socio-demographic characteristics

Table 1 shows a total of **199** respondents involved in the study. 66.4% of the respondents were males; the study could not control gender distribution as questionnaires were not tailored specifically towards certain genders.

By age range classifications, majority (52.3%) of the respondents were within the 18 to 30years age bracket.

Regarding occupation, civil servants (44.7%) constituted the majority of respondents. This is the case because the instrument was administered within the university. For the highest educational attainment, 56% had tertiary education. Only 11% of the respondents had primary education as the highest qualification. The respondents' relatively high educational qualification could be attributable to the fact that the instrument was administered within the university.

Table 2: Audience Perception of Personalised Advertisements

S/n	*Level of knowledge*	*SA(5)*	*A(4)*	*Neutral(3)*	*D(2)*	*SD(1)*	*Mean*	*Std. Dev.*
1	**I have seen personalized**	45(22.6)	154(77.4)	0(0%)	0(0%)	0(0%)	4.23	0.428
S/n	*Attitude towards environment*	*SA(5)*	*A(4)*	*Neutral(3)*	*D(2)*	*SD(1)*	*Mean*	*Std. Dev.*
2	**I like the idea of channeling adverts to meet my needs**	14(7)	29(14.6)	35(17.6)	70(35.2)	51(25.6)	2.42	1.166
3	**I perceive personalized adverts as intrusive**	70(35.2)	58(29.1)	6(3.0)	45(22.6)	20(10.1)	3.57	1.384
4	**The adverts are mostly relevant**	37(18.6)	62(31.2)	15(7.5)	47(23.6)	38(19.1)	3.07	1.227
5	**Personalized contents are more appealing to me**	45(22.6)	90(45.2)	9(4.5)	41(20.6)	14(7.1)	3.56	1.152
6	**The messages are repetitive and somewhat annoying**	28(14.1)	82(41.2)	22(11.1)	19(9.5)	48(24.1)	3.12	1.438
7	**I have a positive attitude towards personalized ads**	66(33.2)	89(44.7)	13(6.5)	25(12.6)	6(3.0)	3.92	1.024

The responses in Table 2 shows that respondents are aware of personalised advertisements even though a more significant percentage (64.3) do not like the idea of channelling messages to their needs and, therefore, regard the messages as intrusive

The mean score of 3.07 and 3.56 indicates that most respondents believe that the personalised messages are helpful and more appealing to them, respectively.

Also, regarding repetitive and annoying messages, the mean score is 3.12, which shows that a more significant percentage of respondents agree with the statement.

With an average of 3.92, it is evident that most respondents have positive attitudes towards personalised advertisements.

1	**Ethical consideration**	**52(26.1)**	**75(37.7)**	**12(6)**	**25(12.6)**	**35(17.6)**	**3.42**	**1.342**
2	**Privacy concern**	**41(20.6)**	**97(48.7)**	**9(4.5)**	**20(10.1)**	**32(16.1)**	**3.48**	**1.287**
3	**Trust in the brand and brand loyalty**	**49(24.6)**	**88(44.3)**	**12(6)**	**39(19.6)**	**11(5.5)**	**3.63**	**1.185**
4	**Degree of personalisation**	**103(51.8)**	**62(31.2)**	**5(2.5)**	**21(10.5)**	**8(4)**	**4.16**	**1.143**
5	**Data collection**	**22(11.1)**	**117(58.8)**	**16(8)**	**27(13.6)**	**17(8.5)**	**3.50**	**1.126**
6	**Perceived relevance and usefulness of content.**	**45(22.6)**	**98(49.2)**	**5(2.5)**	**21(10.6)**	**30(15.1)**	**3.54**	**1.301**

Table 3: Factors that influence consumer perception of personalised advertisements

The responses in Table 3 shows that 26.1 and 37.7% of respondents are uncomfortable with the idea that AI systems are analysing, tracking and predicting behaviours. This led to their worry about collecting and misusing their data.

However, trust and brand loyalty influences consumers perception of personalised ads with a mean score of 3.6 and 1.135 standard deviation.

Also, a more significant percentage of the respondents have yet to learn how their data is being collected and would want to have control of when and how to send them personalised ad messages.

Finally, perceived relevance and usefulness influence consumers' acceptance of personalised advertising, as 71.8% of the respondents agree and strongly agree with the statement.

Discussion

RO1: To examine consumers' perceptions of AI-driven personalised advertising, focusing on their views regarding the relevance, usefulness, and intrusiveness of such ads.

From the data gathered, it is evident that Artificial Intelligence has been integrated into marketing of products and services by businesses. The advent of artificial intelligence (AI) in advertising has significantly transformed the way businesses interact with consumers. AI-driven personalised advertising, which tailors' content to individual consumer preferences, behaviors, and demographics, has become more prevalent. However, consumer perceptions of this technological advancement are complex, reflecting both enthusiasm for the enhanced relevance and concerns about privacy and ethical considerations.

Findings from the study indicates that a more significant percentage of the respondents do not like the idea of channeling messages to their needs and therefore regard the messages as intrusive even as these ads tend to be more engaging and valuable. This finding agrees with Baek & Morimoto (2012). These percentages are primarily male with high institution qualifications.

Also, most respondents believe that personalised messages are helpful and more appealing to them, respectively. However, most of the respondents regard the messages as repetitive and annoying. Overall, it is evident that most respondents have positive attitudes towards personalised advertisements. One of the most significant advantages of AI-driven personalised advertising is its ability to deliver highly relevant content to consumers. Findings collaborate previous researches that many consumers appreciate ads that are tailored to their interests, as these ads tend to be more engaging and useful (Baek & Morimoto, 2012).

RO2: To identify the key factors that influence Nigerian consumers' perceptions of personalised advertising, including concerns related to data privacy, trust in AI technology, and the perceived benefits of personalised contents.

Personalised advertising, driven by advancements in artificial intelligence (AI) and data analytics, has become a central strategy for marketers aiming to engage consumers more effectively. However, consumers' perceptions of these ads are shaped mainly by various factors, which Understanding these factors is crucial for marketers to optimize their use of personalised advertising while addressing consumer concerns. In answering RO2, the key factors that influence Nigerian consumers' perceptions of personalised advertising include the perceived relevance of the content, privacy concerns, trust in the brand, the degree of personalisation, data collection and ethical considerations.

From the data gathered, it is evident that the degree of personalisation of the advertisements is the major factor that influence consumers perception of personalised advertisements. Trust in the brand and privacy concerns remain a significant barrier to widespread consumer acceptance of AI-driven personalised advertising. Personalising advertisements requires extensive data collection, which many consumers find unsettling (Bleier & Eisenbeiss, 2015). The idea that AI systems are tracking, analysing, and predicting consumer behaviour can lead to feelings of being surveilled or manipulated, which diminishes trust in the technology and the brands that use it. This discomfort is often exacerbated by a need for more transparency in collecting and using data (Boerman et al., 2017).

However, while consumers generally favor relevant and personalised content, the flip side of this relevance is the concern about how such personalisation is achieved. The technology's ability to analyze vast amounts of data to predict consumer preferences is both its strength and its potential Achilles' heel. Trust, therefore, plays a critical role in shaping consumer perceptions. Brands that are transparent about their data practices and provide clear, understandable privacy policies are more likely to earn consumer trust. When consumers feel that they have control over their data and that companies are acting in their best interest, they are more likely to accept and even appreciate personalized advertising. Conversely, a lack of transparency can lead to negative attitudes, with consumers viewing personalized ads as a violation of their privacy and autonomy (Awad & Krishnan, 2006).

In essence, AI-driven personalised advertising offers significant advantages in terms of relevance and consumer engagement, it also raises important challenges related to privacy, trust, and ethical use. Brands that navigate these challenges successfully are likely to benefit from more positive consumer perceptions and stronger customer relationships

Conclusion

The exploration of consumer perceptions of personalised advertising reveals a nuanced landscape where multiple factors interplay to shape attitudes and behaviors. Perceived relevance stands out as a significant positive influence, with consumers generally responding favorably to ads that align with their interests and needs. However, this potential benefit is often tempered by privacy concerns, as the data collection necessary for personalisation can lead to feelings of surveillance and loss of control. Trust in the brand plays a crucial role in mitigating these privacy

concerns; consumers are more likely to view personalised advertising positively when they trust the brand's intentions and data practices. Additionally, the degree of personalisation needs to be carefully calibrated, as overly personalized ads can feel intrusive, while under-personalised advertisements may lack relevance. Finally, ethical considerations, especially regarding the manipulation of consumer vulnerabilities, are increasingly important in shaping perceptions. Overall, while personalised advertising offers significant opportunities for engagement, it also poses challenges that must be carefully managed to maintain consumer trust and positive brand relationships.

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