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Privacy perceptions of urban and educated Indian Gen Z consumers in Gen AI-driven hyper-personalized advertising

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Introduction: The rise of Generative AI has transformed digital advertising by enabling highly personalized experiences through technologies such as deepfakes, chatbots, and predictive algorithms. While these innovations enhance user engagement, they also raise significant concerns regarding user privacy and data protection in AI-driven hyper-personalized advertising environments. This study examines how urban, educated Indian Gen Z users perceive privacy in this context and what measures they consider necessary to safeguard their personal data.

Methods: Twenty Gen Z participants were interviewed to explore their perceptions and concerns regarding AI-driven hyper-personalized advertising. The collected data were analyzed using reflexive thematic analysis to identify recurring patterns and themes related to privacy and data governance.

Results: Two major themes emerged from the analysis. The first theme, *privacy invasion and user consent perceptions*, included subthemes of intrusion into privacy and data consent, highlighting participants' concerns regarding unauthorized data use and limited meaningful consent. The second theme, *data ownership and regulation*, comprised subthemes of data control and ethical regulation, reflecting participants' desire for greater agency over their data and stronger governance frameworks.

Discussion: Based on the findings, the study proposes the Triad-C model as its key conceptual contribution. The model emphasizes consent, choice, and regulatory control as interlinked dimensions for addressing privacy concerns in AI-driven hyper-personalized advertising. Overall, the findings suggest that strengthening transparency, enhancing digital literacy, and improving regulatory oversight are important for fostering trust and supporting ethical engagement in AI-based marketing environments.

KEYWORDS

AI driven hyper-personalized advertisements, digital advertising, Generative AI, Indian Gen Z consumers, privacy perceptions

Introduction

Artificial Intelligence (AI) is the technology catalyst (Farooq, 2024) that is significantly transforming our world and steadily shaping societal change (Sætra, 2023). Generative AI refers to computational techniques that are capable of generating new, meaningful content such as text, images, or audio from training data (Feuerriegel et al., 2024). This technology is revolutionizing the way we work (Cazzaniga et al., 2024), the way we

learn (Michel-Villarreal et al., 2023); the way we do business (Bharadiya et al., 2023) and most impressively, the way we advertise (Arumugam et al., 2024; Dimitrieska, 2024). Multiple industries, from movies to healthcare, have successfully used Gen AI-driven advertising (Singh and Adhikari, 2023).

The advertising process powered by AI technologies encompasses four key aspects: consumer insight discovery, ad creation, media planning and buying, and ad impact evaluation (Qin and Jiang, 2019). Brands are using Gen AI advertising in a big way and have greatly benefitted from it. Companies like Heinz (Diaz, 2022), BMW (Ahuja, 2021), Coca Cola (Hiken, 2023), Hettich, Nike and Burger King (Nyembe, 2025) have used AI to stand out with AI-generated creative outputs. AI can be leveraged along the consumer journey and helps engage with customers in every stage (Ljepava, 2022).

One significant way in which Gen AI has altered traditional advertising and marketing segmentation is by affording extreme levels of personalization which were hitherto impossible. Hyper-personalization using AI involves leveraging advanced data analytics and machine learning models to deliver highly personalized advertisements, recommendations and consumer experiences (Para, 2024) that seem to know customers' desires even before they do (Vidhya et al., 2023). Hyper-personalization enables brands to curate experiences that are not just customer-centric but customer-precise (Singh and Kaunert, 2024) and timely (Haleem et al., 2022). In short, hyper-personalization produces relevant, impactful communication that can build relationships (Pukas, 2022) through authentic engagement. Companies like McDonald's, Lands End, PacSun, Sephora, and Forever 21 use deep learning neural networks for personalized advertising and marketing (Davenport, 2023). By delivering advertising content, recommendations, and offers that resonate deeply with individual consumers, brands foster loyalty. Satisfied customers evolve into enthusiastic brand advocates, organically fuelling brand growth by sharing their positive experiences (Singh and Kaunert, 2024). However, this novel form of target-intensive personalized advertising using AI comes with its own downside, an array of challenges that are deeply ethical in nature.

Ethical issues surrounding Gen AI-driven, hyper-personalized advertising and marketing are in the forefront as both proponents and critics of this novel form of advertising are struggling to tackle consumer worries on privacy (Bitra, 2025; Soni, 2024), data utilization and protection (Syafira et al., 2025) and the overall perception of eeriness of AI use in advertising (Wu and Wen, 2021). These ethical concerns are real. There's nothing artificial about it. Against this backdrop, it becomes essential to examine how existing literature conceptualizes and evaluates the ethical dimensions of AI-driven advertising.

Review of literature

Artificial intelligence (AI) is revolutionizing the advertising industry, offering unparalleled personalization, but this transformation also raises ethical concerns (Beede, 2025). Transparency, privacy, accountability and fairness are identified as the prime ethical principles related to AI (Khan et al., 2022). But the practice of these principles is marred by major lacunae in the wild world of AI-driven advertising today.

While issues with data distribution, cyberattacks, fraud, disinformation (Alhitmi et al., 2024), and algorithmic bias (Islam et al., 2024) are inherent risks associated with this form of advertising, data confidentiality and privacy (Bitra, 2025; Soni, 2024) continue to remain as the dominant consumer-specific concerns put forth by the proliferation of these hyper-persuasive, hyper-personalized advertising messages. So much so that, a hyper-personalized internet experience is equated to a hyper-surveilled user experience (Vemuganti, 2022).

Privacy, defined as an individual's right to expose oneself voluntarily and to the extent desired to the world (Corrêa et al., 2023), is increasingly compromised by social listening and predictive churn analyses, which are integral to personalization strategies in marketing and advertising. Hyper-personalized advertising driven by generative AI relies on data-centric techniques such as digital psychographics, advanced behavioral retargeting, and emotion pattern recognition (Saura, 2025), raising significant concerns regarding privacy infringement.

Despite these growing privacy threats, individuals often behave in ways that paradoxically undermine their own privacy. This discrepancy between expressed concern and actual behavior, known as the privacy paradox, helps explain why highly personalized advertising can be so effective (Barnes, 2006; Acquisti and Gross, 2006; Norberg et al., 2007). Lee et al. (2013) suggested that individuals perform a deliberate cost-benefit analysis before disclosing personal information, weighing perceived social rewards against privacy risks. Subsequent research shows that fully informed privacy decisions are constrained by uncertainty, context dependence, limited awareness, and shifting preferences (Acquisti et al., 2015). Disclosure behavior affects emotions, cognition, and actions across personal, consumer, and civic domains in ways that exceed simple rational calculation. Kokolakis (2017) further proposes that privacy decisions result from a complex, multi-layered set of forces drawn from social theory, psychology, behavioral economics, and even quantum physics, which operate both within and beyond conscious awareness. Together, these perspectives indicate that deliberate trade-offs may partially explain disclosure behavior, but they represent only one aspect of a much more complex decision-making process (Acquisti et al., 2015; Kokolakis, 2017; Lee et al., 2013).

This behavioral gap enables AI-driven personalization to affect individual autonomy (Vemuganti, 2022) especially, the autonomy of decision-making as consumers are routinely fed with highly-targeted, individualized messages and they easily fall prey to purchasing products they never intended to purchase due to these recommendations (Sameen, 2025). This borders upon "digital manipulation" using AI, which is no different from manipulation through human interaction in the physical world, and has the potential to evade a consumer's cognitive defenses - a possible violation of an individual's "neurorights" (Ienca, 2023) or an individual's mental privacy.

Gen Z, the primary target for Gen AI-driven, hyper-personalized advertising, face an ongoing dilemma in choosing between convenience and privacy in AI-enabled advertising (Wang et al., 2023). They are found to have significantly higher apprehension about personal data use and psychological profiling, even while they are generally accommodative of AI-based marketing activities (Jeffrey, 2021). In fact, these consumers are increasingly adopting ad blockers and privacy-protecting behaviors against invasive

marketing techniques (McKee et al., 2024). There is a greater need to understand the personalization-privacy paradox with regard to Gen AI-driven, hyper-personalized advertising among Gen Z consumers as a way forward to find a balanced approach to address privacy concerns while maintaining the benefits of personalization (Soni, 2024). There is a need to dive deep into privacy perceptions of Gen Z consumers regarding Gen AI-driven, hyper-personalized advertising in order to comprehend the nature of their apprehensions and the probable solutions that they are looking for, from advertisers and marketers.

Theoretical framework

The multidimensional developmental theory (MDT) of privacy by Laufer and Wolfe (1977) was used as the theoretical foundation for the study. The theory conceptualizes privacy as a context-dependent and dynamic process involving three interacting dimensions: self-ego, environmental, and interpersonal. The self-ego dimension emphasizes an individual's autonomy over their digital identity, which is often undermined by invisible personalization algorithms that profile users, leading to discomfort and mistrust (Choi et al., 2018). The environmental dimension highlights how technology design and societal norms shape privacy expectations, with AI platforms often limiting users' ability to manage how their data is used (Esposti, 2014). The interpersonal dimension focuses on managing relationships through information-sharing and boundary-setting. In this context, Gen AI-driven hyper-personalized advertising gives consumers little control over what personal information is shared or how it is used (Kediya et al., 2024). Research also shows that a perceived lack of personal data management increases feelings of vulnerability and privacy cynicism (Hoffmann et al., 2016), and AI-driven hyper-personalized advertising is heightening privacy concerns among Gen Z consumers (Okesiji et al., 2024).

Laufer and Wolfe's (1977) MDT although developed before the digital era, has been used in multiple studies to understand privacy in online and social media contexts (Hong et al., 2021; Lwin and Williams, 2003; Peras and Mekovec, 2022). Recent studies have also examined the relevance of the theory to Internet privacy concerns and extended the environmental dimension to include technology, policy, and power imbalances (Bartol et al., 2024). The theory remains a useful framework for understanding how people attempt to manage privacy. Therefore, the present study adopts this theory to examine privacy in the context of AI-driven hyper-personalized advertising.

Purpose of the study

Evidence has repeatedly suggested that young consumers struggle to manage data boundaries in digital advertising contexts (Goray and Schoenebeck, 2022; Lapierre et al., 2017) and possess a limited understanding of data flows and privacy risks, particularly when marketing strategies are intrusive (Grant, 2004). Additionally, Gen Z has demonstrated increased apprehension regarding the use of personal data, psychological profiling practices, and the trade-offs inherent in AI-driven personalization (Jeffrey, 2021; Wang et al., 2023), which may influence their responses to emerging advertising

technologies. In line with these observations, previous research conducted on Gen AI-driven, hyper-personalized advertising (Peter et al., 2025) found that Gen Z audiences derived positive emotional responses and enhanced brand experiences from such advertising. The conceptual framework (Peter et al., 2025; Figure 1), based on the findings of the prior study, shed new light on the influence of Gen AI-driven, hyper-personalized advertising on Gen Z consumers. However, the framework also drew attention to persistent privacy concerns repeatedly reported by Gen Z viewers during the study. This tension points back to the privacy-personalization paradox (Soni, 2024; Wu and Xu, 2023), which remains underexplored in the context of Gen AI-driven, hyper-personalized advertising and its Gen Z audience.

So, in order to learn how Gen Z negotiates the personalization-privacy paradox and what measures they consider are necessary to address their privacy concerns and most importantly, to delve deeper into an unexplored area of our previous study, the researchers decided to undertake the current study in order find an answer to the "privacy question" – what are the privacy perceptions of urban Indian Gen Z audience with regard to Gen AI-driven, hyper-personalized advertising and what kind control do they seek over their private data while engaging with these advertisements?

Methods

Design

This study employed an exploratory qualitative research design using semi-structured interviews to examine urban Indian Gen Z consumers' perceived exposure and privacy risks in AI-driven advertising. Qualitative methods are particularly effective in advertising research as they allow for an in-depth understanding of how individuals interpret, negotiate, and make meaning of advertising practices and emerging technologies (Belk, 2017).

Participants

Young adults belonging to Gen Z were selected, as prior research indicates that this group shows high engagement with AI-driven services, while their technology readiness and trust in AI platforms significantly influence their perceptions of privacy and data use (ElSayed and Mamdouh, 2024; Isidore and Arun, 2021). To be included in the study along with the age English fluency was also considered as a screening criterion in order to: (a) avoid potential translation bias, (b) ensure clarity of communication during interviews, and (c) maintain uniformity in the data collection phase. A volunteer sampling method was employed through online recruitment, whereby participants self-selected into the study. This approach is effective in facilitating efficient data collection and encouraging voluntary participation, as noted in prior literature (Kilinc and Firat, 2017). Participants were recruited through social media posts shared across platforms such as university student groups, Instagram, Facebook, and WhatsApp academic groups, targeting Gen Z young adults. Interested individuals were directed to a Google Form link containing an information sheet, consent form, and demographic questionnaire, through which 44 participants initially responded. Online interviews were conducted

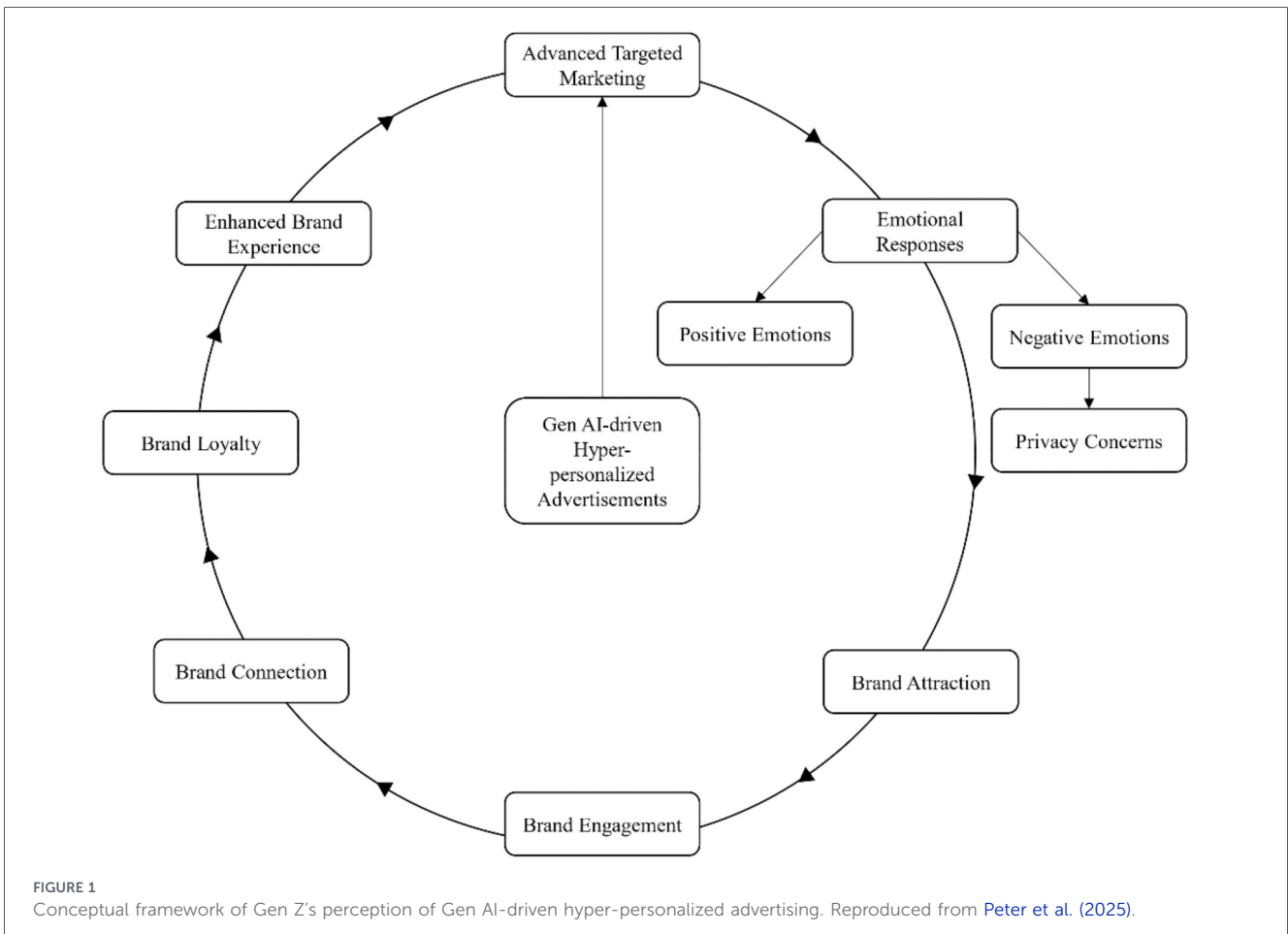


TABLE 1 Demographic details.

Variable	N (20)
Gender	
Male	7
Female	11
Prefer not to say	2
Age	
18–23	10
24–27	10
Occupation	
Student	3
Intern	6
Professional	11

according to participants' availability, timing, and demographic characteristics to obtain as diverse a perspective as possible. Data collection and analysis were conducted concurrently, with each interview transcribed and analyzed individually as it was completed (Pope et al., 2000). Recruitment continued until saturation was reached. No new themes emerged after approximately 17 interviews, and the additional three interviews confirmed thematic redundancy. Data saturation was therefore achieved with a sample

of 20 respondents. As is common in qualitative research, sample size is typically determined by the concept of saturation, the point at which no new information or themes emerge in the data (Guest et al., 2006; Hennink et al., 2017). Therefore, the final sample consisted of 20 participants from India, aged between 19 and 27 years ($M = 23.4$, $SD = 1.93$) (see Table 1). This sample size aligns with qualitative research norms, which prioritize depth and richness of data over large numbers (Bekele and Ago, 2022; Subedi, 2021). Before conducting the interviews, informed consent was obtained, and participants were clearly informed of their right to withdraw at any time. Participants were also familiarized with the types of advertisements included in the study prior to the interviews. During the interviews, it was ensured that neither the interviewer nor the interviewees had any prior relationship, to minimize potential bias in responses.

Materials

Data were collected through semi-structured interviews. The interview guide was developed based on existing literature (Al-fairy et al., 2024; Khimi et al., 2024; Pasupuleti, 2024) and guided by Laufer and Wolfe's (1977) multidimensional theory of privacy, which explains how individuals manage personal boundaries and control the sharing of personal information. The guide included questions on participants' experiences with online advertisements, perceptions of personalisation,

unexpected targeting, value exchange for data, AI-driven hyper-personalised advertisements, terms and permissions, data handling, privacy perceptions, responsibility, and reflections on their overall relationship with personalised advertising (see [Appendix A](#)). The interview guide was reviewed and validated by subject matter experts, including two academicians and one advertising professional. Probing questions were used flexibly to encourage participants to elaborate or clarify their responses. Although the questions were guided by theory, the analysis followed an inductive approach, allowing themes to emerge from participants' responses rather than being imposed in advance.

A digitally administered informed consent form and information form was used to ensure ethical transparency, voluntary participation, and confidentiality. The form detailed the study's objectives, procedures, potential risks and benefits, and participants' right to withdraw at any point without penalty. Participants did not receive any financial compensation for taking part in the interviews.

Procedure

Data were collected through semi-structured interviews, which provided flexibility for in-depth exploration while maintaining thematic focus ([Adeoye-Olatunde and Olenik, 2021](#); [Ruslin et al., 2022](#)). After obtaining informed consent, participants were shown a set of five AI-driven, hyper-personalized advertisements (e.g., *Cadbury's Not Just a Cadbury Ad*, Zomato's AI ad featuring Hrithik Roshan, *Sunfeast Har Dil Ka Fantasy*, Spotify AI DJ, and hyper-personalized recommendations from Amazon, Myntra, and Netflix). These examples were used to familiarize participants with the nature of Gen AI-driven advertising and to aid recall; however, responses were not restricted to these advertisements alone.

Each interview lasted approximately 30–40 min, a duration considered optimal for maintaining engagement without causing participant fatigue ([Adams, 2015](#)). Interviews were conducted online via Google Meet, audio-recorded with permission, and transcribed using Google Transcribe, followed by manual verification to ensure accuracy. Transcription and initial familiarization were completed immediately after each interview to preserve contextual richness. Initial coding was carried out by two researchers working independently to bring in different perspectives. This was followed by theme refinement and the selection of illustrative quotes.

Written and verbal informed consent was obtained, outlining the nature of the interview and the process of recording. Participants were fully informed about confidentiality and received a debriefing form afterward explaining the study's purpose.

Data analysis

Reflexive thematic analysis was employed to analyze the data, emphasizing researcher reflexivity and the co-construction of meaning between participants and researchers ([Braun and Clarke, 2019](#)). The six-phase framework proposed by [Braun and](#)

[Clarke \(2006\)](#) was followed, and data was managed and coded using NVivo (version 14).

The researchers began by thoroughly familiarizing themselves with the data, which was transcribed verbatim. Following this, an initial list of ideas or codes was generated. Recurrent topics or patterns, as well as ideas that appeared significant to the researchers, were identified as preliminary codes. For instance, words and phrases such as *invasive*, *consent*, *unethical*, *deepfake and privacy a myth*, emerged as initial codes due to their frequent occurrence and relevance during the interviews. Subsequently, the various codes were organized into potential themes, with sub-themes being identified, reviewed, and refined. In the final stage of analysis, the main themes were clearly defined and named. Through repeated comparisons, broader patterns were refined and systematically organized into four subthemes, which were later consolidated into two major themes. Coding was initially conducted independently by two researchers, allowing each to develop themes from their own perspectives. The analyses were then merged through collaborative discussion, which helped uncover greater depth and dimensionality in the findings. Reflexivity was maintained throughout, with each researcher reflecting on their biases and prior experiences to inform interpretation. The coding process was treated as evolving and interpretative, with ongoing engagement ensuring that codes remained grounded in participants' accounts while supporting deeper understanding ([Anderson et al., 2016](#)). Themes were developed through systematic thematic analysis closely aligned with the participants' words and experiences.

The reporting of the present study was guided by the COREQ (Consolidated Criteria for Reporting Qualitative Research) guidelines ([Tong et al., 2007](#)), which provide a comprehensive 32-item checklist for qualitative research involving interviews and focus groups. Relevant aspects of the checklist were incorporated across the study design and reporting process. These include clear documentation of the research team and reflexivity, participant selection and recruitment procedures, interview setting and data collection process, as well as the approach to data analysis. Efforts were made to ensure transparency in reporting interview procedures, coding practices, and theme development, in line with COREQ recommendations. While the checklist was not applied as a rigid framework, it informed the reporting structure to enhance methodological rigour, credibility, and transparency of the findings.

Reflexivity

The epistemological position of the study is critical realism. Critical realism posits that participants' subjective experiences are shaped by internalized values, beliefs, and norms and external influences ([Modell, 2017](#)). In the present research, the study relied on participants' recall rather than direct exposure to stimuli. Participants discussed their past experiences with such advertisements and their perceptions of them, which may be subject to bias. Additionally, prior exposure to similar content before recruitment may have influenced their responses, for

instance through priming effects. Therefore, participants' accounts were taken seriously, but not accepted at face value.

Given that the researcher's prior experience in this area had the potential to influence interpretations, essential measures were taken to mitigate this effect, such as consciously setting aside personal assumptions and focusing on participants' perspectives (Hofmann and Barker, 2017). While the researcher's positionality could still shape the research process and analysis, deliberate efforts were made to engage critically with the data and ensure that the findings reflected participants' experiences and knowledge rather than the researcher's pre-existing understanding.

Results and discussion

Main theme 1: privacy invasion and user consent perceptions

While some participants felt that AI-driven, hyper-personalized advertisements followed consent protocols and took appropriate measures for data protection, many participants raised concerns about the potential misuse of data. These concerns reflected participants' experiences of privacy violations, with many describing the data collection process as invasive and intrusive. Two key subthemes emerged from these concerns: (1) intrusion into privacy, highlighting the sense of personal space being violated, and (2) data consent, emphasizing that consent is often unclear or not fully transparent (Figure 2).

Sub-theme: 1. Intrusion into privacy

Several participants highlighted privacy concerns regarding the use of personal data in Gen AI-driven hyper-personalized advertisements by marketers and advertisers. This aligns with previous research showing significant user discomfort with potential data misuse (Kawaf et al., 2023). Studies indicate that individuals often feel vulnerable when their personal information is collected and used without meaningful consent

(Asthana et al., 2024). For example, Sharma et al. (2023) found that users expressed serious concerns about privacy violations, with many favoring a greater hold over their personal data rather than mere transparency. Participant 20 emphasized that having one's data controlled by others feels highly unethical, noting that their privacy and that of others is compromised.

“My privacy is at stake; similarly, for many other people, their privacy is at stake too...I feel it's very unethical that people have a hold over your data.” (Participant 20)

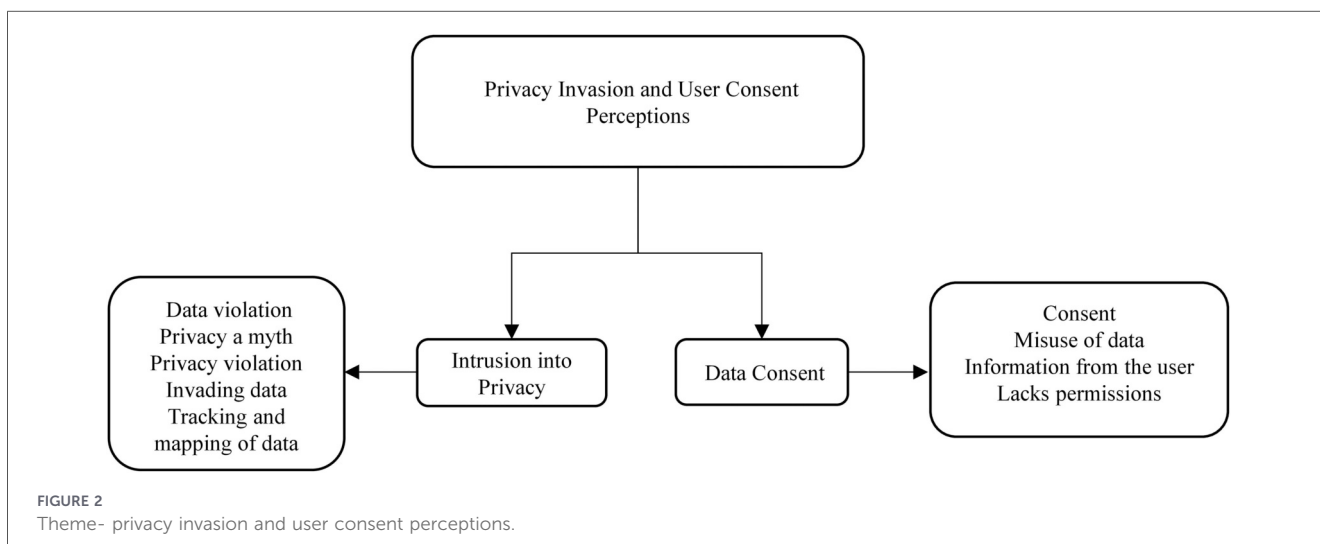
Participant 8 reflected on how hyper-personalized recommendations can feel invasive and unsettling. This aligns with research showing that when people perceive personalized recommendations as limiting their freedom, they can find them intrusive and disconcerting, prompting a negative reaction (Lee and Lee, 2009).

“Privacy is the biggest concern. I feel they know you too well, so, they give you a recommendation that feels invasive and I don't know what to do about it. (Participant 8)

Research revealed that extensive AI monitoring can significantly disrupt personal autonomy, identity, and interpersonal relationships (Han et al., 2022). Similarly, Berridge et al. (2023) reported that participants perceived robot-based data collection as excessive monitoring and an invasion of privacy, with potential for data misuse. Participant 18 expressed similar discomfort with the level of monitoring involved, noting concern over an AI system tracking people's activities.

“I find it very concerning that there is something that is AI and that [it] is keeping tabs on people” (Participant 18)

One participant (4) even suggested that, with the use of AI-driven hyper-personalized advertisements, privacy becomes a myth, highlighting that personal information is compromised in the AI-algorithmic world and is increasingly difficult to safeguard.



“It’s kind of a scary, too... basically, privacy is a myth.”
(Participant 4)

This is consistent with research showing that Gen AI-driven hyper-personalized advertisements raise concerns about consumer autonomy, data protection, and potential algorithmic bias, which can reinforce social injustices. Technologies such as deepfakes, chatbots, and voice assistants in these advertisements may cross ethical boundaries by using deceptive strategies to influence consumer behavior without clear consent (Paker, 2025).

Evidence in the field of deepfake hyper-personalized advertisements highlights Pawelec’s (2025) observations about unintended harms such as identity theft and serious breaches of data, which in turn point to an ethical imbalance between producers and consumers of advertisements, alongside the risk of consent becoming merely performative (van Esch and Stewart Black, 2021). These concerns were reflected in participants’ reactions to deepfake technology in AI-driven hyper-personalized advertisements, with several questioning the authenticity of such content. Participant 11 described the approach as ethically misleading, noting that a celebrity like Shahrukh Khan would not personally reach out to them, but would do so in the case of hyper-personalization in advertising as in the case of *Sunfeast’s Har Dil Ka Fantasy* advertisements. They expressed worries about personal privacy and the possibility that their images could be used without consent.

“I feel it’s not authentic because in real life, Shahrukh Khan [Celebrity] is never going to say my name. See legally, it may be right, but ethically it feels like someone is cheating because, in the future, anyone can use my name without my consent...if I upload my profile picture on any of the social media sites, tomorrow, someone may construct my entire body and my face and give it someone else’s name. That would be a dire violation of privacy.” (Participant, 11)

The theme of *intrusion into privacy* aligns well with the *self-ego dimension* of the theoretical framework, which focuses on an individual’s control over their digital identity (Laufer and Wolfe, 1977). The findings reflect this, as participants described AI-driven hyper-personalized advertisements as invasive and unsettling, with some feeling that “privacy is a myth” due to constant monitoring and profiling. Deepfake advertisements added to this sense of “lost control”, as people questioned whether the content was authentic and worried that their images could be used without permission. This goes on to show how such technologies can undermine personal autonomy, limit meaningful consent, and make it difficult for individuals to truly manage their digital selves.

Most participants described hyper-personalized advertising as intrusive and expressed strong privacy concerns, there were few differences in the intensity of these experiences. Participant 4 expressed extreme concern, describing privacy as being almost entirely lost, saying “privacy is a myth.” Participant 8 expressed moderate concern, describing recommendations as “invasive” but not fully compromising privacy. Participant 11 expressed moderate concern, highlighting the distinction between legal and ethical considerations, and stated that it “ethically feels like

someone is cheating.” Participant 18 expressed mild concern at a system level, emphasizing that AI is “keeping tabs on people.” These accounts do not contradict the overall concern around privacy but illustrate that participants varied in the intensity and focus of their reactions. This variation also suggests that perceptions of intrusion may depend on individuals’ prior awareness of data practices and their expectations of digital platforms.

Sub-theme 2: data consent

Consumer choice is critical in personalized marketing as evinced by Matic et al. (2017) who found that nearly 90% of participants would share at least two data sources with advertisers when they felt in control. Asthana et al. (2024) further supported this, showing that participants made consent decisions based on the transparency and accuracy of AI inferences.

While participants were selective about sensitive information, they were not universally resistant to sharing data. Some participants felt that consent was not being forced with Gen AI-driven, hyper-personalized advertising, and that sharing information remained a consumer’s choice. For example, Participant 10 emphasized the importance of giving consumers the option to decide whether they want to participate or try something new, noting that providing this choice enhances trust in the brand.

“I think they [hyper-personalized advertisements] are pretty creative because the brand is giving you the power to participate if you [would] like to. So, it’s you manually uploading your picture, letting apps scan your face and that’s consent. So, you can take part in this [experience] and no one is forcing you.” (Participant 10)

Research shows that user engagement is often driven by the perception of choice and the novelty of interactive experiences, as deepfakes, especially when hyper-personalized, present both threats and opportunities for advertisers (Kietzmann et al., 2021), and synthetic media are reshaping brand storytelling while also redefining influence in a post-human, digitally dominated era (Patel and Dada, 2025). This view is supported by Participant 16, who noted that while they personally view deepfake technology in Gen AI-driven, hyper-personalized advertisements as a serious concern on the internet, others may be willing to engage because it offers a unique opportunity to interact directly with celebrities. In campaigns like *Sunfeast’s Har Dil Ka Fantasy*, users can share a photograph to interact with a deepfake version of Shah Rukh Khan, so, participants perceive that they have the choice to engage or refrain from any form of hyper-personalized advertising engagement.

“Personally, I wouldn’t do it because it is again very scary because deepfakes are a major problem on the internet. But there are so many others who are willing to do it...they are okay with their face being out there because they want to share the screen with Shahrukh Khan, right?” (Participant, 16)

This observation also aligns with literature on the privacy paradox, which highlights the gap between users' stated privacy concerns and their actual data-sharing behavior, suggesting that individuals may sacrifice privacy for personalization (Hayes et al., 2021). It is also supported by Matic et al. (2017), who found that over half the number of participants in a study on personalization had positive reactions to highly personalized advertisements. These findings indicate that the perceived value of personalized experiences can outweigh privacy reservations, resulting in a complex consumer response to emerging AI technologies (Soni, 2024).

Although some participants expressed satisfaction with advertisements that used their data, supporting the idea that consumers may have some choice in personalization, they still questioned the extent of data usage and were concerned about their information being sold to third parties, raising issues around the transparency of data use which is in line with Barth and de Jong's (2017) finding that consumers often trade data for benefits but distrust third-party sharing. Acquisti et al. (2015) noted that users often lack clarity about what data they share and how it is used, even when they are aware of risks. Participants 3 and 5 shared a similar perspective.

"I feel that even though a lot of this data is being used for good... it still kind of feels like a part of us is being sold somewhere. I did not consent to that." (Participant 3)

Participant 5 shared,

"I'm okay to an extent that they use it [the data] to give me options and preferences as recommendations...but giving my data to another brand for use or selling my information, that might make me uncomfortable. I didn't opt for that. No, I didn't sign up for that." (Participant, 5)

A prominent concern articulated by participants was that deepfakes are worrying; several participants viewed technology as a potential threat, particularly in relation to privacy violations, identity misuse, and digital deception (Sippy et al., 2024). These apprehensions echo the findings of Chesney and Citron (2019), who argued that deepfakes posed a fundamental challenge to individual autonomy, trust in media content, and democratic integrity. Participant 2 noted that deepfake technology in AI-driven hyper-personalized advertisements is truly worrying, raising concerns about how well people's identities are protected and how their likeness is used, adding to worries about the perceived transparency of data use.

"Deepfake technology is really worrying. To what extent is anyone's identity protected? Do we know what's going on?" (Participant 2)

Participant 6 shared similar views, but noted that most people did not read the terms and conditions and were unaware of how much data was shared. This adds to previous views, reflecting participants' concerns about the efficacy of data consent and choice in Gen AI hyper-personalized advertising.

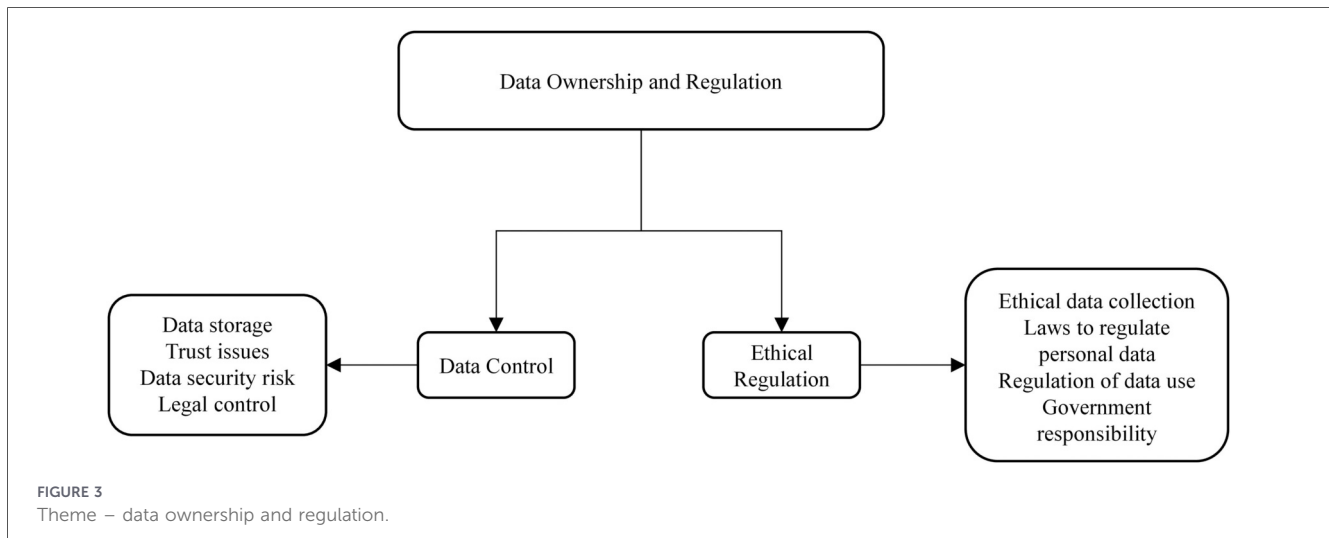
"They [advertisers] do take our consent most of the time, but we don't really read the terms and conditions while signing in or using certain apps. So, we really don't know how much of our data is out there. We need to be clearly informed." (Participant, 6)

The theme, Data Consent, can be linked to the *environmental dimension* of the theoretical framework, which highlights how technology design and social norms shape privacy expectations, often limiting users' control over their data (Laufer and Wolfe, 1977). Participants in the study noted that while consent for Gen AI-driven hyper-personalized advertisements is typically requested, many users do not fully understand the terms, leaving them uncertain about how their data is used. Some highlighted that most people do not read the terms and conditions, while others expressed concern about third-party information data sharing. This goes on to demonstrate how platform design and norms are a constrain on meaningful user control; show that environmental factors influence privacy expectations and perceived autonomy, and limit users' ability to exercise true choice over their digital identity.

While most participants appreciated having the option to give consent, there were some contradictory perspectives on how much control they really had. Participant 10 felt empowered by being able to participate voluntarily, saying "no one is forcing you." In contrast, Participant 6 pointed out that most people don't really read the terms and conditions, noting "don't really know how much of our data is out there." Participant 16 admitted that deepfakes felt "very scary" to them personally, but also observed that many others are happy to share their data to engage with celebrities. Concerns about third-party sharing added another layer of uncertainty: Participant 3 felt that "a part of us is being sold somewhere," and Participant 5 mentioned that data shared with other brands "might make me uncomfortable." These differences show that consent in hyper-personalized AI advertising is far from uniform, and that people's sense of control, trust, and willingness to share data depends on their awareness, understanding of platform practices, and personal comfort with digital engagement.

Main theme 2: data ownership and regulation

This theme emphasised participants uncertainty over who really controls their data after it is collected for Gen AI-driven hyper-personalized advertising. They questioned what happens to their personal information, whether it is responsibly handled, and whether consumers have a say in the process. Participants also felt that foolproof regulation and stronger oversight are needed to make data use feel fair and transparent. These views shaped two subthemes: (1) data control, where participants talked about wanting more clarity and accountability in how their data is managed, and (2) ethical regulation, highlighting their belief that stronger laws and independent checks are needed to guide how companies use personal data (Figure 3).



Sub-theme 1: data control

While personalization can enhance user experiences, it also introduced significant privacy concerns (Strycharz et al., 2019). Research by Kim et al. (2025) showed that users often fear autonomous misuse of their data, especially when AI systems appear highly anthropomorphic. This aligns with participants' views in the study who expressed similar anxieties: Participant 13 questioned whether personal information used in AI-driven hyper-personalized advertisements was being stored securely, while Participant 7 worried that sensitive details like their address and phone number could be recorded and could potentially be leaked and misused.

“The data, where are they storing it? Is it safe or not? So, there's this concern that I have.” (Participant, 13)

Participant 7 expressed,

“My address is being recorded. My personal number is being recorded. When that data gets leaked, how do I know [if] someone would pick it up and misuse it.” (Participant 7)

Research has showed that brands' use of personal data for targeted marketing is often perceived as fundamentally unfair, highlighting how AI-driven algorithmic persuasion commodifies personal information and influences consumers without meaningful consent (Marchand et al., 2025). This perspective was echoed by Participant 2, who felt that Gen AI-driven hyper-personalized advertisements are unethical because they allow brands to profit from individuals' personal data. Another participant (20) also expressed discomfort with the amount of personal information being collected, noting unease about their data becoming widely accessible.

“As a consumer, it doesn't make any sense because they [advertisers] are taking money from your [consumers] pockets, using your own data, which they control. It's just unethical.” (Participant, 2)

Participant 20 expressed,

“They have so much of my data and I really don't like the fact that my data is out there, managed by brands.” (Participant 20)

Participants also raised questions about data safety when they are retrieved for creating Gen AI-driven, hyper-personalized advertisements. Research has shown that ethical marketing practices require informed consent, yet this is often overlooked in hyper-personalization strategies (Srivastav, 2025). Transparency is equally essential, with companies expected to clearly communicate how data is collected, stored, and used to maintain trust and comply with privacy regulations (Eriksson, 2024; Yadav et al., 2024). Reflecting these concerns, one participant (13) expressed uncertainty about where their data was stored and whether it was secure, stressing the need for boundaries to prevent sensitive information from being shared or sold.

“Where are they storing my data. Is my data safe? This is the concern that I have. I understand you [advertisers] collect data, but there are lines to be drawn if you want to sell it. Say, if you [advertisers] are making it a habit; say you [advertisers] are exposing things that I want to keep a secret, that's not okay. I don't want the world knowing my personal details. I feel that's not right”. (Participant 13)

Another participant noted that brands can sometimes overstep when collecting consumer data, observing that while gathering information for consumer research is acceptable, there is a fine line between gathering data for personalization and violating an individual's privacy.

“I feel like sometimes brands do go a little too far with the information they're drawing data from consumers. Consumers don't have any control over it. There is a fine line between research and violating someone's privacy.” (Participant 10)

This aligns with the view that companies must navigate the fine line between beneficial data use and potential misuse, which can erode consumer trust (Mandal, 2019), highlighting participants' concerns about how their data is controlled and used by advertisers and marketers.

Participants' views on data control showed some inconsistencies regarding what they considered acceptable vs. concerning in the collection and use of their personal information. Participant 10 noted a "fine line" between proper use and privacy violations, suggesting some forms of data collection could be acceptable if done responsibly. In contrast, Participant 2 described the use of personal data as "just unethical," showing strong opposition to any perceived misuse. Participant 20 also expressed discomfort with data being "managed by brands," reflecting concern over control and oversight. Participant 7 highlighted risks of sensitive information being recorded, saying "My address is being recorded...When that data gets leaked, how do I know someone would pick it up and misuse it?" These differing perspectives show that while participants share concerns about data control, they vary in what they consider acceptable and what they view as crossing ethical boundaries.

Sub-theme 2: ethical regulation

Participants not only expressed concerns about who controls their data but also emphasized the need for regulation to make consumers feel safer with Gen AI-driven, hyper-personalized advertisements. This aligns with research which has shown that consumers are cautious about sharing personal data and call for regulatory measures that enhance transparency and protection, as the rapid advancement of AI often outpaces existing frameworks, creating ethical dilemmas such as privacy violations and potential manipulation (Paker, 2025; Vukmirović et al., 2025). Participant 9 has expressed that there must be some form of ethical oversight to ensure proper management of the data that is being collected.

"...there has to be some kind of ethical check on what happens to the data." (Participant, 9)

Current regulations are not strict, allowing publicly available information to be used for personalized advertising (The Advertising Standards Council of India and Khaitan and Co, 2023). Prior research also emphasized the need for governance to ensure responsible and transparent use of generative AI (Mogaji and Jain, 2024). Participants 20, 19, and 12 shared similar views, noting that laws and regulations provide little protection regarding personal data use for Gen AI-driven, hyper-personalized advertisements, and that accepting terms and conditions often leaves users feeling uneasy or paranoid.

"Laws and regulations can't do anything about it because we have accepted certain terms and conditions. So, we are also allowing it to happen. But I sometimes do get paranoid as to why apps need so much information about me?" (Participant, 20)

Participant (19) expressed that data usage should be restricted or regulated by law.

"You can't take my personal data just like that..it's just that information gathering should be limited or should be controlled by law." (Participant, 19)

A view that is also endorsed by Participant 12,

"...even if we are living in a virtual world, there should be certain regulations that keeps our sanity and data in check, so we don't get paranoid that my photographs might be misused or my personal data will be tampered with." (Participant, 12)

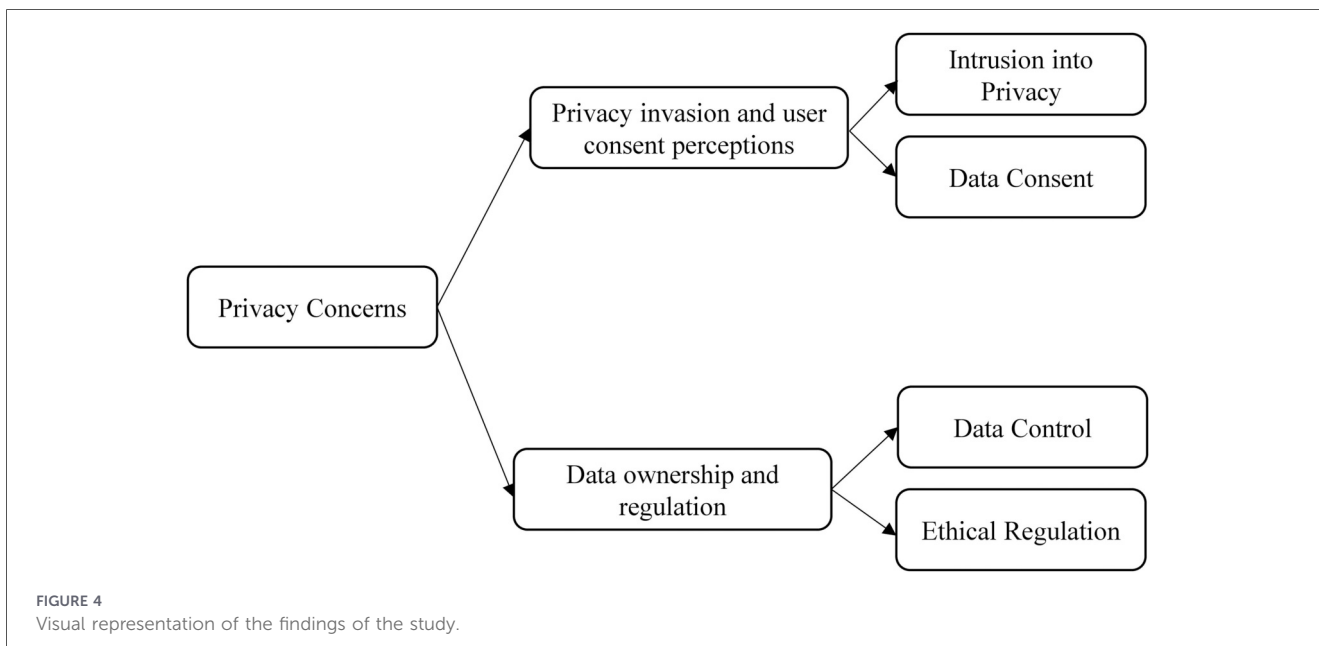
Literature has revealed significant gaps in existing regulatory frameworks, particularly in the USA, and underscores the need for proactive industry leadership in self-regulation (Jones, 2025). This view was echoed by participants in the Indian context, with Participant 18 suggesting that government authorities, brands, and celebrities should take the initiative to ensure that data is not misused, with or without consent.

"I think the first step would be to avoid misuse. I feel government authorities, brands, celebrities and advertisers can take that initiative to make sure that data is not misused, with or without their [consumer] permission." (Participant, 18)

Participants suggested involving multiple stakeholders in the regulation process, similar to governments collaborating with industry experts in AI (Walter, 2024) and implementing public-private partnerships for responsible AI use (Lim and Chng, 2024). There is a need for independent government oversight free from corruption to effectively monitor data use. It was emphasized that government and corporations should work hand-in-hand to ensure proper regulation and protection, as noted by Participant 11.

".. there needs to be some sort of foolproof policy or some sort of monitoring, not by corporations; but by an independent entity. I think the government and corporate bodies should work hand in hand to enable this." (Participant, 11)

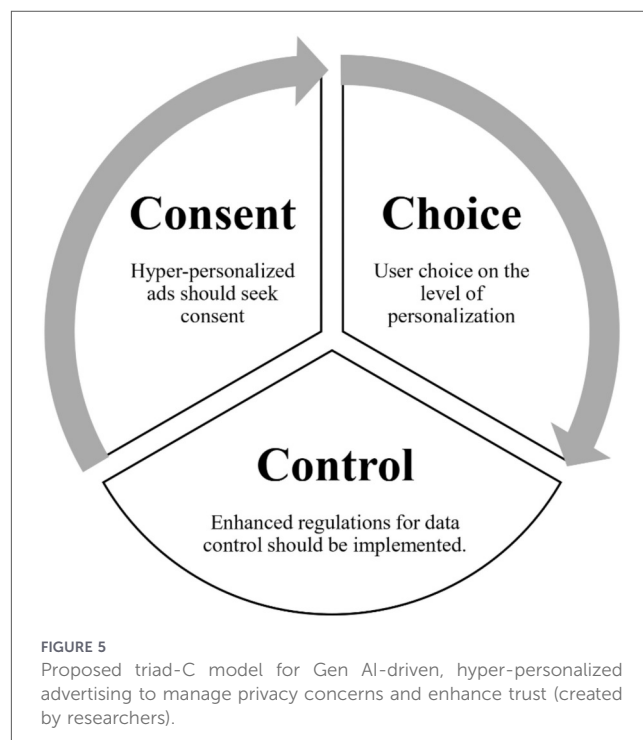
Participants agreed on the need for regulation, but differed on who should be responsible. Participant 20 expressed concern despite accepting terms: "Laws and regulations can't do anything...But I sometimes do get paranoid." In contrast, Participant 18 suggested shared responsibility among government, brands, and celebrities: "Government authorities, brands, celebrities...can take the initiative to make sure that data is not misused." Participant 11 emphasized independent oversight: "...there needs to be some sort of foolproof policy... government and corporate bodies should work hand in hand." These differences highlight variation in how participants perceive responsibility for ethical governance of AI-driven hyper-personalized advertising.



The themes, data control and regulation align with the Interpersonal Dimension of Laufer and Wolfe’s (1977) Multi-dimensional Developmental Theory of Privacy, which focuses on managing relationships through information-sharing and boundary-setting. Participants expressed concerns about how their personal data in AI-driven hyper-personalized advertisements is collected, stored, and used, including fears of misuse, lack of transparency, and overreach by brands and advertisers. They highlighted the need for clear boundaries in data handling, noting that consent alone is insufficient when users are unaware of how much data is shared. Many participants emphasized the importance of regulatory oversight, advocating for ethical governance, legal restrictions, and the involvement of multiple stakeholders, such as government authorities, brands, and celebrities, to ensure responsible and transparent use of personal data. These findings show how interpersonal privacy expectations are shaped both by individual control over information and by trust in the broader social and regulatory environment. The findings of the study are summarized in Figure 4.

Implications

This study calls for a re-evaluation of the privacy paradox, suggesting that the gap between Gen Z users’ data-sharing behavior and their expressed privacy concerns reflects a conscious trade-off rather than a contradiction. Although the participants acknowledge the benefits of Gen AI-driven, hyper-personalized advertising, they also feel that this form of advertising is an intrusion into their privacy and insist that their personal data can be used to create hyper-personalized marketing messages for them, provided they consent the use of their data for the same. While consent remained a primary demand among the participants, control over the kind of data that they share with AI algorithms for the creation of hyper-



personalized advertising experiences was also an issue of paramount importance to them. Adding on to that, Indian Gen Z participants also felt that going beyond an individual level, regulatory mechanisms must be systemic, urging data control through legal regulations as the need of the hour.

Based on the findings and the strong demand among participants for transparency and agency in data use, this study proposes a conceptual *Triad-C* model for Gen AI driven, hyper-personalized advertising (Figure 5). The model comprises three components: *Consent*, *Choice*, and *Control*, which together guide the ethical use of personal data in AI-driven advertising. The

process begins with privacy concern, arising from users' awareness of data misuse, opaque tracking, and third-party sharing. These concerns encourage users to demand clear and *informed consent*, which then leads to a *need for choice*, allowing them to decide the level and type of personal information shared, such as demographic or behavioral data. When choice is limited or unclear, participants highlight the *need for control*, representing ongoing authority to manage, modify, or withdraw data permissions. This sequential relationship reflects the way ethical personalization should operate: concern informs consent, consent shapes choice, and choice necessitates control. In this way, personalization management of the advertisement rests with the user, rather than the advertiser. The user, then, would trust the advertisement more and would be willing to engage better with the brand (Liu et al., 2018), owing to the interactive nature of the ad creation process itself. Thus, ethical personalization must request preferences and build advertisements accordingly rather than rely on covert tracking.

Consent requires that every advertisement requesting hyper-personalization seeks user permission in an understandable way. Choice gives users flexibility to determine what personal data is shared and how it is applied. Control extends this authority, supported not only by interfaces but also by regulatory frameworks. Participants highlight the need for legal mechanisms that enable users to exercise greater control over their personal data and offer protection against misuse. In this way, the management of personalization shifts toward the user rather than remaining solely with the advertiser.

The proposed Triad -C model (Figure 5) aligns with the ideas of the theoretical framework of the present study, namely Laufer and Wolfe's multidimensional developmental theory of privacy, which views privacy as the management of boundaries through information sharing (Laufer and Wolfe, 1977). While the theory provides a useful foundation, it was developed in a pre-digital context and assumes that individuals are able to meaningfully negotiate these boundaries. The current findings suggest that this assumption is increasingly challenged in AI-driven, hyper-personalized advertising environments, where algorithmic opacity and information asymmetry limit users' actual control. Participants in this study do not reject personalization outright; rather, they question the lack of transparency and agency within it.

While examining previously established models in relation to the present framework, the Privacy Calculus Theory by Culnan and Armstrong (1999) explains how individuals weigh perceived risks and benefits when disclosing personal information. This theory has been widely tested across contexts, including online personalization and targeted advertising. The current findings align with aspects of this theory, as participants weigh the perceived benefits of personalized advertisements against privacy concerns. However, consistent with Arpetti and Delmastro (2021), the theory assumes rational decision-making, which does not fully capture the privacy paradox: despite expressing privacy concerns, as the current results show, participants acknowledge risks such as data misuse and deepfake threats, they may still consent due to perceived control, and novelty. This indicates that consent is not always the outcome of a rational cost-benefit evaluation, but may instead be shaped by emotional, social, and contextual factors. This reflects the diverse range of perceptions

regarding privacy observed in the study aligning more closely with the Triad C model than privacy calculus theory.

Building on this framework, the Triad-C model also in line with existing regulatory perspectives while highlighting persistent gaps. The General Data Protection Regulation (GDPR) in the European Union (EU) provides robust privacy rights, including consent, transparency in automated processing, and data subject rights such as data portability and erasure (Akhtamovna, 2023). The GDPR serves as a foundational model, but achieving global consistency requires international cooperation and commitment to ethical data practices (AllahRakha, 2024). Given that the current study focuses on Indian participants, the regulatory context of India is particularly relevant. India's Digital Personal Data Protection Act (MeitY, 2023), represents a consent-based, concern-driven regime offering user rights and data protection mechanisms. However, implementation challenges remain, including broad state exemptions, low digital literacy, limited public awareness, and gaps in enforcement capacity (Yadav, 2025). These gaps reinforce Triad-C model, which operationalize privacy principles into actionable consent, choice, and control, particularly in AI-driven hyper-personalized advertising contexts.

Transparency and user control are essential in digital environments. Platforms should improve algorithmic transparency, and advertisers should clearly disclose their mode of data sourcing and methodology of data use, including storage and retrieval by third-party recipients. Advertisers can also adopt internal ethical review boards or third-party audits for AI hyper-personalization to uphold ethical standards. There is also a need for data privacy laws in India to specifically address Generative AI advertising. Policymakers, marketers, advertisers, and the public must collaborate to develop context-sensitive regulations. Most importantly, enhancing digital literacy will empower users to make informed decisions about AI hyper-personalized advertising (Chuan et al., 2023).

The Triad C model is a conceptual framework grounded in participants' perceptions, developed using a qualitative methodology in this study on AI-driven hyper-personalised advertising. The boundaries of the model are defined by the context, population, and methodological scope of the study. Specifically, the model applies to AI-driven hyper-personalised advertising contexts where users directly interact with personalised content, particularly among populations comparable to Indian urban, educated Gen Z students and professionals. As it is not based on experimental testing, it does not establish causal relationships and should not be interpreted as predictive or universally generalisable.

The model's boundaries are further shaped by several conditions. These include users' digital literacy to understand privacy risks, the transparency of AI systems to support informed decision-making, and the presence of regulatory and platform-level safeguards (e.g., DPDPA, GDPR), whose effectiveness in practice may be limited by enforcement gaps as well as users' awareness and ability to engage with these mechanisms. Cultural and contextual differences may also shape perceptions of privacy, consent, and personalisation, thereby limiting transferability across settings. Where these boundary conditions are not met, the applicability of the model may be constrained. Accordingly, the model should be viewed as an

initial conceptual framework with context-specific applicability, subject to further empirical testing.

Limitations and future prospects

While the Triad-C framework provides a relevant structure for managing consent, choice, and control in hyper-personalized advertising, several limitations must be acknowledged. First, the study relied on a small sample of twenty Indian Gen Z participants, predominantly from urban, educated, and digitally literate backgrounds. This may have influenced both the range of responses and the themes identified, introducing potential biases related to gender, socio-economic status, and digital literacy. Consequently, the findings and the proposed Triad-C model are most applicable within this specific context, and generalizability to the broader Indian Gen Z population, or other demographic groups, remains limited.

Second, before the interviews, participants were familiarized with sample advertisements to provide context for discussions on AI-driven hyper-personalized advertising. While necessary to ensure comprehension, this pre-exposure may have primed participant responses, potentially frame their perceptions and introduce response biases, despite the use of reflexive practices to mitigate such effects.

Third, the study relied on recall-based responses rather than real-time observation of advertisement interactions, which may have limited the depth and immediacy of participant insights. Future research could employ real-time advertisement exposure to gather more immediate reactions, as well as mixed-methods, experimental, or longitudinal designs to provide a richer understanding of how perceptions of privacy, consent, choice, and control evolve over time.

Another limitation is that the sample included more participants identifying as female compared to males or other gender categories, since recruitment relied on voluntary participation. Future studies should aim for more balanced gender representation and broader demographic diversity to enhance the generalizability of findings.

Additionally, a limitation of this study is the relatively high proportion of employed young adults (55%) in the sample, which may have influenced the findings on privacy perceptions toward AI-driven hyper-personalized advertising. Individuals in professional contexts are more likely to be exposed to organizational data protection practices, potentially increasing their awareness of privacy risks and fostering more cautious attitudes (Malandrino et al., 2013). This may have led to an overrepresentation of risk-aware perspectives within the data, as well as a stronger emphasis on seeking regulatory safeguards, control over personal data, and opportunities for choice to consent in online interactions. In contrast, prior research suggests that student populations and younger individuals may display different privacy orientations, including greater confidence in managing personal data and, in some cases, lower perceived risks despite high levels of digital engagement (McGuinness and Simon, 2018; Miltgen and Peyrat-Guillard, 2014). The findings of this study also reflect variations in participants' perceptions of privacy, with some expressing extreme concern and others reporting moderate or mild

concern. These differences may be influenced by factors such as professional exposure, digital literacy, and attitudes toward control and consent. Given the qualitative nature of this interview-based study, the sample composition may have shaped the themes identified, particularly by emphasizing more cautious, risk-aware, and control- or consent-seeking viewpoints. Therefore, the findings should be interpreted with caution, as their generalizability to more student-dominated populations may be limited.

Taken together, these limitations highlight that, while the Triad-C model is a valuable conceptual framework for hyper-personalized advertising in the urban, educated Indian Gen Z context, it requires empirical validation across more diverse populations. Future research should test the model with larger, more representative samples and in dynamic, real-time advertising environments to assess its practical applicability and effectiveness.

Data availability statement

The raw data supporting the conclusions of this article will be made available by the authors, without undue reservation.

Ethics statement

The studies involving humans were approved by St Joseph's Research Institute, St Joseph's University 2025/SJRIC/SSRE01; approval date: 07 August 2025. The studies were conducted in accordance with the local legislation and institutional requirements. The participants provided their written informed consent to participate in this study.

Author contributions

VR: Methodology, Writing – review & editing, Software, Investigation, Writing – original draft, Data curation, Formal analysis, Conceptualization. RP: Writing – original draft, Investigation, Conceptualization, Methodology, Writing – review & editing, Supervision. AM: Methodology, Writing – review & editing, Formal analysis. SL: Investigation, Writing – review & editing, Writing – original draft, Formal analysis. KN: Writing – original draft, Visualization, Investigation. FY: Writing – review & editing, Writing – original draft, Formal analysis.

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Generative AI statement

The author(s) declared that generative AI was not used in the creation of this manuscript.

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Appendix A

Interview Guide

1. Can you describe your general experience with online advertisements, particularly on platforms you use frequently?
Probes: What types of ads do you notice most?
How, if at all, do you typically interact with them?
2. Can you share a specific experience where an advertisement felt highly personalized to you?
Probes: What made it feel personal?
How did you respond to it?
3. Can you think of an instance where an online advertisement seemed to reflect information about you that you had not actively shared?
Probes: How did you interpret that experience?
What were your thoughts or reactions?
4. When using platforms that personalise content (e.g., social media, shopping apps, streaming services), what do you feel you receive in return, if anything?
Probes: Can you expand on that?
Can you think of a specific example?
5. What are your views on advertisements that use AI-generated or digitally altered content to personalise experiences, such as using a person's likeness, voice, or a digitally created celebrity?
Probes: How would you feel if your own image or video were used in this way?
What factors would influence your reaction?
Have you encountered anything similar before? If so, can you describe it?
6. Thinking about apps or websites you use, like social media or online shopping, what do you think it means when you accept terms and conditions or permissions?
Probes: How do you feel about giving that permission or agreeing to those terms?
What do you think happens to the information you give to apps or websites?
7. How do you feel about brands using your personal data to create AI-driven, hyper-personalized advertisements?
Probes: Can you tell me more about why you feel that way?
Does it change the way you think about the brand or the ad?
8. What are your thoughts on how your personal data might be shared, stored, or used by the platform you provided it to?
Probes: Can you tell me more about why you feel that way?
How do you feel about the way your information is handled?
9. What concerns, if any, do you have about privacy when advertisements are personalized (using your name and other personal details like location data and your preferences)?
Probes: Can you tell me more about why you feel that way?
Are there situations where you feel more or less comfortable?
How does it affect your trust in the platform or brand?
10. Who do you think is responsible for how personal data is used in advertising?
Probe: Can you tell me more about why you feel that way?
Can you give an example of it?
Do you think responsibility is shared, or mainly on one group?
11. Overall, what is your opinion about current privacy regulations regarding online data and advertising?
Probes: Are you aware of these regulations?
Do you think the current regulations protect your privacy effectively?
Are there areas where you think they could be improved?