Effects of the Personalisation-privacy paradox on online personalised marketing campaigns – marketing practitioners' view

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ABSTRACT

The research study is concerned with understanding the practitioner's perspective on the effect the personalisation-privacy paradox may have on personalised marketing campaigns. The problem exists whereby consumers value the benefits of personalised marketing and communication provided by marketing practitioners, but at the same time have concerns about the protection of their private information (Cloarec, 2020). The paradox consequently has an impact on marketing practitioners who use market based assets such as personal data and innovations such as personalisation to design and execute personalised **online** marketing campaigns because consumers have privacy concerns that can influence their behaviour and consequently influence their willingness to share the data needed to enable personalised experiences.

The objective of the research is to address the gap in understanding the personalisation-privacy paradox, namely it addresses the need for the provision of a comprehensive knowledge base that will provide insights and practices to better manage the paradox, whilst still deriving value for the business. Additionally, the research will seek to determine the contributing factors to the personalisation-privacy paradox, as seen through marketing practitioners lens. Additionally, the study provides insights on how marketing practitioners can strike a balance between leveraging data for the personalised campaigns, adhering to privacy laws, achieving business objectives, and instilling online consumers' trust . The research makes use of the Resource Based Theory (RBT) which refers to the organisations ability to identify key valuable resources and use them to gain a sustainable competitor advantage (SCA).

The findings identified key insights for addressing the paradox and provided possible mitigating strategies for alleviating its existence. The empirical evidence further demonstrates that marketing practitioners can protect the privacy of personal data whilst still deriving value for the organisation. Further findings provides knowledge on how marketing practitioners can implement ethical practices when managing personal data by implementing internal processes, and governance processes. These recommendations will equip future marketers to continue to use value-generating market based assets to protect customers, achieve performance and build unique relationships which will lead to sustainable competitive advantage.

2

DECLARATION

I declare that this research project is my own work. It is submitted in partial fulfilment of the requirements for the degree of Master of Business Administration at the Gordon Institute of Business Science, University of Pretoria. It has not been submitted before for any degree or examination in any other University. I further declare that I have obtained the necessary authorisation and consent to carry out this research.

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Name and Surname   **Signature**

TABLE OF CONTENTS

LIST OF FIGURES

LIST OF TABLES

8

CHAPTER 1: BACKGROUND, PROBLEM AND PURPOSE

1.1. Introduction - The personalisation- privacy paradox

The research study is concerned with understanding the **practitioner's perspective on the effect the personalisation-privacy paradox** may have on personalised marketing campaigns. The paradox exists whereby consumers value the benefits of personalised marketing and communication provided by marketing practitioners, but at the same time have concerns about the protection of their private information (Cloarec, 2020). The paradox consequently has an impact on marketing practitioners who design and execute personalised marketing campaigns. This occurs because consumers privacy concerns that discourage them from sharing data with organisations (Pappas, 2018) .

1.2. Research Problem

The research aims to provide marketing practitioners with insights and recommendations on understanding the effects of the personalisation-privacy paradox. To achieve this the research aims to provide a greater understanding on personalisation itself by looking at its advantages and disadvantages for marketing practitioners. Having understood the perceived benefits and risks of personalisation, the key ingredients to understanding the phenomenon will include getting in-depth knowledge on the contributing factors and causes, as perceived and experienced by the marketing practitioners themselves.

To achieve the above the marketing practitioners need to use personal data and personalisation to build meaningful strong customer relationships, which can be seen as a core competency (Donnellan & Rutledge (2019). The ultimately need to ensure that they have the right capabilities and resources to gather, store data, and extract customer insights (Donnellan and Rutledge, 2019). Additionally, there is a need to hire marketing practitioners who have the competency and skills to use the data to target customers but also use to build relationships with customers.

A further aim is to investigate the impact of the regulations and security measures that have been implemented especially in south Africa to protect the users privacy

and how marketing practitioners maintain a balance between leveraging the technology and remaining within the laws. It would be a futile activity to look the impact of the security measures on brands without also understanding the implications for non-compliance. Therefore, the research aims to gather in-depth knowledge in that regard from practicing marketing practitioners themselves.

Additionally, the study seeks to learn how marketing practitioners keep abreast of the ever changing consumer expectations and ever changing security landscape in order to gather understanding on the concerns and experiences of the customer.

Overall as personalisation continues to be an asset for businesses to increase performance and meet financial goals. This research is essential to provide recommendations and guidance to better equip the next generation of marketing practitioners who aspire to personalise their offerings to the customer through data whilst protecting the customer in earnest.

1.3. Why the personalisation-privacy paradox tension exists

According to Dwivedi et al. (2021) there is high technological advancement and innovation that has played a crucial role in the increase of online active users in the world which was 4.54 billion in 2020. This increase has also brought upon an increase in smartphone devices which enable users to interact, shop and connect online instantaneously (Dwivedi et al. 2021). With the increase has brought upon new opportunities and new challenges such as the personalisation-privacy paradox for marketing practitioners.

The personalisation- privacy paradox is perpetuated with the advent of the internet of things which has provided opportunities for marketing practitioners to collect data through websites, social networks, and mobile devices for the purpose of personalising their marketing advertisements (Siraj, 2021; Pappas, 2018). The use of personalisation provides notable benefits to the marketing practitioners such as increasing revenue and business performance (Pappas, 2018). However, it has also posed a challenge due to the increased concerns about consumer privacy rights. These concerns have resulted in scrutiny on how marketing practitioners collect, store and use the data to increase the effectiveness of their personalisation marketing strategies.

10

Therefore, it is essential to extract the view of the marketing practitioners on how they plan to overcome this challenge by getting a greater understanding of the effects of the paradox on their marketing strategies. Additionally, there is a need to understand the contributing factors that perpetuate the personalisation paradox. As marketing practitioners desire to leverage the personalisation phenomenon to contribute to business performance, it will be imperative to understand how they plan to be compliant with privacy regulations that protect users' privacy. The research seeks to provide insights and guidance to fellow marketing practitioners on what to be aware of and how to navigate this field.

1.3.1. The rationale for selecting the problem

This paradox may have tremendous impact on consumer behaviour as it may discourage users from sharing their data which is needed to enrich personalised digital experiences (Pappas, 2018). This issue is urgent to resolve as online shopping and online marketing spending continue to increase globally, influenced in part due to Covid-19 (Aguirre, et al., 2016). For instance, in 2017, Pappas (2018) estimated that four billion people would be participating in online shopping by 2020, making personalisation even more critical for marketing practitioners. In fact, by 2020 4.5 billion people were estimated to be active internet users world-wide, which makes up 59% of the entire world population (Dwivedi et al., 2021).

Socially, it is estimated that there are 2.95 billion people who are active on social media. This number is set to increase by almost 1 billion by 2023 making it 3.43 people active on social media (Dwivedi et al., 2021). To demonstrate a further need there are 50 million businesses that have been registered by Facebook alone, of which 88% also use other platforms such as twitter to engage users and find prospective clients (Dwivedi et al., 2021).

The increase in participation and activity online is a demonstration that people spend much time searching for relevant services and products. additionally they spend much of their time connecting with their friends on these platforms (Dwivedi et al., 2021). The above highlights the financial opportunities for marketing practitioners as they also evolve and respond to these changes by meeting the customers where they are. It is clear that there are opportunities for marketing practitioners to utilise personalisation to increase the performance of organisations.

11

However, to fully leverage the personalisation technology, there is a need to further understand the personalisation-privacy paradox and its possible effects on the successful implementation of future personalised marketing strategies. Therefore it is beneficial to delve deeper and understand this challenge by also identifying and documenting the contributing factors to the paradox.

Lastly, it is imperative that marketing practitioners have a clear understanding of the privacy laws, regulations, and features that have been implemented in recent years as they create their marketing strategies that may impact their strategies. Therefore this study aims to provide guidance and best practices for implementing successful personalised marketing campaigns whilst taking into consideration the paradox and laws.

1.3.2. What evidence verifies the identification of the problem?

There is an expectation for Global companies which allow for the collection of data to take steps to provide transparency on how they protect the privacy of consumers (O'Flaherty, 2021). For instance, in April 2021, Apple implemented a transparency privacy feature on their iPhone which will stop tracking users. This implementation impacted Facebook revenue through a loss of ten billion dollars, advertisers and marketing practitioners as it meant they could not gather consumer data or track them without consent (O'Flaherty, 2021).

On the other hand, Google has created its own privacy protection feature called the Privacy Sandbox which will also meant to protect users details (Google, 2022). This raises the need for marketing practitioners to be aware of the changes occurring from the advertisers and to notify their customers if they are collecting data.

Evidence for the relevancy of this topic is further highlighted by the Facebook Cambridge Analytica matter, whereby it was discovered that Facebook allowed Cambridge Analytica to gain access to 87 million Facebook unaware users and failed to protect their personal information (Isaak & Hanna, 2018). This led to Facebook paying hefty fines for its role in failing to secure the 87 Million personal accounts (Zialcita, 2019). The actions of the global companies signify the importance of this study as it highlights the need to fully understand the personalisation-privacy paradox

so that as privacy features and laws get implemented, marketing practitioners can find ways to encourage users to allow for data gathering.

1.3.3. What is the relevance of this topic?

The introduction of the privacy policies by global giants demonstrates that the industry needs to take steps to ensure that there is a balance in how the advertising industry and marketing practitioners use personalised strategies and protect the consumer's privacy (Google, 2022). Additionally, it is imperative to note that as more companies follow suit, the marketing practitioners are aware of these changes and can ensure that they uphold internal governance processes to protect their consumers.

The importance of consumer data has created an industry whose sole responsibility is to intentionally collect and sell databases with private information that was collected in secret without consent or the knowledge of users. As such marketing practitioners need to be aware of such practices so that they can protect their consumers and protect their Brands' reputations (Waldman, 2020).

The fact that influential companies such as Google and Apple are also implementing this policies further highlights the urgency. This is imperative to take note of as these companies are influential as they have many consumers utilising their platforms. For instance, the Google android system is used on 85% of systems in the world (Koetsier, n.d.).

1.4.   Research Purpose

The aim of the research is to gain a deeper understanding of the practitioner's view on the effects of the personalisation-privacy paradox on their future marketing personalisation strategies. Additionally, the research seeks to understand the factors that contribute to the personalisation-privacy paradox as seen through the lens of the marketing practitioners. The reason for the focus on marketing perspective versus consumer perspective is because the voice of the consumer has been widely reported on, however few research has been done on the perspective of the marketer thus much is still unknown.

13

What makes the marketers view unique is because they are the individuals investing large budgets in utilising data for personalisation purposes, but have limited knowledge of the personalisation-privacy paradox. Additionally, in line with the resource Based Theory, it is the marketing practitioner's ability to use personal data and personalisation to build meaningful strong customer relationships can be seen as a core competency (Donnellan & Rutledge (2019). To achieve this marketing practitioners need to ensure that they have the right capabilities and resources to gather, store data, and extract customer insights (Donnellan and Rutledge, 2019). Additionally, there is a need to hire marketing practitioners who have the competency and skills to use the data to target customers but also use to build relationships with customers.

The research also aims to gain insights on how practitioners plan to strike a balance between leveraging this phenomenon's benefits, staying within the implemented privacy laws, achieving business objectives, and instilling online consumers' trust (Martin, 2016). The scope of the research is limited to the marketing practitioners who are involved with strategizing, planning, and executing personalised marketing strategies perspectives and experience. As such the study is based on the resource. This includes views from the experts involved in the creation of marketing personalisation strategies.

The Resource-Based Theory (RBT) will serve as a theoretical framework for this study. This framework is well suited for this study as it highlights the need for organisations to identify the resources or assets that are unique and generate value so that they can gain sustainable competitor advantage. (Schauerte et al., 2021). This is especially crucial for marketing practitioners as they create market-based assets (Srivastava et al., 1998). According to Srivastava et al. (1998) marketing practitioners should be concerned with creating market-based assets such as building meaningful and stronger relationships with customers and creating strong partner relationships (Srivastava et al., 1998). These relational market-based assets are beneficial to the performance of the organisation in that they have the power to generate revenue, lower cost, and create superior relationships for organisations (Srivastava et al., 1998).

1.5. Significance for Business, Theory and South Africa

1.5.1. Significance for Business

There is a need for the business world to gain an **in-depth better understanding** on this challenge. The reason for this need is because marketing practitioners leverage innovations such as personalisation to better attract consumers. Additionally as data continues to play a strategic role in businesses, they need to have a thorough understanding of how the data is gathered, stored and utilised. Additionally, this knowledge will enable marketing practitioners and businesses to have insights on the contributing factors with the outcome being that they will be better equipped to the effects of the paradox on their prospective consumers.

Furthermore, as the privacy laws landscape continues to change, marketing practitioners will also need aware of the laws and regulations that are being implemented in the privacy laws arena as failure to do so may have an adverse impact on the marketing campaigns performance and brand reputation (Waldman, 2020). As indicated by the Fakebook Cambridge Analytica event, failure to understand the environmental changes may have detrimental impact on the reputation of the organisation (Isaak & Hanna, 2018). Moreover, as protecting the privacy of the consumers is paramount to remaining sustainable in the long run, creating the right partnerships with the publishers that allow for the collecting of data will be critical. Transparency between the brands and technology companies will also be essential as it assists marketing employees to identify and stay clear of data brokers who collect data without consent (Waldman, 2020).

1.5.2. Theoretical Significance

The theory that will be utilised is the Resource Based Theory (RBT), which refers to the organisation ability to identify key valuable resources to be able to leverage the for the benefit of the organisation to achieve sustainable competitor advantage. As such theory is suitable for this study, as marketing practitioners seek to leverage data and personalisation to be able to achieve organisation performance and provide brand benefits such as build relationships. Their reason for leveraging data is because it provides the ability to ability to it and personalisation to build meaningful strong customer relationships can be seen as a core competency (Donnellan & Rutledge (2019). To achieve this marketing practitioners leverage the capabilities

15

and resources they have to gather, store data, and extract customer insights (Donnellan and Rutledge, 2019).

In the case of this study the market based asset being leveraged is personal data and the capability is personalisation technology with the outcome being both tangible and intangible namely financial performance and brand building. These will be leverage in order to achieve marketing efficiency and effectiveness (Schauerte et al., 2021; Varadarajan, 2020).

This study contributes theoretically by providing in-depth insights on how marketing practitioners view the dilemma faced by consumers. The dilemma is presented from the perspective of the marketing practitioner. The reason for this focus is that the consumers perceptions have been widely researched and documented (Strycharz et al., 2019). Some findings consumers' perceptions findings being negative and positive on personalisation. For example, some respondents found it valuable as it is helpful, reduces time, and enhances their buying experience. Whereas some respondents found personalised communication to be negative if the message is not authentic (Fridh & Dahl, 2019).

The research seeks to contribute theoretically and in business by providing the view of the practitioner on how it has leveraged the key resources with the hope that the research will provide guidance for future marketing practitioners to use the personalisation innovation with an understanding of consumer privacy fears and changing regulation landscape. Additionally, it seeks to provide guidelines to fellow marketing practitioners on what to look out for when using personalisation during advertising platforms (Gaber et al., 2019).

1.5.3. Significance for South Africa

The increase of digital technologies and devices which have technical abilities that allow for access to the internet has had an impact on the increase of users with internet access (Gerber et al., 2018). As evidenced earlier this has culminated in an increase of people who now have access to the internet and are subsequently taking advantage of shopping online (Aguirre et al., 2016). It is further evidenced by Pappas (2018) who estimated that in 2020 there would be four billion people participating in

online shopping. This increase is also evident in South Africa as more people also started to migrate to online specifically during the pandemic.

Some of the capabilities that these connected devices have include the ability to capture data. Therefore it is of no surprise that this has culminated with privacy concerns being top of the agenda world-wide and in south Africa. For instance, it is reported that 50% of Americas worry about the amount of data that available to brands about them and 91%they believe that they have lost control of their data (Gerber et al., 2018). Similar trends can be seen in Europe with 57% sharing the same worry on the private information that is available online. Similar trends can also be seen in South Africa, with African users and Asian users also demonstrating their concerns over their privacy and governments and technology companies reacting accordingly to protect consumers. For instance In south Africa the POPIA Act has been introduced to facilitate protecting users from data collection (Lake & Naidoo, 2020).

The above is an indication that the issue of the personalisation privacy paradox is an issue world-wide and is no different in south Africa as it becomes important to understand its effect and how brands can protect both the customer and themselves (Gerber et al., 2018). As more people get access to the internet it will be more pertinent to ensure that markers know how to protect their brands and consumers whilst still and still achieving their goals.

1.6. Conclusion

This chapter has positioned the reasons behind why the research has been undertaken to determine the effects of the personalisation-privacy paradox through the problem statement and the purpose. It has further provided reasons for the need for this type of study and in the process demonstrated the significance academically, theoretically and from the South African context. The researcher is confident that they have fully articulated the relevance for the study, especially with the protection of privacy data at the fore front.

CHAPTER 2: THEORY BASE / LITERATURE REVIEW

2.1. Introduction

This chapter focuses on understanding some of the research that has been conducted in relation to the personalisation-privacy paradox. It will further endeavour to understand the contributing factors of the phenomenon as documented by fellow researchers. In addition to the contributing factors the chapter will identify the key role players to the personalisation-privacy paradox as documented by fellow researchers. In the chapter, the researcher shall undertake to unpack the impact of privacy laws, regulations and security measures on the phenomenon.

In terms of theory, the Resource Based Theory (RBT) will be presented, as a suitable theory as marketing practitioners seek to use market based assets (Data) to leverage personalisation to out-perform their competitors. Lastly the study of personalisation, nor privacy concerns is not complete without understanding the role of data, which shall be discussed to provide further insight.

2.2. The practitioners' challenge

In a rapidly changing digital world Marketing practitioners are facing a resource-based challenge. The challenge ensues from the need to use personal data to understand customers changing needs and build stronger relationships with them. They also want to take advantage of innovations such as personalisation that enable them to provide targeted personalised marketing campaigns. However, the personalisation-privacy paradox could hamper their need to fully leverage the benefits of personalisation. As such the study seeks to provide a deeper understanding of the phenomenon and provide insights that will enable fellow marketing practitioners to be able to be successful whilst overcoming the challenge.

In terms of research that has been conducted in this field, what has not been done yet, is a deeper understanding of the implication of regulatory laws on the implementation of personalisation from the practitioner's point of view (Strycharz et al., 2019). These researchers encourage future researchers to seek inspiration in understanding the trends and best practices in that regard (Strycharz et al., 2019). As such this study will seek to provide insights and perceptions through the lens of the practitioners themselves to determine their view of how they plan will leverage

18

the trends and best practices and still use the opportunities provided by personalisation practices within the boundaries of the law. This is important as it will empower the next generation of marketing practitioners who may be unfamiliar with phenomenon so they may deliver strategies that have taken into consideration the learnings derived from the study.

2.3.   Personalisation

The digital transformation has highlighted the need for personal data (Aheleroff et al., 2019). The increase of the internet of things and more sophisticated technologies has provided greater opportunities for Brands through innovations such as personalisation (Waldman, 2020).

Personalisation allows organisations to provide consumers with products and services that meet their needs and desires (Aguirre et al., 2016). Salonen and Karjaluoto (2016) defined it as a process whereby consumer data preferences are utilised to provide personalised and tailored products and services to them. This explanation is echoed by Ameen et al. (2022), however they extended this by adding that the tailoring of the information is done so that it meets the needs of the customer. Zanker et al. (2019) also expanded on this definition by summarising it as online personalisation has three stages that involves the technology learning users preferences, matching to their needs with relevant content and evaluating stage whereby success is measured.

At its essence, personalisation enables marketing practitioners to achieve customer centricity by placing the customer at the centre of their efforts. It does so through providing relevant personalised information, in the format of preference, to the right person, at the right time (Aksoy et al., 2021).

It is achieved through the continuous learning of the customers' needs through gathering data insights through their preferences. The process, which is organisation initiated, then uses the insights gathered to provide relevant one-to-one marketing through outcomes such as personalised recommendations, offers ad experiences (Salonen & Karjaluoto, 2016).

As a result, personalisation has been of interest to many disciplines such as Economics, Education, Sociology, Computer science, Health care and Marketing to

name a few. The purpose of this study will focus on the marketing discipline, to investigate its uses by the marketing practitioners (Aksoy et al., 2021).

2.3.1. What is needed for personalisation to occur

For personalisation to occur successfully, there must be an exchange of data between the consumer and the organisation (Lee & Rha, 2016). Marketing practitioners use personalisation features to create strategic personalised communication that is more effective as its uses data to understand the consumers' behaviour and desires and thus, has become a key success factor in their marketing campaigns (Aheleroff et al., 2019). Additionally, marketing practitioners have used personalisation in their campaigns through online digital marketing channels such as display, search, social, and mobile advertising to name a few (Aguirre et al., 2016)

Ameen et al. (2022) further emphasised that in order for personalisation to occur, data mining techniques are implemented to enable marketing to gather personal data on the consumers. The data is gathered so that the personal offerings are able to meet the users' needs. The data can be stitched together and is achieved through gathering insights on consumers demographics, preferences, content and context (Ameen et al., 2022).

2.3.2. Approaches to personalisation

The advantage of increased digitised solutions is the ability to provide personalised experiences. This is especially beneficial to the marketing practitioners as they endeavour to leverage personalisation for the purpose of creating connections and building relationships with consumers (Aksoy et al., 2021). Moreover, brands have realised that the availability and ease of doing business has increased the number of consumers who participate in the digital environment, thereby increasing the need to gather consumer data in order to offer personalised experiences, communication, offerings and services (Awad & Krishnan, 2006). Literature found that this information has been used to strategically to build relationships with their existing consumers and build connections with new consumers (Awad & Krishnan, 2006).

For this purpose it was prudent to understand the different approaches and types of personalisation that marketing practitioners can use as a vehicle to deliver personalised marketing. Existing literature has determined that there are different

20

types or levels of personalisation. Aksoy et al. (2021) for instance, provide numerous personalisation types such as contextual personalisation, behavioural personalisation, content personalisation, control personalisation, user-defined personalisation, and individual-level personalisation. Control personalisation provides control to the user to be able to make decisions through forms such as recommendations (Aksoy et al., 2021). Content personalisation offers an additional layer of personalisation where content is personalised to the customers preferences (Aksoy et al., 2021). User-defined personalisation is where users willingly provide information to technology companies for the purpose of customisation (Siraj, 2021). Whereas behavioural personalisation, refers to events where marketing practitioners collect behavioural data through technology about the users' (Siraj, 2021).

There are three levels of personalisation that one can conduct, which are namely the social-level personalisation, situation-based personalisation and individual-level personalisation. Individual-level personalisation refers to the information obtained in the real time digital world and offline world via user behaviours, user preferences, consumption patterns and trends (Aksoy et al., 2021). This type of personalisation is often utilised by online shopping shops and ecommerce sites such as amazon, Alibaba as they gather data based on the individuals past digital behaviours .

It may be referred to in many ways as the above mentioned link personalisation behavioural personalisation or even transactional personalisation. The focus of the study was on individual-level personalisation as it is therein whereby privacy laws and security measures must be adhered to (Aksoy et al., 2021).

Unver (2017) indicated that the use of behavioural activity in engagement metrics such as likes, shares and follows within social platforms provided by technology companies such as Twitter, Facebook, Instagram and YouTube through is also an indicator of individual-level personalisation. Marketing practitioners have made use of the data gathered through those platforms to pay budgets to advertise to individual based on their past activity and behaviours on the platforms (Unver, 2017).

2.3.3. Importance of personalisation approaches

Kingsworth (2019) highlighted that it is the advent of big data that has provided opportunities to segment consumers by their behaviours within the digital

21

environment. These segments can change in accordance to the consumers behaviours as their life stages also evolves an example of which can be a user transitioning from married to divorced (Kingsworth, 2019).

The data gathered in all these types of personalisation opportunities can be used by Marketing practitioners to create stronger relationships and personalised experiences (Kumar & Mittal, 2020). More so it provided the marketing practitioners with the opportunity to deliver impactful and meaningful messages to the consumer that delivers the objective of the campaign and meets customer needs (Kumar & Mittal, 2020).

However, it does highlight the importance of how data is collected by the technology company at the behest of the marketing practitioners. One cannot stop but wonder how marketing practitioners ensure that they collect the data within the laws and regulations and protect both the user and the brands they work for.

2.3.4. Advantages of personalisation
2.3.4.1. Easy access to customers

The increase in activity in the digital environment and digitalisation in every aspect has meant that the conditions are beneficial for marketed to take advantage and for personalisation to thrive. This has made it possible for additional data points to be created which enables more personalised experiences with consumers (Salonen & Karjaluoto, 2016).

2.3.4.2. Achieving Financial Performance

Furthermore marketing practitioners who leverages the toll it will have greater possibility for achieving performance objectives (Salonen & Karjaluoto, 2016). A question for researchers that has been raised by Salonen and Karjaluoto (2016) is if online Personalisation truly increases organisations financial targets thereby contributing to the sustainability of the organisation. Zanker et al. (2019) have highlighted some notable success metrics used by marketing practitioners who utilise leverage personalisation to measure the successes of campaign performances. These include click through rates (CTR), conversion rates, sales and revenue, consumer engagement and behaviour metrics.

2.3.4.3. Conversion versus click through rates

Zanker et al. (2019) have provided the following definition for each of the success measures utilised by organisations. Click through rates refers to the clicks received compared to the number of times it would have been displayed to consumers. This measure can be utilised in the online environment such as advertising.

Conversion rates are considered more accurate than CTR to determine success as they enable provide a view if actions that the user completed that leads to commercial or transactional value such as check out or applying online. Thus adoption or conversion is a more preferred method than CTR to determine success.

2.3.4.4. Increase sales and revenue

Personalisation provides the opportunity to increase Sales and revenue by demonstrating increases which can traced back to the online environment and efforts due to personalisation implementation. This scan be easily accessible to all and be able to be attributed to online efforts. Lastly, user engagement and behaviours can be used by brands at a more general level by highlight the user interactions and behaviours towards the content provided.

2.4. Privacy

Personal data is critical in providing companies the ability to provide personalised offerings to consumers through marketing campaigns. There are numerous ways data can be collected, it can be done overtly with the knowledge of the consumers or covertly where data is gathered without the consumers' knowledge or consent, which causes consumers to have concerns over violating their privacy (Aguirre et al., 2016). The increase of the Internet of things and technology has also played a role in increasing the consumer privacy concerns, as it has become easier to collect data through technology devices (Isaak & Hanna, 2018). As a result, countries such as South Africa have started implementing privacy laws that are meant to protect users as they navigate the digital world (Sutherland, 2017).

2.4.1. Consumer concerns and fears in relation to privacy

It has been documented that the paradoxical behaviour of consumers has been around for many years. The paradoxical behaviour relates to consumers who want to give their data in exchange for personalised experienced (Gerber et al., 2018). However, in the same breadth, they have increased privacy fears. This is demonstrated in a recent survey that indicates consumers worldwide and in Africa are concerned (Gerber et al., 2018). Furthermore, the privacy concerns are considered a challenge for businesses as increased security measures are perceived by Marketing practitioners as a hindrance for increasing business performance (Salonen & Karjaluoto, 2016).

This has raised the concern that the attitudes of concern on the consumer side are contradictory at times to their behaviour. Whilst consumers have been concerned with how their data is collected and protected, Scholars have documented that consumers are all too happy to carelessly share their data which advertisers such as marketing practitioners use to target them with personalised marketing on the various online channels such as websites, social media or direct marketing (Gerber et al., 2018).

Within the online environment, across context, websites and application or email companies need to provide privacy policy's and terms of service. These polices are available on the channel, where the consumer connects with the organisations entity (Obar & Oeldorf-Hirsch, 2018).

2.4.2. Consumers not reading privacy policies

An additional factor to consider in relation to the consumer attitudes that contributed to the causes of the privacy concerns is that consumers do not fully read the legal terms and conditions prior to agreeing to share their terms (Gerber et al., 2018). As such in most cases users have previously agreed to terms, they do not fully understand, which consequently may have adverse effect later as marketing practitioners use that to their advantage. Gerber et al., highlight that one in four Europeans fully read their terms, whilst 59% of consumers have acknowledged to only glance over the terms prior to taking up an offer or agreeing to consent terms to websites (Gerber et al., 2018).

This view has improved from previous years whereby Awad and Krishnan (2006) discovered that 1% of consumers acknowledged that they do not read the privacy

policies at all even though they deem them important. Notwithstanding the vast improvement, it has highlighted the need for more work to be done on making these privacy policies more accessible.

One could argue that consumers not reading terms of service and privacy policies may be a contributing factor to the personal-privacy paradox. Whilst in inception, privacy policy's appeared to be a great initiative as they would inform users of how the entity plans to use their data. However practically, they have provided a challenge whereby users select that they agree to the terms of the site, when in truth they have not fully read or understood the policy at all (Obar & Oeldorf-Hirsch, 2018). Thereby demonstrating that these notice policies Is not effective when implemented practically.

The findings demonstrated that 74% (399 out of 543) participants selected the quick join option which allowed them to skip reading the terms altogether when provide with an option to do so. For those who did read some of the pages, it appears they acknowledged to reading the relevant parts of the privacy policy and then rushing to select accept terms.

2.4.3. Privacy Paradox

In terms of the known social media channels such as Tik Tok, twitter, Facebook, snap Chat Gmail when users were asked if they engage with privacy policy on these platforms, 39% acknowledged that they ignore the policy (Obar & Oeldorf-Hirsch, 2018). This is problematic as personalisation is dependent on the data gathered via these platforms. This tends to suggest the existence of another paradox called the "Privacy paradox", whereby users value privacy but their behaviours are contradictory to people who have concerns about data (Obar & Oeldorf-Hirsch, 2018).

It should be noted that the study quoted above was conducted within the context of the United States, however as privacy invasion is a worldwide issue, this suggests that marketing practitioners require to find another approaches to get users to read and understand the terms and privacy policies they encounter online (Obar & Oeldorf-Hirsch, 2018).

2.4.4. Strategies Needed By marketing practitioners

Further analysis of this contradiction, it begs the question what is the role of the marketing practitioner in this regard? As marketing practitioners are armed with the knowledge that consumers do not take the time to read, it therefore highlights that marketing practitioners can play a bigger role to help consumers. The perspective of the researcher is that this highlights the responsibility for marketing practitioners to care for the consumer through making it easier for them to consume the terms (Gerber et al., 2018). The marketing practitioners should endeavour to find strategies that will encourage consumers to take the time to understand the terms in plain English and not legal jargon (Gerber et al., 2018).

Additionally, Marketing practitioners should understand that there is a lot of information that hits the consumer at once, they therefore do not have the time to read long legal terms relating to their data.

2.5. The Personalisation-Privacy paradox

The paradox has existed because companies need to provide personalised offerings through connected devices such as mobile phones to target consumers but also need to make sure that they do not undermine consumer privacy (Cloarec, 2020). The need to protect the privacy of consumers has come to the fore in recent years due, in part, to the increase in hyper-connectedness of the systems, applications, and devices as well as some of the notable global breaches of the consumer privacy (Isaak & Hanna, 2018). This personalisation-privacy paradox phenomenon has come under scrutiny in the last few years, with the result being countries such as South Africa introducing privacy laws to protect consumers' rights to privacy (Sutherland, 2017).

Whilst consumer perceptions have been widely covered on the personalisation and privacy concerns, further knowledge is needed to deeply understand the perspectives of the marketing practitioners that will inform future colleagues on how they plan to continue leveraging personalisation innovation for their strategies in line with the privacy laws (Strycharz et al., 2019).

This paradox is perpetuated by the digital-first world, whereby users are expected to consume too much information (Waldman, 2020). Whilst some websites have

26

commenced implementing privacy policies and requests for consent, the reality is that the privacy policies are too long making it impractical for consumers to truly make rational decision-making about their privacy (Waldman, 2020).

2.5.1. Evolution of consumers concerns

Consumer concerns in relation to personalisation and privacy can change over time from negative to positive. Previous research demonstrates that if consumers have previously experiences an invasion of privacy, they do seem to steer away from seeing the value in personalisation. However researchers have also discovered that if marketing practitioners address the consumer concerns, it has the ability to change consumers views to be positive about personalisation, thereby decreasing the concerns (Ameen et al., 2022).

This demonstrates that there is an opportunity for marketing practitioners to change the negative perceptions of personalisation and privacy to positive. This change could have an effect on limiting the fears that consumers have that contributes to the fears. It would therefore be beneficial for marketing practitioners to investigate strategies that can change the views of consumers as there are definite benefits to doing so.

2.5.2. Privacy fundamentalists

Consumers who value information transparency by brands and marketing practitioners are in fact not willing to share their information with brands and are consequently not willing to value personalisation. This finding was revealed by Awad and Krishnan (2006), who highlighted that even though brands were placing much care in how they collect and treat customer data, some customers referred to as "privacy fundamentalists" will still not participate in sharing their data.

Whilst the researchers suggested that in this case brands should take on a pragmatic stance and rather focus on the majority of consumers who are willing to provide their data. The view was also highlighted by Salonen and Karjaluoto (2016) who agreed that brands should rather focus on customers who are willing to share their data. However the perspective of this researcher differs in that brands should not ignore this segment of people, it would be beneficial to educate the segment through research activities to identify what hinders them from sharing their data. `the insight

gathered may be useful to make the notable changes to influence the segment and future privacy fundamentalists, which will be beneficial to the marketing practitioners and their organisations.

2.5.3. Contributing factors to the personalisation-privacy paradox
2.5.3.1. Consent required

Whilst organisations have taken steps to comply with the various regulations in their countries, there is a need for research to be conducted to review the usefulness of the policies and cookie consent notices that are being implemented. Considering the number of websites that users visit in a day, there has been a need for organisations to create policies that will be easier for the users to understand and act upon (Degeling et al., 2019). On the other hand. However, in this insistence, the consumers' need for the benefits far outweighs the fears and risks associated with the misuse of their personal information (Kushwaha, 2021).

2.5.3.2. Privacy calculus

The privacy calculus is a well-established factor that researchers have spent time understanding. It refers to a consumer who makes decisions share their data with the intention of receiving maximum benefits in return despite the privacy concerns. In this context, the benefits can mean the personalised experiences that make it convenient to the customer as they receive information that is personalised to their needs (Gerber et al.,2018). Some examples of additional benefits could entail receiving points, discounts, personalised social experiences and exclusive content to name a few in exchange for the disclosure of one's personal data.

At the same one may apply the calculus privacy theory to the marketing practitioners as they create opportunities to incite consumers to accepts terms and consent to sharing of data with the intention to benefit in the long run (Gerber et al., 2018). Their benefits are different from consumers as leveraging personalisation in their marketing strategies enables them to meet organisational performance goals.

2.5.3.3. Lack of knowledge on protecting of personal data

An additional possible reason to the causes has been that some consumers lack the knowledge of how to protect their data. This may include the lack of understanding

in relation to what it means when they provide consent to marketing practitioners to collect their data (Gerber et al., 2018). It has also included the lack of knowledge on the technical understanding of what third party cookies are and what they do. Thus also making it difficult for them to know how to delete said cookies to stop marketing practitioners from tracking their behaviours.

2.5.3.4.   Website specific privacy concerns

Consumers have trusted the websites where the brands reputation has been seen in positive light. Additionally, websites that were familiar to the consumers were also seen to be trusted by consumers. Therefore, this has led them to perceiving the risk of data misuse and exploitation lower. They tended to trust the brands website and are more likely to be less concerned and consequently leads to sharing their data.

2.5.3.5.   Experience with Previous Privacy invasion

Awad and Krishnan (2006), revealed that consumer personal experiences guided their actions and attitude as reasons for privacy concerns. As such their study revealed that if consumers have had experience with invasion of privacy or know someone who has had the experience, they will not be willing to share their personal data as they do not place much value on personalisation (Awad & Krishnan, 2006). Their findings discovered that previous privacy invasion had an influence on the consumers' willingness to share their data with marketing practitioners and thus do not want to be profiled for advertising (Awad & Krishnan, 2006 ; Zhang & Sundar, 2019).

Previous data invasion examples that included breaches in privacy also have an impact on the increase of personalisation-privacy paradox. Additionally, these breaches subsequently also had a negative impact on the on the marketing practitioners side, as they have negative impact on business performance as they contribute to consumers decreased trust in brands (Salonen & Karjaluoto, 2016).

Zhang and Sundar (2019), support this and have stated that previous negative privacy invasions or infringement also has an impact on consumers wanting a sense of control which can be provided though actionable customisation settings. This is so because their previous negative experience makes it difficult for them to trust that their data will not be used again. Therefore they will find more value with the option

to customize their settings and actionably decide on the use of their data compared to consumers who have not had experience with intrusion (Zhang & Sundar, 2019). Additionally, Zhang and Sundar (2019) have stated that as these highly concerned consumers are likely to grow in the future due to increased negative experiences occurring. Thus, making it an imperative for marketing practitioners and brands to pay attention to this segments needs for actionable setting changes over cues.

This has highlighted the need for marketing practitioners to consistently find ways to gey consented data but to also enable consumers to be able to make their own decisions on which data can be tracked or collected. In this manner it appears, the benefits of consumers feeling a sense of control will go far to minimize the personalisation paradox and allow marketing practitioners to act on the users requirements.

2.5.3.6. Intrusive ads

Researchers have documented intrusiveness as an additional contributing factor for the personalisation-privacy paradox. This has entailed hyper personalised advertisements that appear to follow the consumers al be it based on their preferences. As such this intrusiveness discourages consumers to allow organisations to collect their personal data and thus hampers business performance.

2.5.4. Trust

According to (Kushwaha, 2021) trust in an organisation plays a key role in encouraging customers to share their personal data. Trust refers to the consumer perceptions on trustworthiness of organisations. Therefore trust is often closely associated platforms with personalisation (Salonen and Karjaluoto, 2016). Ameen et al. (2022) refer to trust within the online environment as consumers having the confidence that the websites or brand will not take advantage of their data and exploit them. The collection of data process in order to enable personalisation is thus complicated as consumers need to trust that organisations can be trustworthy as they collect their data (Ameen et al., 2022).

Marketing practitioners have had a need to be transparent in how they manage their data in order not to risk losing the consumers trust. This may resulted in consumers not willing to provide their personal data to the company (Kushwaha, 2021).

30

However, if the company has a positive brand image that disclosed proper practices in handling personal data, the consumers have gladly shared and disclosed their personal data with the company. This is also achieved if the company is well known, consumers will be just as willing to disclose their information (Aguirre et al., 2016).

Findings by Salonen and Karjaluoto (2016) revealed that trust can also be impacted by data breaches which leads to consumers in inability to trust marketing practitioners, which also subsequently contributes to the personalisation paradox. Thus, trust is considered to be a necessity if marketing practitioners are to achieve successful personalisation and if instilled in consumers can be an outcome of personalisation (Salonen & Karjaluoto, 2016).

2.6. Resource Based Theory
2.6.1. Sustainable competitor advantage

The Resource Based Theory (RBT) refers to the organisations ability to identify key valuable resources and use them to gain a sustainable competitor advantage (SCA) through the leveraging of those resources (Srivastava et al., 1998). As such this was the most suited framework to be utilised in this study as marketing practitioners leverage resources such as data and use innovations such as personalisation's to perform better than their competitors.

There are different types of resources, which may be a combination of assets and capabilities. These assets are acquired by the organisation and are leveraged for effectiveness and efficiency or for the purpose of organisation performance (Schauerte et al., 2021). Market-based assets are tangible and intangible assets that are meant to facilitate an organisation to achieve its goals of generating returns. They can be considered as brand equity, customer equity, physical, human, organisational assets that help facilitate an organisation to achieve better efficiency and be more effective (Varadarajan, 2020).

In this study the personal data is the market based asset that is being leveraged to attain tangible and intangible results. Tangible being the financial performance, whilst intangible is the unique relationship building opportunities with the consumer due to the knowledge derived through their data. Additionally the capability is personalisation, that enables the company to utilise the market based resource and

31

provide personalised messages thus reinforcing that RBT was well suited for this study.

2.6.2. Innovation

According to Srivastava et al., (1998) innovation is a key resource that can fuel organisations to achieve high performance and provide sustainable competitor advantage. This view was also supported by (Donnellan and Rutledge, 2019) who highlighted that innovations such as the use of personal data to personalise campaigns must be focused on as it has the power to assist an organisation to achieve its goals. Therefore they argued that brands needed to provide such innovations with the resources it requires to fully implement them correctly and leverage it successful (Donnellan & Rutledge, 2019). In order to utilise it, brands needed to be aware of the changes in the privacy legislation that has been created to protect users.

2.6.3. Market Based Resources

Today, companies see market-based resources such as customer insights data as critical assets for the growth of the company because of the ability to provide organisations with economic benefits and competitive advantage (Varadarajan, 2020). With their focus on using intangible resources to also contribute to shareholders' returns, marketing practitioners have now started to view the customer relationships as channels that can be leveraged to contribute to the company's performance (Srivastava et al., 1998). As such, RBT was a suitable framework to use in this study, as it enabled companies to use the theory in strategic planning for the purpose of leveraging key core competencies. In this instance, the marketing practitioner's ability to use personal data and personalisation to build meaningful strong customer relationships was seen as a core competency (Donnellan & Rutledge (2019). To achieve this marketing practitioners needed to ensure that they have the right capabilities and resources to gather, store data, and extract customer insights (Donnellan and Rutledge, 2019). Additionally, there is a need to hire marketing practitioners who have the competency and skills to use the data to target customers but also use to build relationships with customers.

Srivastava et al., (1998) further noted that an asset needs to generate value in order to assist an organisation to have a competitive advantage. Specifically for it to be value-generating it needs to be rare, valuable, inimitable and does not have any substitutes. In this study, one attributes both the relationships that are built by marketing practitioners and the customer insights derived from data to fall into these categories. Customer relationships, if nurtured correctly, are unique from individual to individual and have the power to unlock more value for the organisation. Customer data can also be rare and unique and when insights have been derived can provide unique opportunities for marketing practitioners to personalise communication to the customers. As such both can be considered value-generating assets. These relationships are difficult to imitate thus making it difficult for competitors to replicate them (Srivastava et al., 1998).

2.7.   Regulations and security measures
2.7.1. POPIA - Protection of Personal Information Act

In South Africa, the Protection of Personal Information Act (POPIA) commencement date has been set for 1 July 2021 the impact of the new law is that organisations that currently collect personal information must first get consent from the users. The POPIA law regulates the protection of privacy laws by providing regulations on how personal information should be processed. Importantly, it requires that organisation receive consent for the users in order to collect and process that data (Lake & Naidoo, 2020). This has an impact on marketing practitioners as for years, they have made use of unconsented personal data for marketing campaigns.

From a marketing perspective, marketing practitioners are required to collect personal information only from individuals who have provided consent. It is essential that they receive that consent prior to collecting data or distributing any personalised marketing campaigns (Tembedza, 2021).

Failure to comply with POPIA laws could mean brands will face financial penalties up to the value of R10 Million and civil and criminal penalties (Lake & Naidoo, 2020). Additionally, brands could also suffer non-financial consequences such as reputational damage which can impact the Brand image of the organisation (Lake & Naidoo, 2020). Therefore, organisational need to be aware of privacy laws such POPIA not just in South Africa but in all countries where they target users.

2.7.2. GDPR - General Data Protection Regulation (Europe)

In Europe, the GDPR (General Data Protection Regulation) was implemented on 25 May 2018 to protect personal privacy. This regulation forced companies that operate in European countries to get consent for the procession of personal information (Degeling et al., 2019). Like POPIA, this regulation has been created to provide compliance for the collection and processing of personal data in 28 European countries. This introduction promptly forced organisations to review their privacy policies or create new policies where there were none (Degeling et al., 2019).

Additionally, Dwivedi et al. (2021) state that GDPR has required companies to institutionalise the obtaining of consent or permission from consumers for the tracking, gathering and sharing of their data It also requires that companies provide full transparency towards the customer how that data is managed (Dwivedi et al., 2021). According to Degeling et al. (2019), since its inclusion, it has had positive effects. A European study found that 84% of websites implemented privacy policies requesting consent to store data and inform users how their personal information will be utilised (Degeling et al., 2019).

Although GDPR is a European law, it is important for South Africa brands and Marketing practitioners and consumers to be aware of it. Firstly, because some brands target consumers on the European markets and second, because POPIA, the South African regulation is highly similar to GDPR.

In the case of GDPR, Zanker et al. (2019) argue that future generations should continue to use new technologies such as machine learning (ML) to keep strengthening the success of personalisation but state that it is just as important to educate the consumers on privacy protection laws. Whilst the above is in reference to GDPR, it is just as imperative in the South African context with POPIA.

2.7.3. User privacy security measures by technology companies
2.7.3.1. Third party cookies

Big data has enabled the distinct possibility for marketing practitioners to offer tailored and personalised experiences such as that offered by giants such as Netflix and amazon (Zhang & Sundar, 2019). This is demonstrated through personalised services such as recommending services based on the consumers preferences

(Zhang & Sundar, 2019). This capability in the advancement of technologies in the past years has heightened the consumer concerns on their data privacy and protection.

Some users have favoured personalisation as it provided them the opportunity to get relevant information that is suitable and matched to their needs. However they are concerned as personal data can be collected through profiles and browser history provided by technology apps to name a few examples (Zhang & Sundar, 2019).

The advancement has provided a set a unique new challenges in the online space in relation to the role of cookies (Ameen et al., 2022). As the context of this research is online personalisation, it would be wise to investigate the role that cookies play in increasing the personalisation-privacy paradox and privacy concerns. Additionally it would be wise to determine if marketing practitioners understand the impact brought upon by its deprecation as a response by technology companies to also protect users privacy rights.

The result of privacy concerns has given rise to the need for users to give permission for the marketing practitioners to enable tracking, collection and sharing of personal data. Additionally, it has given rise to the call for technology companies to eradicate the use of thirds party tracking abilities through their technologies. As such influential companies such as Google and Apple have already commenced plans to remove third party tracking technology and found other solutions for advertisers to continue to personalised. These decisions have had a ripple effect as companies such as Facebook have been impacted financially due to these decisions.

Google to end third party cookies

In 2021, Google joined the call for technology giants to do more to protect consumer privacy by announcing that in early 2021 that it would be ending the usage of cookies (Graham, 2021). This announcement is significant as it impacts how marketing practitioners use third party cookies to track user behaviours as they navigate the internet. Cookies are code that marketed are able to place on the visitors browser such as chrome, that allows them to track the customers behaviours and preferences as they navigate to other sites for the purposes of targeting the user (Vanian, 2022).

Additionally its significance is heightened by the fact that 85% of technology systems make use of the Google android system (Koetsier, n.d.). Therefore whilst the removal of third party cookies will be a positive step towards protecting consumers online, it will pose a challenge for millions of advertisers who rely on the tracking technology to gather data.

The Google plan was to eradicate the use of these cookies by early 2022 , however in Google made another announcement that it will hold off until 2024. The reason provided by the its CEO Sundar Pichai at the CEO Summit in Los Angeles California, is that the company wants to give more time to advertisers to test their privacy sandbox before they can fully deprecate the third party cookies (Vanian, 2022).

Facebook

The introductions of new security features to ensure consumer privacy have not escaped Facebook. In 2021, analysts predicted that the announcement by Apple to also eradicate the tracking ability on their IOS would impact Facebook tremendously as it relied on the tracking ability to personalise and target users. Estimated loss by analysts when the announcement was made was around 12 Billion USD**.**

The result is that Facebook is trading at its lowest on the S&P 500 since its inception after losing two thirds of its value (Vanian, 2022). There are a myriad of reasons are behind this loss of value. Amongst them is the loss of confidence from investors due to Apples announcement that it would stop tracking on its Apple iPhone. This announcement has impacted Meta significantly, the results of which is the loss in value in 2022 (Vanian, 2022).

An additional reason is that subsequent to the announcement Facebook has seen a notable decrease in its user base as they leave the platforms. The exodus on users, has also meant that advertisers have started to spend less on the platform, which has impacted the company's revenue (Vanian, 2022). A reflection of which is the decrease in value an worst financial performance in its 2022 quarterly review.

Apple

Apple made the announcement in response to the call by regulators for technology giants to do more to protect its suer base. Much like Google, Apple has sought to do

away with third party tracking, which previously allowed companies such as face book to benefit from tracking users behaviours (Vanian, 2022). The introduction of Apples App Tracking Transparency (ATT) privacy update on the 2021 iOS impacted Facebook financial performance with the estimated loss of 10 billion in revenue in 2022 as it limited Facebooks ability to track and target users who are on the their iPhone operating System (iOS) (O'Flaherty, 2021) .

All of these introductions by the technology giants symbolise a change in how the they are responding to the need for them to do more to protect user privacy. It should be noted that the removal of these tracking tools whether it be Google, or Apple have a huge impact on the technology companies and the advertisers. However, they do provide an opportunity for marketing practitioners to market responsibly and utilise only the data they have permission from consumers. It also highlights that marketing practitioners need to find other approaches to be able to attract customers and use personalisation but to do so in line with the regulatory requirements and technology security measures as there is a high dependency on them.

2.8.   Role of data in personalisation- Privacy paradox

In a digital first world, companies have identified the importance of having access to customer data. The importance of the data is such that some companies consider their data as an "asset". Additionally, the internet of things, there has been an increase in technology that collects, process, stores, and analyses data (Kushwaha et al., 2021).

This data is crucial for marketing practitioners as it is used to better understand the users' needs and consequently target the customer with the product that meets their needs (Kushwaha et al., 2021). The gathering of data across devices, websites, applications, and systems, aids the personalisation capabilities of an organisation in order to increase sales, meet performance objectives and to emotionally connect with consumers. Additionally, the ability to gather data has contributed to various innovations in the information marketplace, case in point personalisation (Isaak and Hanna, 2018).

These advancements together with the privacy that has been experienced globally have brought forward the need to start having discussions on how to protect users

from these new technologies. As data becomes more important to organisations, it provides the opportunity due to understand the customer needs and provide targeted personalised solutions to customers (Kushwaha et al., 2021). As a result, marketing practitioners are dependent on the data in order to be successful in achieving their goals.

This is demonstrated by the increase in investment in digital advertising campaigns which had amounted to 145 billion dollars globally back in 2015 therefore highlighting the importance of using consumer data to target individuals (Aguirre et al,. 2015). This importance is further demonstrated by Kushwaha et al., (2021) as they note that 47% of organisations consider their customer data as a commercial asset (Kushwaha et al., 2021). Unfortunately the interest in personal data has led to an increase in organisations that intentionally misuse it thereby disregarding users' privacy and privacy laws (Kushwaha et al., 2021).

2.8.1. Data collection and management

Data collection refers to the process that advertisers and marketing practitioners use to acquire personal data on consumers. Thus data is then utilised to target consumers with personalised messages and to deepen relationships with consumers. There have been many approached to collecting data, some were legal as consumers provided consent or were illegal as collection was accomplished without the users awareness (Salonen & Karjaluoto, 2016). The data collected provided various useful insights that assisted marketing practitioners to personalise the communication. Examples of which include data on personality, product preferences, data on consumer behaviours such as psychographic customer life cycle stage and customer needs and intent (Salonen & Karjaluoto, 2016).

Whilst the collection of data collection is a concern for consumers, the management thereof is just as concerning for them. Ameen et al., (2022) further stated that consumers were concerned about the how their data is being tracked, collected, stored and shared. This refers to the concern of how brands get their data and the unknown of what happens to that data once collected.

2.8.2. Role of marketing practitioners

The above infers that there is a greater role that marketing practitioners need to play in order to protect consumers. They can take advantage of the changes in the digital world whereby ore people are active participants and can take advantage of the many benefits that the personalisation innovation brings to them and their organisations. However there is a need for them to practice responsible ethical marketing and heed the concerns that consumers have and take it upon themselves to leverage this technology whilst keeping the consumers protected and not making them more vulnerable to data infringements by obtaining consent for data tracking and collection.

Failure to adhere to the regulations or the security measures placed by technology companies will be detrimental to the brands. Marketing practitioners need to be aware of the data collection, data processing and data management processes in their organisations so that they can adequately protect users privacy rights.

2.9. Conclusion

The literature review has provided insights on the increased utilisation of behavioural and user defined personal data for increased effectiveness of personalised campaign offerings The implication of which is that there is a requirement for their companies to focus on their capability to collect and use consumer data in order to leverage its advantages. However the successful leveraging of the personalisation innovation will be dependent on how marketing practitioners plan to overcome the personalisation-privacy paradox so that they can successfully leverage personalisation. In conclusion, it has also provided a framework which can be itself to see how the marketing fraternity can leverage their key resources such as data to build relationship and achieve their overall organisational goals. The next chapter (Chapter 4) presents the sub research questions that were used to gather the findings for the study.

CHAPTER 3: RESEARCH QUESTION

3.1. Introduction

The research study seeks to understand the practitioners view on the effects of the personalisation-privacy paradox. To achieve this the researcher had identified three key research questions that provided in-depth knowledge, insights and

recommendations on understanding the phenomenon from the marketing experts themselves.

3.2. Research Questions
3.2.1. Research Question 1

What is the value of using personalisation in digital marketing campaigns?

Research question one wanted to provide greater understanding on the uses of personalisation by marketing practitioners. To achieve this participants were asked for their view on the advantages and disadvantaged that exist with leveraging the personalisation tool despite the perceived privacy challenges. Additionally, the question wanted to understand the importance, if any, of leveraging the tool within marketing campaigns and the impact thereof on business performance.

The knowledge derived from this question provided an improved understanding of best uses of personalisation to achieve business performance results and how marketing partitioners can find new ways to leverage personalisation, whilst keeping up to breast with consumer concerns.

3.2.2. Research Question 2

What are the perceived factors that contribute to the personalisation-privacy paradox?

Research question two, wanted to understand the perceived factors that contribute to the personalisation- privacy paradox as seen from the marketing practitioners perspective. The aim was to identify these factors so that one understands what makes the phenomenon persists.

The intention of these questions was to support the development of new insights from marketing practitioners to be able to provide solutions to mitigate the paradox. Additionally, it assisted in determining the methods by which marketing practitioners keep up to date with consumer concerns and perceptions in relation to personalisation-privacy paradox.

3.2.3. Research Question 3

How do marketing practitioners maintain the balance between staying within the laws and regulations and using personalisation to achieve business objectives?

Research question three was concerned with determining the marketing practitioners awareness and impact of privacy laws and regulation that have been implemented to protect users privacy. Moreover, this question wanted to understand the impact of the security measurements that have been put in place by technology companies in responds to the call for them to protect users.

This question further wanted to understand how marketing practitioners have maintained a balance between complying with the regulations, laws and security measures, protecting the users and leveraging personalisation to meet business performance goals. Lastly, the researcher wanted to understand if marketing practitioners understand the implications for non-compliance to the laws to them and the brands they work for.

The intension of this question was to support the development of insights and recommendations for future marketing practitioners on how to stay within the law and protect their organisation within the South African landscape.

3.3. Conclusion

This chapter has provided the high-level view of the three sub research questions that were posed to the participants and served as a foundation for the findings. Whilst each one of the questions had specific focus on a sub set of the topic such as determining value, determining contributors and regulation impact, collectively, they aimed to answer the overarching question of understanding the effect of the personalisation-privacy paradox on online personalised campaigns. Chapter 4, provides the research methodology that was implemented for the completion of the study in great details.

CHAPTER 4: RESEARCH METHODOLOGY AND DESIGN

4.1. Introduction

Chapter 4 discusses the research methodology undertaken for the study. The methodology selected for the study was qualitative and exploratory nature as the phenomenon has not been fully investigated from the marketing practitioners perspective. The chapter further discusses the population, sample selected, the interview process and the analysis process, which was conducted through the Atlas.ti qualitative research tool.

The data gathering process was undertaken through semi-structured interviews, which were conducted with 14 marketing practitioners who have experience with utilising personalisation and thus, would have in-depth knowledge of the privacy fears that consumers have. Additionally the chapter further explores the quality controls and proclaims limitations for the study.

4.2.   Choice of research design

According to Azungah (2018), the qualitative research approach is utilised when researchers want to gather insights from the subject within their own context. In this case, the study aimed to understand how marketing practitioners plan to manage their future strategies in view of the personalisation-privacy paradox and changes within the personalisation space. Whilst there have been ample prior studies on the subject of personalisation from the perspective of the consumer, studies are limited on the perspective of the practitioner Strycharz et al., (2019).   With this in mind, the qualitative approach was the most suitable methodology to gain a greater understanding of the challenge from those who experience it.

This design methodology was selected because the phenomenon needed a deeper understanding. The choice of research design was phenomenology, whereby the researcher wanted to find common experiences from the marketing practitioners in relation to their personalisation experience. Phenomenology was therefore best suited for this research as it assisted researchers in getting an in-depth understanding of the personalisation phenomenon (Creswell et al., 2007).

The insights were gathered through semi-structured interviews with selected subjects. Which were conducted through Microsoft Teams and face to face. The **research design** was explorative in nature, and was found to be the most suitable form of research design for this study because it provided more insights into the

personalisation-privacy paradox as observed from the practitioner's perspective (Saunders & Lewis, 2018).

The selected research operated from the paradigm of interpretivism, which is aligned with qualitative research methodology. **This philosophy** was selected because the data was obtained through in-depth interviews with humans as opposed to raw facts. In addition, as the subjects are human, the approach considers the subject's beliefs, context, and cultures and as was not explored in the same manner as one would a physical phenomenon (Alharahsheh & Pius, 2020). Saunders & Lewis (2018) further state that one uses this philosophy when the phenomenon is observed from its environment.

In line with qualitative data, the researcher used an **inductive approach** to analyse the data. According to Azungah (2018), this approach was appropriate as it allowed the researcher to work from the raw data received from the participants through semi-structured interviews. Furthermore, The researcher used the data to obtain codes, categories and themes from the various data from the interviewees' which will be presented in chapter 5 (Azungah, 2018).

The strategy for the study was phenomenology, which aimed to understand a specific experience of the participants. This type of strategy was utilised because deeper insights needed to be gained into the lived experience of the participant (Rutberg & Bouikidis, 2018). In this scenario, this strategy was utilised to gain understanding from the perspective of the practitioners. The data was gathered through semi-structured interviews hereby two face-face interviews and twelve Microsoft Teams video calls were conducted.

4.3.   Population

The population of the study was selected based on the condition that participants were the most suitable candidates to provide insights on the selected topic (Saunders & Lewis, 2018). This has been verified through the suitability chapter provided in chapter 5. The population for the study was marketing practitioners who are currently employed and are responsible for strategizing, planning and executing on personalised digital marketing campaigns. These participants were selected because were best suited to provide the knowledge needed to understand the

personalisation-privacy paradox as they plan, create and deliver personalised marketing campaigns.

4.4. Unit of analysis

The unit of analysis employed for the study was marketing practitioners, who resided in Gauteng in South Africa and are using personalisation in their digital marketing campaigns. In particular, the candidates were composed of people who are responsible for implementing personalisation strategies that are used to target relevant customers. Their selection was based on the valuable and unique contribution towards the subject matter. Furthermore due to this unique contribution, one was able to gain a greater understanding of the subject matter from the various perspectives.

4.5. Sampling method and size

The sampling method was non-probability sampling, which refers to a technique one uses if they do not have access to the complete list of the population, as is the case in this study (Saunders & Lewis, 2018). Specifically, the researcher utilised purposive sampling technique, which was selected as the most suitable, as it allowed the researcher to sample a smaller group of people. These smaller number allowed for the researcher to gather information that was rich, depth and had greater meaning (Nicholls, 2018).

The advantages of selecting this type of techniques were beneficial as it required respondents who work in the field of marketing and consequently would have the necessary knowledge required for the study. The size of the sample was 14 participants, which fell within the recommended range of 12 – 16 by Saunders & Lewis, 2018). Saturation was achieved on participant 08, whereby no new codes were being generated from the participants. Saturation refers to the point at which researchers do not receive any new codes interviews (Sim et al., 2018).

In terms of the diversity in the respondents, the type of purposive sampling that was used was heterogenous. The use of heterogeneity was used to encourage receiving a variety of themes and codes that may be uncovered through the interviewing process, which would be helpful in understanding the phenomenon (Sim et al., 2018). Therefore respondents were selected from a variety of organisations such as the

Professional digital marketing practitioners, the advertising industry, and technology companies.

To confirm suitability for the study, all participants were asked to share some the extent at which personalisation was being used in their area and successes they have had. The questions that was asked is as follows:

a) To what extent is personalisation utilised in your marketing strategies and why?
b) Describe some of the successes you have had with implementing personalisation in your campaigns?

The questions were meant to determine if the individuals truly had the knowledge and experience of the topic at hand in order to derive relevant insights. All fourteen participants were able to demonstrate the extent of usage and provided examples indicating successes and failures they have encountered.

4.6.   Measurement instrument

The measurement instrument for this study was semi-structured interviews. This type of interview setting was selected so that the researcher could get further understanding of the phenomenon through probing where necessary (Myers, 2022). The interview guides were created in a manner that enabled the interviewer to ask open-ended questions, provided opportunities for follow-up questions to gain clarity and explored experiences further. The additional benefit to this type of interview process was that the interviewer did not have to follow the interview guide, they were able to ask questions out of sequence, depending on where the participant wanted to take the conversation (Myers, 2022).

4.7.   Data gathering process

The data was gathered through semi- structured interviews that were a combination of face to face and Teams virtual communications technology. Two of the interviews were face to face due to proximity with the interviewer, whereas the remaining twelve interviews were conducted virtually through teams. The same interview guide was used for all fourteen participants' (De Trigueros, 2017). The aim was to ensure that the researcher gain different perspectives from the diverse participants.

The interview was recorded to ensure correctness, and accuracy for transcribing purposes. Permission was obtained from the participant to record the interview and consent was given to use the interviews for the study. On average the interviews took approximately 35 - 45 minutes, and in some areas went longer so that the interviewer could probe further (Myers, 2022). All participants were encouraged to be as free and open as possible, in some instances the researcher reminded them that there is no wrong answer just their live experience. Where participants included concepts and jargon, the researcher encouraged them to unpack it further to gather more understanding. Upon completion, participants were encouraged to share any additional information they may want with the researchers. After the interview, all recordings were transcribed for the coding process which was conducted through Atlas.ti.

4.8. The Data Analysis approach

The twelve video and two audio recordings were subsequently all converted to audio for transcribing purposes. All content was kept in an electronic cloud format behind authenticated wall for safe keeping. The transcription was undertaken by services of a transcriber who signed an NDA. The files were shared through cloud facility that was password protected to ensure protection.

The researcher utilised a qualitative tool called Atlas.ti for the coding and analysis process. Furthermore The research data and transcripts were analysed through a process called thematic analysis whereby transcripts were analysed and organized as recommended by Braun & Clarke (2006). Braun and Clarke (2006) further propose a few steps for undertaking this phase of the research. Firstly, the researcher must transcribe the data, once complete the researcher will familiarise themselves with the data. Secondly, the researcher must identify codes based on the data participants shared. Both of these steps were undertaken to accomplish this research.

The coding process will not be undertaken manually, the researcher will utilize Atlas TI which has been recommended as a tool of choice by the GIBS faculty to assist with automatically creating codes, categories and themes. The researcher first uploaded the transcribed interviews into the Atlas.ti system to begin the analysis process. Each interview was read individually to reacquaint themselves with the

data. In line with the recommendation by Elliot (2018) the researcher then started the coding process by first reviewing text interviews, then separating them, and lastly combined them again to derive meaning.

In terms of determining the codes, the researcher Elliot further argues that coding is an iterative process. Therefore the researcher followed the proposed iterative process to reduce codes from the initial 323 in cycle one to 98 Codes in the third cycle. Thus the results of the iterative process conducted are available for reference in Appendix 3 and Appendix 4. The codes were then grouped to create the 33 categories codes that share similarities and characteristics, thereby demonstrating that the process had reached the "axial" (Saldana, 2013). Lastly, the categories were grouped together to provide the ten meaningful themes that emerged in the study that are discussed on chapter 5. The researcher did not have pre conceived theme prior to the coding process, thus remained open to finding new themes as the analysis process continued.

The final result of this process was the discovery of 98 codes, 35 categories and 10 themes upon completion of the research. The coding process was inductive as the researcher did not try to fit the codes into any pre-existing framework but rather did the analysis based on the emergent codes as they appeared from the participants themselves (Saldana, 2013; Braun & Clarke, 2006).

4.9. Quality controls

The researcher attempted to employ quality controls to ensure that the research is in line with Qualitative research methodology expectations. The controls utilised for this study, include credibility and authenticity, dependability, data quality, suitability and data triangulation.

The researcher utilized credibility and authenticity, which corresponds to validity in quantitative studies. This quality control stipulates that the findings from the research must be accurate from all key perspectives such as the researcher, the reader, and the respondent (Yilmaz, 2013).The interviews were conducted w with knowledgeable experts who are respected in their fields. As a result, they each contributed valuable input that it in line with what is happening in the industry. This is also evidenced by the data saturation being reached on participant 08 out of 14.

The second quality control of dependability was to validate the quality of the findings. Particularly, these quality controls are closely related to reliability in quantitative studies. This control was used to ensure that the study is consistent over a period (Yilmaz, 2013). Furthermore Yilmaz (2013), provided a set of questions that were used to test the credibility of their respective studies. One of the questions the researcher asked themselves in terms of dependability was "is research do research questions align with the content of the study? (Yilmaz, 2013). These questions enabled the researcher to ensure that the work is deemed credible, dependable, and authentic. Additionally an audit trail of the entire research from beginning to completion was kept on file. This includes the interview schedules, the transcriptions, video files and audio files for the two interviews that occurred face to face, atlas TI export files and excel spreadsheet.

The third control, data quality was implemented to ensure that data was not compromised. As such participants were asked to clarifying any concepts to ensure common understanding between the interviewee and interviewer. It should be noted that the researchers remained hands on for the duration of the research, thus research bias may have influenced the research as is expected. Additionally across all the interviews, the same interview guide was utilised, however the sequencing of questions differed as the researcher followed where the interviewee was going.

The fourth control, suitability of candidates, was undertaken through the use of two questions to ensure that the participants were indeed knowledgeable of the subject matter. Questions have been provided under sampling size section.

Lastly, data triangulation was used to compare data from the marketing practitioners in the professional industry against the marketing practitioners from agencies and technology firms.

4.10. Research Limitations

The researcher conducting the interviews is not experienced with interviewing participants of this calibre. As a result it is possible that the quality of the interviews may have been impacted. This lack of skill may have consequently resulted in a lack of quality responses in some areas.

48

Secondly, the qualitative study was undertaken on a sample that is mainly located the Gauteng region in South Africa, thus limiting the diversity. Consequently, this ,limitation was not overcome due to access of the data subjects were mainly based in Gauteng and are closer in proximity to the researcher. It would be ideal to extend the study to the rest of the regions in the country to identify if the results remain the same.

Thirdly, the research population is the marketing practitioner fraternity who design, strategies, plan and execute predominantly for the financial industry. For example the ample included marketing practitioners who were professional and marketing practitioners who were in the technology and advertising industry. This is seen as a limitation as the findings only reflects the perspectives of the practitioners who specifically work and support those industries. It further provided limitations as it excludes the marketing fraternity who work with the phenomenon from other industries.

Having said that the above limitations do not reduce the relevance and usefulness of the study. The insights gathered through the study were valuable for the next generation of marketing practitioners as it provided insights on the how to alleviate the personalisation-privacy paradox, whilst still deriving value from the use of personalisation.

4.11. Conclusion

This chapter presented the methodology that was designed and executed for the qualitative research study.   It further presented the sample demonstrating the suitability for the participants. In addition, the data collection process was presented and unpacked in greater details from begin to finalisation where by themes were derived. Furthermore, the study provided controls that demonstrated how the integrity and quality of data was maintained, lastly limitations of the methodology itself have been presented for fellow researchers to be aware of.

CHAPTER 5: RESULTS

5.1.   Introduction

This chapter five presents the findings that were uncovered from the fourteen semi-structured interviews which were subsequently analysed through the Thematic

coding process. The chapter further endeavour's to answer the three sub questions that have been posed in chapter three, with the intention to provide insight on the effect of the personalisation-privacy paradox on digital marketing campaigns.

The chapter begins with providing a description for the sample to substantiate the selection of the participants. The chapter continues to provide further evidence that validates the suitability of the sample, to demonstrate that the selected sample did indeed meet the sample criteria provided in chapter four. The chapter proceeds to present the key themes that emerged from the analysis process for each of the three questions posed in chapter three.

5.2. Description of participants

The entire sample for the research included fourteen participants that were identified through the purposive sampling technique which allowed for the careful selection of participants based on their in-depth knowledge of the topic. The Interviewees were made up of senior managers who create strategies, plan and implement campaigns that leverage personalisation. Thus, the participants were selected due to their experience with leveraging personalisation for various marketing projects in their respective fields.

As such, Table 1 presents the list of the fourteen participants showing their current designations, therefore meeting the criteria of being marketing practitioner. The participants identities have been withheld however pseudonym used in their place as anonymity was promised to them prior to commencing with the receptive interviews. The pseudonyms shall be referenced when providing evidence in the findings. Whilst heterogeneity was important, the researcher placed more emphases on relevance as that will influence the depth of insights.

To encourage diversity of perspectives, trustworthiness and depth of knowledge, the researcher sought to achieve heterogeneity. Therefore, participants were selected from different organisations and different industries namely advertising media and advertising and financial industry. They were further divided into two groups called marketing practitioner: professional and marketing practitioner: Technology and agencies.

50

Marketing practitioner: professionals are employed in professional companies such as the financial industry who strategises, plan and execute on personalisation marketing campaigns. Whereas marketing practitioners: Technology and advertisers refers to marketing practitioners who work in the technology companies and advertising industry that assist the professionals in strategising, planning and executing on the marketing campaign. Thus, both groups were well suited to provide the insights on their views on the personalisation-privacy paradox as they currently leverage personalisation in their marketing campaigns.

Table 1: Participant description table

PARTICIPANT CODE	GENDER	CATEGORY	INDUSTRY	TITLE
Participant 01	Male	Marketing practitioner: Professional	Financial Industry	Senior Manager, eCommerce Marketing
Participant 02	Male	Marketing practitioner: Professional	Financial Industry	Manager, Digital Marketing e-Commerce
Participant 03	Male	Marketing practitioner: Professional	Financial Industry	Senior Manager, Performance marketing
Participant 04	Male	Marketing practitioner: Professional	Financial Industry	Senior Manager, Digital & marketing Analytics
Participant 07	Female	Marketing practitioner: Professional	Financial Industry	Manager, Digital, Direct & SM Marketing
Participant 09	Female	Marketing practitioner: Professional	Financial Industry	Senior Manager, Digital and Marketing Analytics
Participant 05	Female	Marketing practitioner: Technology/Agency	Media/Advertising	Client Partner, Africa
Participant 06	Female	Marketing practitioner: Technology/Agency	Media/Advertising	Head of content and community
Participant 08	Male	Marketing practitioner: Technology/Agency	Media/Advertising	Head of Digital Platforms
Participant 10	Male	Marketing practitioner: Technology/Agency	Media/Advertising	Senior Technology Consultant
Participant 11	Female	Marketing practitioner: Technology/Agency	Media/Advertising	Digital Lead – Standard Bank
Participant 12	Female	Marketing practitioner: Technology/Agency	Media/Advertising	Head Of Data, Insights and Analytics
Participant 13	Female	Marketing practitioner: Technology/Agency	Media/Advertising	General Manager
Participant 14	Male	Marketing practitioner: Technology/Agency	Media/Advertising	Chief Operating Officer

5.3. Suitability of sample

To verify the suitability of the selected sample, the participants were asked to share their personalisation successes in their journeys as marketing practitioners to determine if they do indeed create strategies, plan and execute on marketing projects. This was achieved through interview question five which asked the participants to "describe some of the successes you have had with implementing personalisation in your campaigns?" This question was further meant to encourage participants to provide their lived experiences with successes and unsuccessful attempts at delivering personalised communication to consumers', thereby validating that this sample was well suited to participate in the research.

Of the fourteen respondents, all participants demonstrated their experience with creating and delivering personalised campaigns. Below are the verbatim responses from the participants are as follows:

Participant 09: *"Personalisation is one of the biggest work streams or biggest themes in the work that we do."*

Whilst Participant 03 and Participant 08 shared a successful example that yielded great returns for the campaigns.

Participant 03: *"In fact we just ran a very successful campaign in there like a customer match for Google where we targeted our transactional customers with headroom and we managed to generate interest to the extent that we this best close to 14 million and we ran the campaign for a month so"* *(Participant 03).*

Participant 08*: So, we ran massive personalization campaigns on platform, on the app speaking specific to funeral and life insurance, and we got crazy click through rates, crazy conversion rights like 67% conversion rates, 90% click through rates, ridiculous numbers just personalizing, but based on what we knew about the person."*

Participant 05*: "OK, so personalisation is used all the time because we believe that what you call it that it essentially is going to lead to better performance."*

The above quotations support the extent to which personalisation is being utilised by the participants, thereby supporting the decisions for selecting them as they truly do conduct successful personalisation campaigns and would therefore have insight on the paradox itself.

5.4. Data saturation

Figure 1 demonstrates the data saturation achieved in the interviewing process for this research. Data saturation is a point at which the researcher realises they are not receiving any new codes (Sim et al., 2018).

The code analysis process demonstrated that new code generation decreased as more interviews were achieved. Additionally, the chart below also demonstrates that form participant 11 onwards, the interviews were not yielding any new codes. However, the researcher continued with the interviews due to the belief that the next participant would have valuable insights that could generate new codes. Additionally, the requirement for the research was achieve a minimum of 12 – 16 interviews. Whilst the codes did decrease over time as expected, it does not negate the richness of insights received from all the participants.
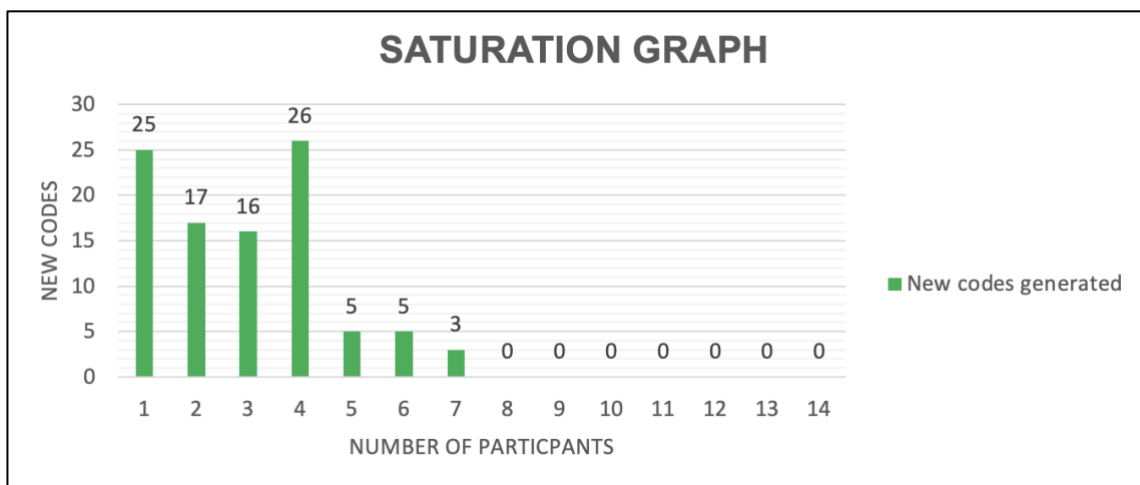
Figure 1: Data Saturation

5.5. Triangulation

The researcher investigated ways to triangulate the data received from the participants. As such the participants were grouped into two very clear groups, the marketing practitioners from the professional industry and the marketing practitioners from agencies and technology firms.

The comparisons has been implemented against the ten major themes that emerged from the study. Additionally since the two groups were uneven, with professional marketer's having a lower number of 6, compared to the higher number of 8 from the agencies and technology companies, the data has therefore been normalised to ensure a fair comparison is provided. Whilst normalisation has been implemented the total unnormalised totals were 573 (agencies and technology) and 582 (marketing professionals), thus highlighting that the groups were predominantly aligned in their responses.

53

Of the ten themes there was a 50% split between the topics where by each group was higher than the other. For example Agencies and technology partners scored higher on Causes relating of personalisation privacy paradox, Ethical and responsible management of data, Impact of new laws and security measures, Mitigation strategies to alleviate concerns and causes and Risks associated with personalisation usage. While Marketing professionals scored higher codes on the remaining five themes.

What was most interesting is that the differences between the two groups for six of the ten themes was below ten points, thus demonstrating that the data was consistent between the groups. However on the four remaining themes marketing professionals provided more codes for Benefits and Disadvantages, thereby highlighting that they are favourable towards exploring the benefits that can be derived from these assets but are aware of the disadvantages as well. The Agency and Technology partners scored higher on the themes of Risks and Mitigation strategies against concerns and causes, one may infer that as they have more in-depth technical expertise, they would have more knowledge relating to the risks and strategies to protect the brands they serve.

Table 2: Triangulation results for two groups of participants

		Interviews: Agen... 8 569		Interviews: Profe... 6 571		Totals	
Benefits of using personalisation	◇ 15 220	99,539	44,93%	122,00	55,07%	221,539	100 %
Causes relating of personalisation privacy paradox	◇ 10 99	54,848	54,93%	45,00	45,07%	99,848	100 %
Concerns relating to paradox	◇ 10 115	55,864	48,22%	60,00	51,78%	115,864	100 %
Disadvantages of personalisation	◇ 6 36	10,157	28,09%	26,00	71,91%	36,157	100 %
Ethical and responsible management of data	◇ 8 134	71,099	52,63%	64,00	47,37%	135,099	100 %
Impact of new laws and security measures	◇ 9 128	67,037	51,95%	62,00	48,05%	129,037	100 %
Implications of non-compliance to laws	◇ 7 68	32,503	47,45%	36,00	52,55%	68,503	100 %
Importance of personalisation	◇ 16 153	77,194	50,06%	77,00	49,94%	154,194	100 %
Mitigation strategies to alleviate concerns and causes	◇ 14 164	89,382	54,05%	76,00	45,95%	165,382	100 %
Risks associated with personalisation usage	◇ 4 38	24,377	63,52%	14,00	36,48%	38,377	100 %
Totals		582,00	50,00%	582,00	50,00%	1 164,00	100 %

5.6. Presentation of results

The final result of this process was the discovery of 98 codes, 35 categories and 10 themes upon completion of the research. Figure two provides a visual demonstration of the final themes that emerged from the findings.   Each themes detail is provided in the upcoming sub-sections.

Figure 2: High level view of Themes

5.6.1. Results for sub-research question 1

Research Question 1: What is the value of using personalisation in digital marketing campaigns?

The aim for research question 1 was provide greater understanding on the awareness and usage of personalisation in delivering campaigns irrespective of the privacy challenges that may exist. Furthermore the question wanted to identify the advantages and disadvantages of utilising personalisation form the practitioners lived experience. The questions were designed to set the foundation for understanding the views and sentiments of the marketing practitioners in relation to personalisation

as an important tool in their campaign. Table 2 presents the overview of themes and associated categories in response of question 1.

Table 3: Overview of Results for Question 1

THEMES/GROUPS	CATEGORIES
Theme 1: Importance of personalisation	• Ways to personalise • Priority • Reception to personalisation • Keep abreast of personalisation technology • Personalisation expectations
THEMES/GROUPS	**CATEGORIES**
Theme 2: Benefits of using personalisation	• Opportunities for personalisation • Benefit of contributing to revenue • Benefit of providing relevant offerings • Benefits for brand • Benefits of knowing customer
THEMES/GROUPS	**CATEGORIES**
Theme 3: Disadvantages of personalisation	• Disadvantage of personalisation • Shifts required from brands • No seen disadvantages

The themes that emerged appear to provide the foundation for the marketing practitioners usage and knowledge of personalisation in campaigns. Specifically the themes that emerged are importance of personalisation, Benefits of using personalisation, disadvantages of personalisation and staying abreast of personalisation. Each theme has associate categories that provide further insights on the theme.

5.6.1.1. Theme 1: Importance and usage of personalisation

This theme wanted to determine the importance of personalisation by the marketing practitioners. It further wanted to determine its usage, the extent of usage, and its importance in their work environments.

Table 4: Theme 1 - Importance of personalisation

THEMES/GROUPS	CATEGORIES
Theme 1: Importance of personalisation	● Ways to personalise
	● Priority
	● Reception to personalisation
	● Keep abreast of personalisation technology
	● Personalisation expectations

Usage

In terms of the importance of personalisation all respondent agreed to have a thorough understanding of personalisation and its resultant consequence of the paradox. Furthermore all fourteen confirmed to use personalisation and were receptive of leveraging the personalisation in their marketing campaigns. For instance Participant 04 stated "*We've used personalisation to use that to like not lead clients go to that same dead end the whole time. And a lot of those changes aren't big, it's using different words, different pictures, sending you to a different place because we know where you've come from.*" Participant 09 noted that personalisation is immensely important in their workplace "*Personalization is one of the biggest work streams or biggest themes in the work that we do.*"

Priority

Beyond utilisation, six of the participants agreed with how critical the technology is to their marketing campaigns. This importance was emphasised by making used of words such as "priority", "essential", "critical" and "key". For example, Participant 09 stated "*So, it's absolutely critical to the work that we do because just data on its own and how we've used it and worked in the past, at an aggregated level, does not get you to that one-on-one level of communication.*" Additionally participant 05 emphasised the importance by noting that "*It's essential because we believe that personalisation put in the right ad of marketing method of the person that's interested in it would lead to a better conversion and overall experience.*"

The above statement was supported by participant 03 who said, "*in the performance marketing space, I'm sure even the word performance you know it will like it gives it*

57

away as to how important personalisation is." And added that *"it's the number one priority "I'm saying in my space in the performance marketing space personalisation is number one priority.* Lastly Participant 09 summarised the importance of this technology by stating that *"And so, personalization is key to us as marketers, in one, grabbing the attention of our customers."*

Marketers practitioners reception to personalisation

Three of the participants showed favour towards the use of personalisation and boldly stated companies should only be using personalisation and referred to it as an ally for marketing practitioners. The respective verbatim responses are below.

> Participant 06: *"So, I think at the moment it's not being utilised as much, but we definitely should be using it, like it should be only personalised in my opinion".*

> Participant 05: *"OK, so personalisation is used all the time because we believe that what you call it that it essentially is going to lead to better performance.*

> Participant 07: *"On the ones that personalisation is an ally for everybody."*

Ways to personalise

Eight of the participants highlighted that there are different ways that one can use personalisation. Participant 04 noted that there are different levels of personalisation by stating that *"But there's probably levels before that as well, where you are also able to personalise where it matters to groups of customs, where it's like personalised to a particular audience."* Two participants supported this position, their responses are below.

> Participant 06: *"So, it's almost like you need to start segmenting your audiences and seeing where they're playing. And that's how I do my strategies".*

> Participant 08: *"from a marketer's perspective, we would create specific audiences based on behaviours."*

Participant 02 emphasised the need to personalise from a product intent perspective, whereby an individual has already demonstrated the intent to purchase the product

Participant 02: *"A product intent perspective is that a person went on to, let's say, an e-commerce site, they're looking for a cell phone and they click on the buy now. They have an intent to buy it, so you can put them into another bucket and from that bucket, from a digital media perspective, have a stronger call to action for them to convert, this is another level of personalization."*

Keeping abreast of personalisation

Based on the responses for the participants, it is quite clear that participants were aligned as they shared similar experiences in terms of usage, favourability and reception to personalisation as there were no differing views.

Considering the importance of the personalisation technology, participants were aligned in seeking ways to keep abreast of the technology. Of the fourteen respondents, they all agreed to the importance of educating consumers and fellow marketing practitioners. Participant 13, framed eloquently by stating *"I think we need to take a little responsibility for our own understanding because only if we understand can we actually help clients understand"*.

However, participants had various ways of achieving the goal. Options ranged from collaborating with colleagues, reading online, conducting tests and learns, proactive upskilling and learning from the industry. Seven participants believed it is important to proactively upskill ones skill set through attending conferences and webinars to stay ahead.

Participant 09: *"I attend a lot of these seminars and these conferences, and I mean now because it's online it's even easier."*

> Participant 12: *"Conferencing. I'm so back in the day community space. I do data conferences at least once a month, where I just go to a room to hear different experiences. This is because someone experiencing one thing at ABSA might give me an insight of what's to come for my brand"*.

Several participants further stated simply seeing what others are doing is not enough, they upskill through testing and learning.

Participant 04: *"There's that thing of like seeing what they are seeing, what works, seeing what's available, seeing how the dots are being connected by other organisations, and understanding that and then consuming that into what pieces do you need to take and execute on a daily basis to test to see whether those five blocks are going to work?"*

Participant 07: *"making sure that we implement at least a part of that, not everything but maybe 1% of whatever we come across"*

Participant 08: *"I think just personality and then the right organizations and right runway to test and learn or create interactions".*

Nine of the fourteen participants agreed on learning from colleagues and other marketing practitioners in the industry. With some such as participant 10 leaning on technology giants such as Google and others looking to competitors for inspiration. However, what was most fascinating was Participant 04 highlighting the need for the marketing practitioners to learn from the mistakes others have made that was most fascinating.

Participant 10: *"we always are having to see what Google's up to see what Adobe's up to, see where Microsoft is going, understanding changes in Facebook, so it's almost in our DNA."*

Participant 07 *"Our competitors as well, it is always good to reflect on what they're doing to be able to know what's out there."*

Participant 04: *"You don't have to make all the mistakes yourself. You can learn from other people's mistakes and how not to do things are looking at what other people have done that hasn't worked."*

5.6.1.2. Theme 2: Benefits of personalisation

Table 5: Table 2 - Benefits of using personalisation

THEMES/GROUPS	CATEGORIES
Theme 2: Benefits of using personalisation	● Opportunities for personalisation ● Benefit of contributing to revenue ● Benefit of providing relevant offerings ● Benefits for brand ● Benefits of knowing customer

A key observation in the interview was that all fourteen participants were aligned on that the personalisation advantages far outweighed the disadvantages. Participant 04 even stated "*There's probably like more scope for personalisation to materially move the needle there without even having a user feel like using their data incorrectly.*"

However what was notable was that they had different views on which benefits were most applicable. Collectively, they provided several benefits of personalisation namely, brand related benefits, revenue based benefit, knowing the customer, benefits to product and technology opportunities.

Opportunities for Personalisation

Growth in digital focus. 12 of the fourteen participants revealed that in spite of the privacy challenges that come with personalisation, it provided immense opportunities for brands, as it has matured over the years. This is very well articulated by participate 10 and Participant 05 below.

> Participant 10: *"So, in the past 2-3 years has been this massive shift around personalization"*

> Participant 05*: "who highlights and that's why digital has scaled over the course of the years compared to traditional, where you're not quite sure what is happening".*

Digital maturity. Four of the participants highlighted the growth in utilising personalisation was especially seen in the last few years due to Covid-19. The result of which was the shift in focus to digital marketing. This is very well articulated by participant 07, 09 and 08 respectively.

61

Participant 07: "*So, we had not last year, on the brink of COVID. It struck and then obviously some of your out of home initiatives had to be stopped and we focus on digital marketing mostly.*"

Participant 09: "*But I think also just generally particularly with COVID many people moved into the digital space.*"

Participant 08: "*I guess during the peak of the pandemic in 2020, between March and April 2020, there was more ecommerce growth in those eight weeks than there was in the last 10 years. So that ecommerce growth was bigger than from 2010 to 2020.*"

Win-win. In addition, six participants agreed that leveraging personalisation is a win-win opportunity for both the consumers and for marketing practitioners. This is evidenced by participants 06, 10, 03 as stated below.

Participant 06: "*I think it's very important both for the consumer as well as the brand itself. You're protecting both parties.*"

Participant 10: "*We protect both the potential customers and clients as well as our own clients being the brand themselves.*"

Participant 03*: "also supports the view "We have this data of our customers, and we take it and say how can we help our customers help themselves understand. So, it's a win-win for everyone, for the bank and for the customers.*"

Furthermore, two participants highlighted the hidden opportunities, of collected but unused data and using signals, that exists but have not been taken advantage of. This is divulged by participant 04 and participant 11 respectively "*At the moment, a lot of organisations would think of data as an asset by virtue of it being collected, but it's not an asset until you use the data for something that makes sense*". Interestingly, participant 11 highlights the many ways technology provides tracking through signals "*Everyone's talking about this relevant, behavioural based stuff but we've also moved into this thing where we're tracking different things. It doesn't matter how many slides or what sides you before, I'm tracking different signals and that technology exists, the conversations you're having is being recorded*".

Brand Benefits

Ten participants concurred that personalisation provided benefits to the brand through brand resonance, brand experience and helping brands build relationships. Additionally, several participants also highlighted that it helps marketing practitioners build lasting emotional connections with their customers. Moreover, other marketing practitioners agreed that brands can benefit through provision of higher customer experience and providing value to the consumer. Whilst others pointed out that there is a change in consumers as they now pay more attention to what brands are doing to protect them

> Participant 08: *"Obviously, the positives are relevance, brand saliency".*

> Participant 07: *"makes you feel like they care about you, that they know you personally".*

> Participant 12: *"So, consumers actually resonate, or they recognise those things that brands are trying to do and that scores you points on these scales that they're looking at."*

> Participate 04: *"You can start emotionally connecting with your clients in a way that allows them to resonate with your brand, feel that you understand them and it's easier to kind of step into a sales conversation".*

> Participant 09: *"The advantages is that is that you get higher quality communication, which in turn increases the chance of conversion".*

Contribution to Revenue Benefits

Eleven of the fourteen participants supported that personalisation contributes immensely to the organisation's revenue. They offered four various ways of achieving doing so such as include achieving return on investment, improving campaign performance, achieving marketing efficiencies and meeting financial objectives. Additionally, ten participants explicitly pointed out that personalisation drives Return on Investment and Four respondents provided examples that demonstrated the performance they received from their campaign. Below are the direct quotes from the participants.

63

Participant 10: *"It's those little things that then pushed their revenue up by 15-20% because of that personal message or because of that communication. So, for me, those are the like the real successes."*

Participant 08: *"So, we ran massive personalization campaigns on platform, on the app speaking specific to funeral and life insurance, and we got crazy click through rates, crazy conversion rights like 67% conversion rates, 90% click through rates, ridiculous numbers just personalizing, but based on what we knew about the person".*

Participant 03: *"I told you we spent less than 20,000. We managed to disburse almost 14 million and that's it's not that 14 million only. We referred 67 customers to bankers meaning that number might go to dating million and we spend 20,000. That's like that's the craziest return on investment ever."*

In terms of marketing efficiencies, eight respondents were in alignment that personalisation contributes to achieving astronomical performance results with lower budgets. Additionally, several participants emphasised the advantage of reducing wastage when utilising personalisation.

Participant 06: *"Well, I think the advantage is you will waste less budget and your return on investment will be higher."*

Participant 01: *"We took 20,000 customers. They were digitally active, and we know that they transact …on the homepage talked about the offering, the benefits, and that resulted with 20,000 people, 11,000 leads, 4000 accounts opened, and it cost me absolutely nothing".*

Furthermore, two participants bring to the fore the need to only focus on the right customers as it will deliver greater results. Participant 03 states the *following "But from an acquisition point of view. It gives us that mandate to say focus on people, you know, focus on people that you know are good for something and so forth and so forth".* The view is substantiated by participant 06 who enthusiastically states "*And honestly, that's all I care about. I'd rather get 1000 leads than 10,000 no lead and I went through my budget."*

Benefits of Knowing the Customer

Eleven participants pointed out the benefits of getting to know the customer more whether it is through using user journeys, and using data to understand their needs. Specifically eleven of the participants pointed out the importance of providing relevant clients journeys to consumers. Additionally, participants highlighted the need for relevance and selecting the right time to send personalised communication.

Participant 06: *"I think it also provides a better user journey, to be honest".*

Participant 08: *"So potentially we would personalize comms based on those past user interactions".*

Participant 09: *"That's a tricky one. But one, is you need to go where a customer is at, you need to go in and engage them there. And by that as a bank it becomes tricky because we want to slap you with the survey in the middle of your banking journey."*

Seven participants also mentioned the need to focus on the needs of the customer for personalisation to be deemed successful. Furthermore, participants agreed that knowing the customer need state specifically aids the successful delivery of personalised communication as it sends the message to the customer that the brand has taken time to know who its customer base is and what their individual needs are. As such the above statement is evidenced in the following verbatim quotes from the participants.

Participant 01: *"I would say the positive side is, understanding every individual customer, that's the positive side. And then through that it'll help us as an organization to better position products that is more suitable to you".*

Participant 04: *"All you need to understand your audience in relation to who they are as a person, as a group, what drives them, what motivates them.*

Participant 06: *"Also you are tapping into a user need state. So, it becomes very relative to the user and relevant."*

Two of the participants interestingly had similar views on understanding the need state of the customer and using data to understand where they are at in their life

65

stages, so that one can provide adequate and meaningful offering to them. Participant 09 articulates "*… that also speaks to knowing and understanding your customer, who they are, where they're at in their life journey, what are they doing currently and what is interesting to them, what matters to them in that moment*". While Participant 02 states *"Now personalization must then evolve to such a point that you target them based on their needs, rather than just a spray and pray approach."*

Relevant Product Benefits

The results indicate that respondents agreed in relation to the benefit to offering the right product to customers. This is supported 12 of the 14 participants who believed that to be true. Specifically respondent also highlighted that this is achieved through reaching the right customer at the right time. The quotes from participant 05 and participant 09 support this statement:

> Participant 05: *Well, the advantage is purely the fact that for the marketing perspective, as I said, it's really the fact that you are putting a message in front of somebody that wants to see that message, because it's very personalised to them.*

> Participant 09: *And so, it's about speaking to the right customer, at the right time, and through the right channel.*

> Participant 09: *We're putting the customer in the same topic or we're saying we are giving to you or making offers to you that are relevant to you*.

Additionally, what was most intriguing was the assertion by two participants that marketing practitioners need to find the right moment. It no just enough to target the right customer but they need to be at the right frame of mind thereby showing care to the customer. Furthermore, it is just as important to show the customer the content they "care" about thereby demonstrating that the brand has taken time to understand the customers' needs as adequately.

> Participant 09: *"We need to find moments where the customers are willing to chat and have those conversations."*

Participant 13 "*The pro is that I get to see stuff that actually care about that adds value to my life in a very noisy environment that we operate in*".

5.6.1.3.   Theme 3: Disadvantages of personalisation

Table 6: Theme 3 - Disadvantages of personalisation

THEMES/GROUPS	CATEGORIES
Theme 3: Disadvantages of personalisation	● Disadvantage of personalisation
	● Shifts required from brands
	● No seen disadvantages

Disadvantages. Whilst the study clearly indicated that personalisation has its merits, one should not ignore the disadvantages that emerged as well. Interestingly only four of the fourteen participants were able to provide disadvantages of using personalisation. This highlights that more than two thirds of the sample was skewed favourably towards marketing partitioners using personalisation as a tool.

Two sub themes emerged as contributors for disadvantages which were getting personalisation wrong and biases influenced by marketing practitioners and technology. Getting personalisation wrong can results in upsetting consumers and could hurt the brand.

> Participant 10: *"The downside to personalization is that if you get the communication wrong or mistime it, it has that knock on affect where you can very quickly get under someone's skin and upset them in terms of the communication."*

Biases by marketing practitioners. Further to this, participant 14 provided an example that substantiates that marketing practitioners must be. careful when utilising personalisation as it may be deemed as inappropriate. Unexpectedly, biases influenced from the perspective of marketing practitioners and technology companies was also brought forward. Participants emphasised the need for marketing practitioners to be aware of their own biased that may influence their campaigns.

> Participant 14: *"And then they're personalised this message for him saying for that call in the funeral cover would be there so or the sorry the car insurance would be this or like to buy the new version would be there. So, have you*

checked out this new feature? And he actually quoted the tweet saying like that's very inappropriate"

Participant 04: *"What we've done in our space and it's something I'm personally just passionate about, I think it's really important to not project your own bias and your own view of the world into what we execute and how we execute."*

Biases influenced by technology. In terms of being cautious of biases implemented by technology companies, two participants raised that caution. They highlighted the challenges brought on by the technology algorithms that the marketing practitioners need to be well versed on. Whereby the other side of personalisation is pointed out as "unhealthy habits".

Participant 11: *"like you'll see, there's all these sort of documentaries that follow people who are like gradually brought over to, like, far right politics and they were perfectly sort of reasonable a couple months prior"*.

Participant 13, *"here is obviously the flip side too. It is that if it's not used correctly it can be something that interacts because you might have unhealthy habits and you might and that's being collected in the type of archetype persona that's being built, which means that, if you think about it, the person I was, a few years ago and the accounts that I was following, and groups I was following, today wouldn't be relevant to me. It's no longer not interested, it's now do I have to go clean up all of that?"*

5.6.2. Results for research question 2

Research Question 2: What are the perceived factors that contribute to the personalisation-privacy paradox.

Research question 2 aimed to understand the personalisation-privacy the perceived factors that contribute to the persistence of the personalisation-privacy paradox. These concerns were presented through the lens of the marketing practitioner, based on their experience as they utilise personalisation. The Intention of this question was to provide greater understanding on why the issue persist, what were the contributing factors and to find mitigation strategies to alleviate the concerns and causes.

Table 7: Overview of themes in Question 2

THEMES/GROUPS	CATEGORIES
Theme 4: **Consumer concerns relating to paradox**	● Experience with previous breaches ● Misuse usage of personal data ● Over communication ● Unauthorised data access ● No seen privacy concerns
THEMES/GROUPS	**CATEGORIES**
Theme 5: **Risks associated with personalisation usage**	● Risk associated with personalisation
THEMES/GROUPS	**CATEGORIES**
Theme 6: **Causes relating to personalisation-privacy paradox**	● Awareness and ignorance of privacy concerns ● Different understanding of personalisation and privacy ● Legal jargon used to communicate terms ● Unauthorised usage of personal data
THEMES/GROUPS	**CATEGORIES**
Theme 7: **Mitigation strategies to alleviate concerns and causes**	● Education strategies by marketers ● Instilling trust ● Consumer research ● Role of data

Three themes emerged from the interviews relating to the question two. The themes were the concerns relating to the paradox, the perceived causes relating and the mitigation strategies that could alleviate these challenges. These themes provided extensive insight on what could be the reasons why consumers are fearful of sharing their personal data with marketing practitioners.

Theme 4: Concerns relating to personalisation

Table 8: Theme 4 - Consumer Concerns relating to the paradox

THEMES/GROUPS	CATEGORIES
Theme 4: **Consumer concerns relating to paradox**	● Experience with previous breaches ● Misuse usage of personal data ● Over communication ● Unauthorised data access ● No seen privacy concerns

69

All fourteen participants had views on what could be the contributing concerns causing consumers to have the paradox. What emerged from the theme was that there we five sub themes that contributed tremendously to consumer privacy fears.

Experience with Previous Breaches

Findings indicated that consumers who have experienced breached previously or are aware of anyone who may have experienced a breach are more concerned about the privacy protection and thus experience the personalisation-privacy paradox. Seven of the fourteen participants highlighted that previous breaches as a concern as it inhibits consumers from sharing their data. Additionally several participants shared anecdotal personal story that provides their own views on the paradox. Another participant provided stats that support that breaches sin south Africa have increased to indicate that 80% of people have been impacted.

> Participant 04: *"Oh no, here's my but the moment your data gets breached, the moment your data gets used for something that you don't want to be used, that's when this whole privacy thing starts blowing up"*.

> Participant 09: *"So, there's that group of people that are concerned because they know somebody who has experienced some sort of cybercrime"*.

> Participant 08: *"I myself have had a data breach and people are trying to switch my MTN contracts, increase my instant credit limits and stuff like that, and I was totally unaware, so I don't know how they obtained my data, so I always look carefully now, but I think it's obviously just big concerns around fraud and scams, spams, telemarketers, people are really over that now in 2022"*.

Participant 10: *"I think where the fear and especially in South Africa, I mean there's quite scary stuff that I'll share with you, that in this poll that was done recently, 80% of those people had been directly affected by privacy or someone whose data had been leaked, and there's this privacy danger behind it"*.

Misuse of Personal Data

Eleven participants identified the misuse of data by some organisations as a contributor to consumer concerns. Specifically a few mentioned the concern with

giving data to one organisation but the data gets shared with other organisation without the consumers knowledge. Thus highlighting that trust can be impacted if organisation share personal data with their affiliates without disclosing to the consumers.

> Participant 04: *'I'm giving you the right to consume my data and collect my data, you must store it securely, but who are you giving my data to? Because that 2nd, 3rd, 4th, 5th person, I don't know who they are. So, how do I know that the same care is being taken with my data?*

> Participant 12: *"So, it was such a concern that guys, first of all, I'm sharing my data with this one person. I think this one person only has that data. I wasn't aware that that person can share or is sharing my data elsewhere, whether they're making money off of it. I mean, we went in or we went deeper in terms of."*

> Participant 10: *"pointed out the matter of trust "It's about that about trust. …what information am I giving to organisation X and how are they're going to use it."*

Of the eleven participants, four raised the challenge marketing practitioners face when. They request consumers to share their personal data such as ones Identity. Participant 05, 07 verbatim quotes that support this position are provided below.

> Participant 05: *"Now that it is, then people are now saying and then naturally now people are now concerned with how that information being"*

> Participant 07: *"OK, so the first one I would say, the use of a personal information, particularly when there's a requirement to share the ID number"*

> Participant 10: *"but I think that is really one of the sort of fears around the sharing of data and obviously you can't really have personalization without the sharing of data"*

Over-communication

Nine of the fourteen participates cited that over communication was a contributor to the concerns people have. Due to this, people have come weary in providing their information to brands for personalisation purposes as brands tend to over

71

communicate to them which irritates the consumers. This is reinforced by participants 09 and 03 who overtly state *"you must remember that I've got it life, I don't want to hear from 15 of you. That's the thing, so, how do we manage that frequency of communication?"* and *"So it's the fatigue and the mess that there's too much noise in this space just now."*

Curiously the study unearthed one outlier in the group, who did not think that consumers have any concerns at all. This is consistent with the views she provided on consumers forgetting about the transgressions. As such it does highlight the need for marketing practitioners to not be dismissive when dealing with matters that relate to consumer privacy. Participant 06 stated *"I personally don't think there are many concerns that the users"*. Additionally, the same participant had greater understanding of marketers that over communicate to consumers. Participant 06 further had an expectation that consumers should also be understanding and forget about such transgressions as well. *"And also, I might be irritated with it for like a week about it, but then I'm going to forget about it."*

Unauthorised Data Access

Eight of the participants raised unauthorised access as one of the consumer concerns. The specific concern was the storage of data securely so that unauthorised malicious people should not have access to the data. As such this was raised by participant 02, 06 and 04 respectively

> Participant 02: *"I think also the main point is how securely we protect their data is going to be key.*

> Participant 06: *"I think that the main one is obviously you know everyone has your information."*

> Participant 04: *"The concern that most people would have is, 'fine, you could collect my data, but are you storing it securely?"*

Additionally, five respondents were concerned that consumers feared that that are being watched by marketing practitioners hence the become reluctance to share their data. Some respondents felt that their phones and computers are always listening to them, and this makes them feel uneasy. This is supported by participant 05, 07 and

11 who state *"No, some people don't, right, like I've heard, a whole debate of my phone is listening to me or people are listening to me and I'm like"*.

> Participant 07: *"Once there's too much personalisation, you feel like someone is watching you. It does get uncomfortable at some point, especially coming from companies who you don't have in association with."*

> Participant 11: *"It can get creepy sometimes, and that's where you're having an awful conversation, just random, and then you see a keywords and visuals and stuff, and you going, 'whoa. I just had a conversation to one person and now saying that'. Which means it was listening".*

No Seen Privacy Concerns

Lastly one participant (participant 09) overtly raised the matter of people being more guarded due to a previous breach they may have experienced. As such these people will not want to be engaged with any personalisation opportunities.

Participants 09: *"so, people are very wary of what's happening, and they are very guarded, and so just generally those that are aware are very guarded and tend to block everything, they don't want to engage. I don't want to know, just don't do anything, don't take my stuff."*

Theme 5: Risks associated with personalisation

Table 9: Theme 5 - Risks associated with personalisation

THEMES/GROUPS	CATEGORIES
Theme 5: Risks associated with personalisation usage	● Risk associated with personalisation

The research has indicated that there are immense benefits and advantages for organisations to leverage personalisation as a tool. This theme identified despite thee benefit there are some pertinent risks that marketing practitioners need to be awareness.

The study uncovered several risks for marketing practitioners to be aware of. What emerged was that there are instances whereby getting personalisation wrong is a

73

grave risk as it will impact the brand negatively. As such, lack of trust was deemed as a risk that marketing practitioners should look out for. Lastly, the researchers uncovered that not adequately securing the storage of consumer data was a grave risk.

Eleven out of fourteen participants provided risks that brands should be aware of. Included in the list are two participants who curiously highlighted that the risk for marketing practitioners was not having any personalisation at all. *Participant 04: "Look, I think personally there's probably more risks if you don't".*

Participant 05: "From a business and marketing perspective, the risk of not having personalisation, you're going to pay a lot more money for a conversion to happen"

One of the participants (Participant 06) however felt that there are no risks associated with personalisation. Her argument was that if you do not have any personalisation, marketing practitioners deny themselves to get more customers, consequently impacting their own performance. Participant 06 vehemently stated *"I mean there aren't any risks. You're just not going to get an extra person".*

Participants 04 and 14 raised the matter of having too much breadth and scope to a point that what the one side of the business does is not integrated to the other side of the business. Thereby placing the organisation at risk, especially when dealing with the personal data of consumers. This is demonstrated in the quotes below by both participants.

> Participant 04: *"I think the second risk that exists is you actually have a lot of scope and breadth in how, where and when you personalise through the tools, people, processes, you can personalise in a brochure."*

> Participant 14: "*The further you take personalisation, they're more risk there is involved with it. So that is definitely a lot of risk."*

Getting Personalisation Wrong

Of the eleven who admitted there is risk, seven were concerned about the possibility of getting personalisation wrong from an operational perspective. The matter of being too broad that too many people are using the data to engage the customer causes

disparity and not having the right processes internally to process personalisation. This was captures quite well by participant 04 and participant 08, their verbatim statements are below.

> Participant 04: "*I think there's a risk in how broadly you can personalise means that there's a risk in creating disparity engagements with the customer, where personalisation one, personalisation two just clash and I think that's probably also risk just because you've got too many different places you can do this.*"

> Participant 08: "*The third operational risk is also not having your processes and your people set up correctly.*"

Two participants raised the dangers of getting it wrong impacting the consumer negatively. Participant 08 shared an example of providing a personalised message to someone who prequalifies but does not have the funds. And participant 11 raised that if implemented incorrectly, it does not offer protection to consumers.

> Participant 08: "*I think the big operational risk, number one, like from pure marketers' perspective, running personalization, especially with eligible offers against prequalified audiences, there's a lot of red tape and a lot of dangers around showing offers which people aren't eligible for, which is a big thing with financial service providers.*"

> Participant 11*: "if it's not used correctly with the right laws and doesn't protect the consumer.*"

Insecure Storage of Data

Six of the participants emphasised that the way we store data can be a risk for the brands. one participant mentioned that personalisation comes with a lot of responsibility on the marketing practitioners side to ensure that the data is properly handled. Another three participants agreed on the need for Internal mechanisms to ensure that data is stored correctly, and communication occur only for the consented products.

> Participant 07: "*So, I think it's very important but then it comes with a lot of responsibility in terms of how the information is handled*"

Participant 09: The risks are high. One, you need to make sure that you've got the permission to do what you're doing because if I've explicitly said no to marketing, the next thing I get communication from marketing, we have transgressed.

One participant referred to the process as a fluid line highlighting that changes occur all the time and processes need to be able to handle that. The last participant stated that marketing practitioners should learn to take only what they need as brands already have lots of data they are not using, without good governance process, it leaves them vulnerable.

Participant 04: "*And I think the risk that exists in personalisation is in that line, because that line isn't binary, it's not a static line, it's a very fluid line. … I think by virtue of that line being fluid, that's where the risks sit of personalisation cause it's very easy to here and go but this was OK yesterday, why do you have an issue now for?*"

Participant 07: "*For me less is more. "Get the minimal that you need to make your personalisation works without getting too much that you might end up in a very compromising situation. Because as brands we actually sit on top of tons and tons of data and we don't realize the risk until something happened, not until it stolen, or it's leaked or whatever.*"

Theme 6: Perceived Causes for Personalisation-Privacy Paradox

Table 10: Theme 6 - Perceived causes

THEMES/GROUPS	CATEGORIES
Theme 6: Causes relating to personalisation-privacy paradox	● Awareness and ignorance of privacy concerns ● Different understanding of personalisation and privacy ● Legal jargon used to communicate terms ● Unauthorised usage of personal data

Legal Jargon

12 of the 14 participants provided insight on the causes of the paradox from their perspective. Namely that transpired was that sone causes include legal jargon, different understandings and unauthorised access to personal information.

Furthermore eight out of fourteen called out the legal jargon as a cause of the paradox. Their collective view was that the terms are written in legal jargon which customers are intimidated by. Thus leading to many people accepting the legal terms without fully reading them. The above is substantiated by the statement from participant 06 and 07, 08 respectively.

> Participant 06: *I think when you start humanising the way we speak to our people that also about that being a lot more customer centric in the sense of like using more plain English, stop with the jargon and really explain that being more explicit about it."*

> Participant 07: *"But I would say perhaps if in future we could have a summary of all these policies as opposed to, a long thread of all the legal jargons that usually we have."*

> Participant 08: *"This legal jargon that's so intimidating for customers, and I'm sure even if we look at onboarding reports like through a call centre, through digital channels guaranteed we will see the sharpest drop offs in customer onboarding and customer acceptance agreements because the contracts are just too intimidating, too long, sign here, sign there, give a piece of hair and drop a blood."*

Participant 14 raised a pertinent matter that marketing practitioners often sign off on the legal terms without understanding them. Which is also detrimental as it leads to terms being published that only the legal department understands.

> Participant 14: *"And to be fair, we all sign off the T&T's without looking at it. And that is exactly where you provide permission for whoever to actually make use of that data in that way".*

Different Understanding of Personalisation and Privacy

To exacerbate the issue, seven participants raised the matter of the different meanings and understanding of the issue by consumers and marketing practitioners alike. Additionally the narrative that the media has created also feeds the causes of the paradox by many consumers. The headlines about the transgressions that occur have a negative impact on the alleviating the paradox, infant it has the opposite effect, whereby users remain sceptical. This is reenforced by participants 05 direct quote below.

Participant 05: *"I think also the media hasn't helped, but like if you just hear headlines about a big data or tech is using your information, so there's not a full narrative, you're just getting headlines and so you choose your feelings based on that perception."* Additionally, participants 14 and 09 highlight that consumers do not understands word of data and how protection works.

> Participant 14: *"but your general consumer doesn't know what your data retention policy is. After how long do you delete the data? How can I request more information? And to be honest, every consumer doesn't want to go to every single company in the country and say what information have you got stored on me?"*

> Participant 09: *"The con of personalization is that many people don't understand the world of data and how we get to personalize."*

Unauthorised leading to personal data exploitation

Unauthorised usage also came up as one of the contributors of the personalisation-paradox. Whereby the participants felt that the exploitation of consumers data was a key contributor to the causes that lead to the paradox. The exploitation occurs through spam, fraudulent, cybercrime and criminal activities. This is demonstrated through six participants who highlight why exploitation remains a key cause.

> Participant 07: *"The high rise in scams as well has is one of the major I think contributors in tha.t"*

> Participant *09: "So, your customers are moving into the digital space, but you also have Criminals moving to the digital space. Cybercrime is up, activity is up,"* Participant:01*"It's fraud, I think we live in a world right now where data is*

gold, and data is gold for an ethical and unethical organization, there's no question about it."

Companies are not transparent. Additionally what was also discovered was that another main contributor is that companies are not transparent about how they collect, store, protect, use and share data. This subsequently contributes to the causes of the paradox. Therefore three of the fourteen participants brought forward the transparency contributor. However participant 11 articulates it quite well

Participant 11: *"So, that creepiness, that intrusive versus intuitive and then that unknown entity, because of the whole AI and algorithms and stuff behind it, there's a whole association with the matrix. The thing is, this is Artificial intelligence, It's computing. We've moved into quantum computing really. "*

Theme 7: Mitigation to concerns and causes

Table 11: Theme 7 - Mitigation strategies

THEMES/GROUPS	CATEGORIES
Theme 7: Mitigation strategies to alleviate concerns and causes	● Education strategies by marketers
	● Instilling trust
	● Consumer research
	● Role of data

Role of Data

The role of data came up as a consideration amongst nine of the participants. Two of the respondents felt that marketing practitioners need to understand the role of data, to be treat it as an asset and not to be collected randomly without reason. This is echoed by participant 11 who raised the importance of data on making business decision and understanding ecosystems. Thus, highlighting that organisation have ample data they are not leveraging as well they should. This is in line with the RBT theory, which states that data is a key market based asset which should be leveraged to attain sustainable competitive advantage and provide unique experiences to consumers.

Participant 04: *"If data is really an asset, it needs to be leveraged and utilised, not just collected".*

> *Participant 11: "Without that data, business decisions can't be made because there's also the data ecosystems that businesses using aside from media people and marketing, which is why we keep saying, guys, can you give us data on your side so that we can slow the things together"*

Some respondents highlighted another mitigation strategy for companies to be more transparent and inform the consumers what they use the data for and how it is protected.

> Participant 09: "*So, be transparent about that, about how you collected, when you collected, how long you're going to collect it for, and what you're going to use it for. That's the first piece.*

Marketing practitioners looked inward in terms of the opportunities that exists with the data. Three respondents mentioned that different data sets can be stitched together to form a complete picture like the one received through first party data. Additionally, markers should prioritise using their first party data they have acquired tat sitting in their respective CRM systems.

> Participant 08: "*we are beginning to push for additional data points, so user ID's, mobile advertising ID's, Google click IDs, floodlights can be turned to 1st party data point star, which is big.*"

> Participant 03: *"So your first party data, whether CRM or those that visit our website and what it it's it's going to be key and for us as a bank."*

> Participant 01*: "The way we look at and utilizing first party data helps us understand the customer better and helps position a product to a customer at specific points."*

Education Strategies

Nine out of fourteen participants brought forward the need to educate consumers' and on the new laws and how data is collected. Many stated that the education needed to be undertaken by the brand and that the education needs to be continuous. Additionally, some respondent offered that the education can be provided inn meaningful manner for the consumer. And another respondent offered

that it companies may use the education to be more inclusive and ensure all consumers truly understand how their privacy is protected. This is demonstrated by the following statements from participant 05, Participant 09 and Participant 08 respectively.

> Participant 05: *"It's just a matter of continuous education to understand the benefits, to understand that your information is not being used for any other purposes, but to make sure that you have a good experience across any platform that you're using"*

> Participant 09: *"And that's where the awareness and the education piece come in that we've got to do to say if we have the security measures in place, you're fine, you're okay and these are the parameters you put in place to ensure that we protect you and your data and your information."*

> Participant 08: *"… we need to do but obviously cantered on education and probably 2 or 3 meaningful topics for customers."*

> Participant 08: *"… if we start doing awareness and inclusion around data and how the company x can use your data to better your experience".*

Additionally, one respondent further proposed that awareness an education also needs to take place internally for staff, as they too need to be empowered. This is evident in Participant 09 statement which states "*And the other strategy is around awareness and education, or part of the strategy is around awareness and education. We've got to educate our staff, ourselves internally, first to say, what is data?*"

> Participation 05: *"and even advertise specifically around how consumers can opt out, if they want to."*

Consumer Research

Participants offered the need to consumer research as a form of mitigation against the concerns and causes consumers have. This is so marketing practitioners can continue to learn what fears consumers may have or are overcoming. As such thirteen of the fourteen participants agreed to conducting research as a form of mitigation.

81

Participants appeared to radiate towards various techniques, however, focus groups, data, and using the internet to get insights on consumer fears and concerns were commonly used. One respondent offered that one needs to be mindful that what consumers say and do is often different, therefore a combination of approaches would be advisable. Another stated that as marketing practitioners conducting research should be as natural as "breathing" as that is a great way to understand consumers.

> Participant 04: *For understanding of customers to take place, you need both worlds because what people tell you they will do and what they do aren't the same thing.*

> Participant 05: *And I think it's identifying what's the biggest concern is and as I said, because the tools are available for you to opt out of this now and those are relatively new.*

> Participant 10: *which is like front and centre, it's really part of what they do. It's going to sound funny, but like breathing*

Focus Groups. Four participants admitted to using focus groups as a manner to conduct research, whereas eleven participants said it is important to use the data one has as that is in real time. Additionally, seven participants mentioned the use of the internet to learn about consumer fears.

> Participant 12: *"We also do focus groups where we actually invite people to come and sit in with us at the offices and give them different scenarios. Observe how they will react and an end."*

> Participant 14: "*So people that are trained in how to do these studies, they do the focus groups, they answer the surveys."*

Research through data. Eleven participants stated that they prefer to use data to conduct research. This was a preference for most as it provides real time insights as opposed to focus groups which may take longer to get the insights. Additionally, the data provides valuable information such as user behaviours as they visit the websites as one can see where they fall off. Further to this, it provides an opportunity to discover content that one can create to educate the user on.

82

Participant 06: "So, first and foremost, it's all about data. You need to study that data like with a fine tooth comb"

Participant 08: "I think we need to look at research and identify probably 2 or 3 key themes like we spoke about data privacy, fraud protection, and start building our content in meaningful bite size chunks"

Participant 08: "I think if we are observing people's behaviour in real time and seeing what they are doing and, seeing where they are falling off"

Participant 03: "So that's our we have the data available and also the behaviour of the customers when they visit our platforms we see that so yeah."

Instilling trust

The study found that eleven participants believed that marketing practitioners need to instil trust to consumers through being transparent, being human and customer centric and being honest. Most respondents felt that marketing practitioners need to speak to consumers in the language they understand and treat them like human beings.

As such six of the respondents revealed that the best way to instil trust is to be more human and customer centric.

Participant 06: We're all human at the end of the day, so when you can tap into that from the consumer perspective be more customer centric, I think it would mitigate like a lot of like hate speech.

Participant 08: "so how do we start getting the legal departments to be more customer centric and customer focused"

Participant 12: 'if you speak to somebody in the language that they understand. If they can see themselves in what you saying like inclusivity and all of that, the more you buy or the more you get to that emotional or the human side of them."

Furthermore, five of the fourteen participants agreed that marketing practitioners and brands should be honest with consumers. The participants agreed that honesty will go a long way in instilling trust in our customers. This may require that marketing

practitioners make users aware of data needs and reasons for collecting the data to make them feel safe. Lastly some respondents mentioned that brands need to be diligent in building the trust with consumers.

> *Participant 06: "I think it would be about like being honest into why you want it."*

> *Participant 07: "So I think we are Halfway there in terms of making sure that users are aware, they feel safe in terms of the policy aspect of it or the governance part of it."*

> *Participant 09: "If at some point a customer's going to come to us for something, that's a given, we need to be honest, we need to be diligent in how we manage that because that's how we build that trust."*

Lastly, in addition to the above, seven participants believed that marketing practitioners should be transparent with consumers. Participants were in consensus that being transparent will yield positive results with consumers and will grow the customer base. Additionally, one responded pointed out that transparency should be part of the culture of the organisation and should be entrenched within to ensure all employees achieve it.

> *Participant 09: "but if we keep that transparency and that honesty with our customer and we just keep them close, always speaking from the point of view of the customer, I think then personalization conversations would not be as difficult as they currently are."*

> Participant 10*: "I think that transparency of information or how the data is used will go a long way with the actual client base or with the people that you are trying to get on board as clients."*

> Participant 11*: "Transparency should be a culture is not a trend. It's not because everyone else communicates and it's now we will send a competitive now we must also do that. That's not a reactive thing. It's a pillar. It's a value, it's entrenched."*

> Participant 01: *"… for us as an organization to bring that fold to customers, to make them feel comfortable and assure them that it's okay for you to give me*

us your data because we're going to use it in the best of our ability, but also bring it to mind saying this is what we're using your data for, in a very nice way."

5.6.3. Results for research question 3

Research Question 3: How do marketing practitioners maintain the balance between staying within the laws and regulations and using personalisation to achieve business objectives?

Research 3 aimed to determine the impact and awareness of the new privacy laws, regulations and security measures on marketing practitioners. Additionally, the research question wanted to understand how marketing practitioners can keep the balance of complying to the new laws whilst leveraging personalisation. Thus, the question also wanted to understand the implications for non-compliance so that it may serve as guidance to future marketing practitioners.

Table 12: Overview table for Research Question 3 Themes

THEMES/GROUPS	CATEGORIES
Theme 8: **Impact of new laws and security measures**	● Importance of regulation ● Types of regulation and security measures ● Impact of cookie deprecation
THEMES/GROUPS	CATEGORIES
Theme 9: **Implications of non-compliance to laws**	● Financial implications ● Negative implications to Brand
THEMES/GROUPS	CATEGORIES
Theme 10: **Ethical and responsible management of data**	● Opt-in and opt-out ● Internal data management and governance ● Ethical use of data

Three themes emerged from the interview process for question 3. The first theme is the impact of new laws and security measures, which seeks to understand what regulations that is place and what their impact is on marketing practitioners. The second theme that emerged is the implication for non-compliance for the new privacy laws. Lastly, the third theme entails understanding the ethical and responsible management of data required of the marketing practitioners and brands.

Theme 8: Impact of New Laws and Security Measures

Table 13: Theme 8 - Impact of new laws and security measures

THEMES/GROUPS	CATEGORIES
Theme 8: Impact of new laws and security measures	● Importance of regulation ● Types of regulation and security measures ● Impact of cookie deprecation

Types of Regulation

12 out of 14 participants appear to have some awareness that there are new privacy acts, regulations and features that have been implemented. Specifically, the key laws that participants seemed to have greater knowledge about was the South African Law POPIA, and Europe's GDPR. With 12 participants having knowledge of POPIA and nine having knowledge of GDPR respectively. The findings also indicate that there are three participants have additional knowledge of the California Act which is the California equivalent of GDPR and POPIA. This indicates that marketing practitioners have an awareness of the changes that are occurring in their space that may have an impact on how they use personalisation.

> Participant 04: *"Look, I think there's a lot, right? I mean, from a pure regulation perspective, GDPR, POPIA, there's a lot of regulation around, how, why, where, even the Consumer Protection Act in South Africa."*

> Participant 06: *"For example POPIA right? That for me is probably like the biggest. Like, that's important."*

> Participant 07: *"I would say you've got your Protection of Personal Information Act, which is your POPIA".*

In terms of security features seven participants appear to have knowledge of the security measures that are being implemented by technology companies such as Google. One participant also mentioned the Apple OS security changes that have occurred, whilst another shared knowledge of Salesforce, adobe and Facebook. In terms of popularity the widely known one amongst the participants was Google.

Participant 05: *"And then from a feature perspective, what I have seen across all the tech companies is that they've rolled out different features to ensure that you are making the choice."*

Participant 10*: "But I do think just getting into the tech side of things. The constraints that the Adobes and the Googles and the Facebooks are starting to put in place on their platforms is locking down a lot of that security risk. Just real-world example like Salesforce, when you add data around clients, they ask you specifically what type of data it is, what is it being captured or why is it being captured."*

Importance of Regulations

Nine out of the fourteen participants agreed that having regulation such as POPIA is important for marketing practitioners. Two respondents highlighted that it is crucial as it forces marketing practitioners to receive consent from consumers prior to communicating with customers.

Participant 06*: "…That for me is probably like the biggest. Like, that's important.*

Participant 07*: "... It is the POPIA Act, which is, which is quite crucial in terms of allowing the target audience to have consent. So, that one is crucial."*

Two participants raised caution by accentuating that brands will no need to be careful and tread softly when dealing with personal data as it will have negative impact on the brand. Whilst another raised that failure adhere to the laws may results in leaders going to prison.

Participant 09*: "It's not prescribed and so, there's that around legislation, but we've got to be really careful around adhering to it because we don't want to be transgressing, but at the same time we don't want to do it in such a way that it impacts our delivery as a bank."*

Participant 12*: "So, POPIA came in and when it was introduced it was like, 'ohh this is like a guideline'. Follow these things, you should be fine. Until it was enforced. I think it was enforced 2021 July when it was like OK we have to now appoint Chief Data Officers or whatever like in every company the CEO must be appointed as the Chief Information Officers and his Exco, the deputies, so that if there's a bridge of any of these laws, someone like an individual can actually go to prison."*

However, two participants demonstrated favourable views towards the new laws. The participants highlighted that the POPIA law provides opportunities for brands as it forces them to find innovative ways to find data points without transgressing against it. Intriguingly, one participant pointed out that the law should have been introduced much sooner, as it will help marketing practitioners in the long run.

> Participant 08: *"I think what these laws and legislations are pushing us towards is additional data points, so POPIA has big problems with us using e-mail addresses, mobile numbers whatever other viable piece of information we have on customers."*

> Participant 14*: "Uh, so with Poppy, I think it's probably 10 years too late and I actually love the policy because it again, it just gets everyone to say all we compliance, all the, all we doing everything in correct manner and it helps you to. It provides a lot of comfort to brands to companies to say."*

The above highlights that marketing practitioners are aware of the importance of the laws, whilst some marketing practitioners may be fearful of the laws and its implications, others do look at the positive side with the belief that the laws will protect brands and, in the process, protect consumers as well. In terms of fear, seven participants agreed that brands were fearful of the new laws. Descriptive words such as "panic", "scary", "fear mongering" we utilised by three of the participants when explaining how brands are responding to the new regulations.

> Participant 01: *"But if the customer says I don't want to be tracked at all, you can't do anything, and that's where the challenge comes, it affects both the user and the business. If I can put it that way."*

> Participant 14: *"But like if someone asks you, then it's very scary. But when you go down your research and you talk to the relevant, the legal experts, everyone else, it becomes very straightforward in a sense."*

> Participant 10: *"I think we sort of started and we had quite a few conversations with clients, especially in the South African space, because there was this initial fear about how are we going to speak to our clients, what does it look like, how do we store our data."*

Participant 09 provided insight by sharing their perception that marketing practitioners felt that they are being heavily legislated thereby impacting personalisation efforts. This view contrasts with the earlier views whereby some respondent agreed that the new laws provided opportunities for brands. Participants 09 articulates it well by stating *"So, there's that piece. And then there's also the cons of legislation. We are being heavily legislated...so those for me are the legislature pieces or the big things that are impacting personalization and making it much more difficult."*

What was concerning was the finding that legal departments have become blockers in the process as they are uncertain about applying the new laws, thus delaying campaigns. This view is shared by two participants who also highlight that south Africans like to over engineer everything thus adding complexity to otherwise easy concepts.

> Participant 08: *"We have all the technology sitting really waiting to go but it stuck at legal. It's stuck at dispensation, so we need to get it out of dispensation before we take it anywhere"*

> Participant 04: *"I think in particular in South Africa and in the banking industry in South Africa in particular, we have this really crap thing of over engineering, what's actually a simple law, and like going too deep into it."*

Compliance. Seven of the fourteen participants agreed that companies need to adhere to the laws. Where they differed was that some participants felt that more time was needed to fully comply with the law. This is evidenced by Participant 07 as she states *"And also I think companies also need to be given a space where they comply with the POPIA Act as well".*

Furthermore, three participants (participant, 09, 04 and 14) agreed that south African brands are unnecessarily over complicating the compliance to POPIA and in the process applying the law incorrectly. These participants felt that marketing practitioners find themselves over complying and applying non POPIA requirements, which then hinders business performance. Moreover, Participants overtly pointed out that brands are implementing the law incorrectly.

Participant 09: *"But I always say that with every legislation, we need to find that fine line that says, what is a box that I need to tick that ensures that I'm compliant without hindering my delivery as a business and we often struggle as a bank to find that fine line, and we end up over complying and what that then does is it hinders our ability as a business."*

Participant 04: *"I think in particular in South Africa and in the banking industry in South Africa in particular, we have this really crap thing of over engineering, what's actually a simple law, and like going too deep into it".*

Participant 14: *"So I think with POPIA, I think it's the way brands are implementing it is incorrect and I we saw this exact same thing with GDPR, they that over engineer something."*

Cookie Deprecation – "the death of the cookie"

In terms of technology security measures, one cannot discuss personalisation and privacy without discussing the impact of third party cookie deprecation. Of the fourteen participants, twelve demonstrated awareness of the looming date of implementation by Google. Others noted that Apple IOS had already abolished the use of third party tracking. Whilst marketing practitioners were in consensus that this has major impact how personalisation is carried out going forward, they differed on whether its good or bad for business.

Four participants agreed that the removal of third party tracking will be challenging to marketing practitioners as it provided them the ability to track users without the need for consent. Some marketing practitioners even referred to is as "the death of the cookie" emphasizing the significant changes required by digital marketing practitioners. Other responded felt that the inability to track cookies would further impact their ability to get to know the consumers. Furthermore, marketing practitioners were concerned that it will further make their markets smaller, thereby limiting their reach.

Participant 04: *"That is a second strategy, what that means for me though is, as a marketer saying no to cookies, actually as a really, really real impact on my ability to create a valuable conversation with you."*

90

Participant 03: *"Like for example I know Google they extended or the cookie less whatever thing. It's an inconvenient it's an inconvenience for me as a marketer buts as a consumer."*

Participant 09: *"If you look at the third part Cookie crumble that's happening, Safari is already damaged, we are anticipating that Google will have that in place by the end of next year, but what that means is that our market becomes very small."*

Participant 12: *"Listen, for marketers, when you do that, you shrink the possible targeting market by more than 80%. Unless you use first party data, you cannot advertise or target anyone else outside your stable."*

On the other side, five participants agreed that the death of the cookie is not all gloom for marketing practitioners. In fact, it provides more opportunities for them to engage with the right people, who are interested in the offering. Some marketing practitioners admitted that they had expectations of their numbers dropping but were pleasantly surprised when the opposite occurred.

Another respondent welcomed the removal of third party cookies because it enables brands and marketing practitioners to protect the privacy of consumers. Another respondent stated the third party deprecation provided the opportunities for marketing practitioners to find other ways to gather non personal data using innovative mean such as pixels. Thus, market are being creative in ensuring that they honour the new laws but are finding new ways to achieve their goals.

Participant 09: *"I mean now looking at the Cookie consent implementation, we thought our numbers are going to drop, but what I find is that the more we share with the customers why we're doing what we're doing, the more engaging they are."*

Participant 10: *"It's not all doom and gloom, don't get me wrong, I think it's a good change. I think it's good to protect people's privacy and I think personalization is a key piece of that."*

Participant 03: *"So obviously they are forcing us to use our first party data, right? Meaning we not going to get that information of customers that are not*

ours since we are cookie less, meaning the importance of first party data and personalisation is super vital"

Participant 02: *"Third party cookies, this is where it gets a bit difficult because it's already been abolished by iOS from Apple, as well as Firefox, Mozilla perspective, so they're not collecting those third-party cookies. But if you have a pixel, a Facebook and a Google Pixel on your site, you are automatically sending that user data as part of the third-party cookie to Facebook and Google"*

Participant 11: *"And I think that initially that was like with all change and all knew this met with his defensiveness. That's just cause of fear. Later on we like, 'ok, but it's really not going to make a difference and the only reason that it's going to affect you to the degree of which you were actually playing in the field you never played in that field at all."*

Theme 9: Implications for non-compliance to regulations

Table 14: Implications of non-compliance

THEMES/GROUPS	CATEGORIES
Theme 9: Implications of non-compliance to laws	• Financial implications • Negative implications to Brand

14 out of 1 4 participants were aware that there are implications for non-compliance to the new privacy laws and security features introduced by technology companies. This is expected as many of the participants had earlier highlighted the importance of the new laws, and some had raised fears that brands may have.   The two categories that were discovered from this research was financial implications and brand and reputational related implications.

Financial Implications

In terms of financial implications, seven participants agreed that there will be fines if one is caught transgressing the privacy laws by not complying. Furthermore, the participants agreed that the fines were quite substantial and can set the business back.

Participant 05: *"Big, big fines. I'm assuming. I mean you can look at like I think every other day there is something in the news about the government doing something with big tech to just make sure that they're keeping in line. So, I think it's fines"*

Participant 09: *"The other is in the form of fines. Because POPIA is a law that's in place and so we've got to comply, if we don't comply maybe we can then be seen as to be in breach, we then get fined"*

Whilst the seven participants agreed on the fine, participant 13 further pointed out that there is a possibility for smaller companies transgressing without their knowledge and thereby find themselves with an accidental fine. This highlights the importance of marketing practitioners leaning in to understand the law, so that they do not find themselves on the wrong side of the law, accidental or not.

Participant 13: *"So if you are a small business, it's a difficult position because a lot of your small businesses, you are the production version and the accountant and the Tea lady and the social media person and I have to try grapple with legislation and you might not understand. Just by accident and if you get smacked to that 10 million fine, you're completely sunk."*

Four participants were in consensus that organisations could lose the right to operate and cease operations. Participants highlighted that this can be achieved through revoking of business licences or in the event of digital media, the technology company can take your advertising media down immediately. These setbacks are significant to take not of as they can negatively impact many jobs and lose traction on revenue generation.

Participant 07: *"And then with regards to Google, usually they don't even ask so many questions they just take the ads down if they don't speak to the protection of the users information"*

Participant 09: *"whatever other, maybe even impact our banking license, so the stakes are huge, both from a technical and I say, technical, legislatively where we can end up with the fine or impact our business license."*

93

Additionally, and most critically, organisation can lose their right to income generation. This was demonstrated by five participants who agreed that there would be loss of income should an organisation be convicted of not obeying the new laws. One participant stated that the loss that an organisation can experience will be felt across the organisation as many streams of revenue will be impacted. This may cause a ripple effect that may subsequently contribute to the decrease in customers and loss of jobs.

> Participant 01: *"Then it is potential loss of sales, loss of revenue, loss of various income streams, and you see that domino effect. With all that comes reduction in the employees, and reduction in assets, it's all those factors that do come into play",*

> Participant 09: *"We lose customers, we lose income, all of that"*

Brand Implications

Eleven participants were aligned that Brand and reputation would be damaged of an organisation is found guilty of not complying to the new laws. Participants highlighted that once lost, it takes a long time to gain it back as it will remain top of mind for many people. One participant alluded to the ripple effect that it may affect all other aspects of the business.

> Participant 09: *Well, one is reputational damage because obviously if we seem to be harmful or abusive, or taking advantage of the customer as a brand, then that's wrong, so there's that reputational damage which effects everything.*

> Participant 08: *"There's obviously the brand and reputation risk that's associated behind it",*

> Participant 10: *"I think any reputational damage that the businesses will come back from takes a long time to get there, and it's always going to be in the back of people's mind, but I mean, probably both the financial risk and maybe reputational risk, if that data is then used maliciously."*

In addition to the above, participant raised the loss of trust as a factor. They highlighted that that organisations may lose the trust they formed with their

customers if found guilty of not protecting their personal data. The consequence of which will be the loss, which will be difficult to get back. As such it is important for marketing practitioners to be aware of these consequences as they will impact their work tremendously.

> Participant 14: "…I think I think trust is quite a difficult thing to maintain. So, if we as a tech vendor as an example, it loses trust of a brand, it's near impossible to actually get that back".

Theme 10: Ethical and responsible data management

Table 13: Theme 10 - Ethical and responsible data management

Table 15: Ethical and responsible management of data

THEMES/GROUPS	CATEGORIES
Theme 10: Ethical and responsible management of data	● Opt-in and opt-out ● Internal data management and governance ● Ethical use of data

This Theme highlights the need for ethical and responsible management of data and therefore provides mitigation strategies for marketing practitioners that will enable them to avoid implications for non-compliance. The categories that emerged in this theme include ethical use of data, providing opt-in and opt-out to consumers and internal data management and governance.

Opt-in and Opt-out

In relation to opt-in and opt-out options, twelve participants agreed that organisations need to allow for consumers to be able to opt-in or to opt-out where it is on email or digital marketing through cookie consent. One participant emphasised that once participants have opted out, brands must ensure that they do not contact them again. Additionally, two of the participants highlighted that organisation must give customers the right to choose for themselves.

> Participant 04: *"So, what I mean by that is, I think giving customers the option of choose what data gets shared, how their data get shared, what it ultimately gets used for. I think that there is strategy"*

Participant 05: *"And that's all we can do is marketers and also give people the opportunity to consent both the ways consent to be targeted and consent to be not targeted, if that's what they choose."*

Moreover, there were two participants adamantly stated highlighted that users needed to be aware that by interacting with the marketing whether intentionally and unintentionally is also treated as form of consent. For instance, one participant highlighted that of consumers opt-into challenges or they tag location, they are offering consent to companies to track the. Additionally, those that interact with digital marketing ads, are also providing consent for the brands to send personalised ads to them.

Participant 06: *"Marketing is all about getting somebody who wants to be there. They have to be there. Obviously we want everyone to join, but like everybody has different aspirations"*

Participant 06: *"For me, there isn't an implication because I can come back to you and say, well, you interacted with the awareness or you interacted with the portion of it, so that's why we sent it so in actual fact you complied with the regulations."*

Participant 11: *"You're looking at why do we do hashtag challenges? That's a mass campaign. This is what you're opting into as well. That's a very clear way that brands are also saying, cool, we're doing a hashtag challenge."*

The above highlights the need for education to be provided to consumers by marketers on how to manage their consent. This statement is supported by two participants who emphasises the need for consumer education in this area.

Participant 07: *"I think what's important is making sure that you know there's an education to the communities at large on how important it is for them to give consent or about their personal information and how to."*

Participant 11: *"So, I think consumers an educational job because it's one thing, being mad and whatever, whatever, but if you're an active participant, where do you think it's going? Everyone knows if you're tagging, if you're hearing*

searches when you tag content, the whole functionality that you appear in relevant."

Another participant raised the perception that implementing consent management poses challenges for marketing practitioners as it limits the number of people one has access to. This raises the point that hist marketing managers want to be responsible an adhere to the laws by offering the right to consent, they do see it as a hindrance to their personalisation efforts.

Participant 09: *"The privacy laws, POPIA is key to this around just consent management. The fact that you've got to get how you obtain the consent and what they deem to be the rights of the individual and the rights of the business. So, then that becomes a problem for us as marketing"*

Participant 08: *"They mustn't see anything they haven't opted into, but at the same time, they all want personalisation on site, so everyone wants to give their data."*

Internal data management and governance

Four agreed that the team needs to be aligned internally to make data management seamless. Some respondent went further and stated that the team needs to be restructured correctly internally this creating an integrated approach. Another participant highlighted that as data sits across the organisations, its management should become part of the marketing strategy, thus making it everyone's responsibility.

Participant 07: "*So, I think the whole lot that we still need to do to make sure that you know we align all the synergy in all of our offerings."*

Participant 09: *"And so, data management internally becomes a very critical thing."*

Participant 08: *"having your team structured correctly, having your creative agency delivering the right things in sync with the immediate team, I think that's probably it."*

Participant 11:" *It has to be such an integrated approach because you're doing what hasn't been done before and it affects every single person literally. So first of all, when you're going into strategy and thinking about which data points are going to inform that strategic approach, it sits in so many parts of the ecosystem, it can't be treated as a marketing strategy or a brand strategy. "*

Governance. Furthermore, two participants (Participant 09 and 08) emphasised the need to further and create governance process in place that will facilitate the management of data. The participant highlight that one cannot have correct data management without having a governance process. The rules prescribed by the governance process will ensure that everyone in the organisation understands how the details to be managed and handled.

> Participant 09: *"You cannot have data when there's no governance. So, your processes, your governance, you've got to be strict around that, and when I say strict there's certain things you need to tick."*

> Participant 08: *"Robust internal processes, so ensuring internal processes around data governance management, access, membership, validity of the data, ensuring that those are clearly defined and understood in the organization."*

Educating staff. Two participants raised the need for marketing practitioners to take it upon themselves to educate internal staff members on the management of data and protection of customers. This includes adhering to governance processes that are in place and ensuring that individuals do not place consumers in harms way.

> Participant 09: *"So, it's about the education internally of ourselves, and then education of our staff, of our customers, and then hopefully that balances it out".*

> Participant 12: *"So, I think the matter of also educating to say guys, we educating our people for our stuff as brands that if you know the owner of the data and you just the processor, work off the server, work off the cloud, you don't have to bring that data into your own personal machine."*

Ethical Use of Data

Ethical data management refers to the management of data the right way. 10 out of 14 participants agreed that it was imperative that brands manage personal data in an ethical manner. Of the 14 participants four participants agreed that there is a need to prioritise staring to find ethical ways to protect and process data ethically over personal rewards or implementations and still preserve the leveraging of personalisation. One participant went as far as saying organisations need to bring back the human element when making decisions about personal data, curiously she called for organisation to have "Human rights office" whereby such will be guaranteed.

> Participant 04: *"I'm not going to be rewarded on how ethically I process data, I'm going to be rewarded on how effective I was that using that data to optimize and make the bank more money. And I think that there is probably where the gaps are".*

> Participant 12: *"So, that is a big concern of mine as a consumer and also as a data person. I think it's very, very crucial that we start looking at very ethical ways of treating consumer data while preserving this whole personalisation, making sure the experience is right."*

> Participant 11: *"Small little things stuck up, small little decisions but like I said there's all those old world organisations where it's just about implementation and getting it done. Getting it done is important but it needs to be this Human Rights Office in there. That's still carrying some pillar of lags as opposed to. Yes, Sir, got it done and got it done. There needs to be that that's checking happening".*

Five participants highlighted a grey area that exists in the environment where guidelines may not be clear in some respect, thereby causing what they referred to as "the grey area". This great exists mainly when it gets to the number of tools consumers are connected to at any given time which could all be gathering personal data and one wonders if these tools are processing data ethically.

Another example provided by participant 11 was highlighting that consumers were not aware that their smart Television also collected data about them without consent. At the crux of the matter is that some participants believe POPIA does not explicitly

say that these tools cannot take customer data and activate it in the app through matching capabilities. Thus, marketing practitioners need to be aware of these grey areas, stop and ask the right questions to determine that they are managing personal data ethically, irrespective of whether it is in line with the regulations or not.

> Participant 04: *"I think the difficulty sits in the world where you've kind of got 20 different tools, not that you need to all line up under this one umbrella of 'are you processing data ethically'?"*

> Participant 08: *"I think the levels of understanding also become very controversial, and there's also a few grey areas in POPIA because POPIA doesn't necessarily say we can't take customer data and activate it within Google or within Facebook, if we have customers, Google, Facebook, have the same customers and we match the data sets, we actually eligible to use that data within the Google ecosystem because customers have opted in to advertising by using Android, that's a serious grey area in the law."*

> Participant 11: *"There's also that the DSTV, there's a lot of these apps that has marketing and advertising, but whether or not you're seeing that disclaimer come up on the smart TV, for example, saying we're using your data or is it coming from the actual platforms itself for managing install any app on any device. So, this is where these little grey areas across the board."*

Moral Obligation. Five of the 14 participants explicitly called out the need for "responsible practitioners" when working with personal data. These practitioners should question why things are done a certain way and if it will protect consumers or will make them vulnerable. Two participants referred to this concept as a "moral imperative" and "that its tied to own beliefs" respectively. This highlights that marketing practitioners are aware that there is a need to understand that the call is greater than the systems, technology, and governance processes. At the end of the day it is about ones inner code of morality and practicing ethically.

> Participant 04: *"Because I think quite often it's very easy to just say, 'no, but person X wants to consume this. So let him consume it.' There is a moral imperative for the people sitting on the other side of the system needs to have*

that moral theme into it, or the person controlling the system needs to have that moral thing built into it because if you don't, we'll start polarising."

Participant 03: *"Remember we with big data comes big responsibilities. How do you use it? This is vital. If you abuse it will work against you and if you use it in a very smart manner it will help grow your business and at the end of the day as well you helping your customers."*

Participant 13: *"But I think it comes down to being responsible practitioners of our craft but that is obviously a difficult thing because it's very tied to your own ethics and your own beliefs."*

5.6.4. Conclusion - Summary of Findings

Ten themes emerged from the overall finding. These themes were associated with one of the three sub-research questions that guided the research. Research question 1 had three the themes that emerged, namely Importance of using personalisation, Benefits of personalisation and Disadvantages of personalisation. Research 2 findings produced four themes that include, Concerns of the paradox, Perceived causes of the paradox, Mitigation strategies and Risks of using personalisation. For question 3, there were three themes that emerged, namely impact of new laws, Implications of none-compliance and Ethical and responsible management of data.

Regarding importance of Personalisation: Participants demonstrated their understanding of the topic at hand through answering the suitability question which requested the to share their own successes leveraging the innovation. This is further validated by the first themes findings in the research, whereby participants agreed on the **importance of personalisation** for the success of their respective marketing strategies. Therefore, it was no surprise that all fourteen were also receptive of the innovation and confidently spoke **favourably** of it. Some demonstrated their extensive knowledge by imparting knowledge on the different ways of personalisation.

Findings indicate that participants agreed on the need for marketing practitioners to keep upskilling both themselves and consumers on the innovation. However, findings indicated that marketing participants have varying ways of keeping abreast of personalisation updates. Findings further indicate alignment with the RBT theory,

that stipulates that organisation need to leverage their capabilities and innovation to achieve sustainable advantage.

The results of the second theme indicate that majority of participants had great appreciation for the advantages the benefits bring to their marketing campaigns strategies. The advantages that were raised ranged from the tangible financial advantages such as revenue generation to the intangible benefits such as brand resonance and relationship building. Almost 30 percent of the participants highlighted the role covid played in the increase of digital maturity in the past few years, as more people went online, which is a benefit to practitioners but also highlights the need to protect consumers even more so. 40 percent highlighted that despite the many consumer privacy challenges, it is indeed a win-win for both consumers and brands alike.

The remaining benefits of knowing the consumer and providing relevant products and offering was also rated highly by the participants with as much as 12 participants agreeing that reaching the right customer at the right tm with the right offering was indeed beneficial.

Participants were not in agreement on the disadvantages of personalisation, only 4 of the participants believed there were some disadvantages. Findings indicate that getting personalisation wrong was a concern for marketing practitioners as it has a ripple effect. What was most revealing and surprising was a caution against the influences of marketing biases and technological biases.

Question 2 themes provided more insight on the factors that influence the increase in the personalisation-privacy paradox. additionally, it provided in-depth insights on the views of practitioners in terms why consumers have these concerns. As such four themes emerged, risks associated with personalisation, consumer concerns relating to the paradox, causes of the paradox and mitigation strategies as seem from the marketing practitioners perspective.

In relation to the on consumer concerns, all participants were aware of some concerns. 50% agreed that previous breaches play a big role in increasing consumer fears. Cybercrime, breaches and leaked data was a big concern for participants. The misuse of data was another category that was a concern, this was indicated through

78% of participants agreeing to that effect. Trust, collection of data by organisations and the sharing of data was a significant concern for participants. Additionally, in line RBT theory, the possible data loss should be a concern for organisations themselves as it is a unique, rare and valuable generating market based asset for the organisation. Thus, needs to be protected at all costs.

Additional concerns raised were over-communication and unauthorised data access. Over-communication referred to marketing practitioners communicating to a point of intrusion and irritation to the consumer. This is demonstrated by the 9 participants who agreed that this increases consumer concerns and discourages them from sharing their data or consenting.

On the theme for causes of the paradox, more than 50% (8 participants) singled out legal jargon of the terms as a cause to look out for. Additionally, participants highlighted there appears to be different understanding amongst consumers with media highlighted as a contributor in this regard. However, the most cause was the exploitation of personal data by malicious people, thus leaving consumers vulnerable to fraud, spam, intrusion, cybercrime and theft.

Participants were willing to provide mitigation solutions for the causes and concerns identified. This was demonstrated by the four categories that emerged such as education strategies, instilling trust, understanding the role of data and conducting research. A key take out in this theme was the importance for marketing practitioners highlighting the importance to be human when educating and communicating consumers.

Risks also emerged as a theme; participants highlighted that operationally getting it wrong would be detrimental. 2 participants noted ghat not having any personalisation at all was a risk marketing practitioners needed to watch out for. 6 of the 14 participants (42%) emphasised that secure data storage was key for brands, failure to protect users personal data was also a huge risk.

The last three themes focused on the regulatory side of the conversation. For instance, theme 8 discussed impact of new laws theme 9 was the implications for no one compliance and theme 10 was ethical management of data. These themes highlighted the importance of knowing the regulations and understanding their

subsequent impact. What was encouraging was that 12 out 14 participants were aware of the new privacy laws. Participants demonstrated understanding of the third party deprecation but had variant views on its impact. Findings indicate that some participants found the death of the cookie challenging, whereas five participants welcomed the change. In terms of implication, participants had clear understanding of the punishment should organisation transgress. As such, implications that have financial and brand impact on the organisation were raised.

Lastly, at the crux of the personalisation and privacy paradox issue, is the requirement for organisation to allow for opt in and opt out or consent. Thus, as part of the mitigation strategies, majority of practitioners highlighted the need to adhere to these laws. Additionally, practitioner provided mitigation strategies that will enable them to education consumers and upskill themselves. Marketing practitioners raised the need for responsible marketing, whereby data management is essential both internally and externally. Interestingly marketing practitioners were aligned on the need for morality and responsible marketing to take centre stage, whereby members protect consumers because it is the right thigs to do.

CHAPTER 6: DISCUSSION OF RESULTS

6.1. Introduction

The findings that were presented in chapter 5 were gathered based on the methodology presented in chapter 4. The sample included marketing practitioners who are experiences in strategizing, planning, designing and executing on digital marketing campaigns. The sample also included marketing practitioners who work in the technology companies and advertising agencies who undertake the same responsibilities. These members were selected because they are subject matter experts who are well versed on the topic at hand and were suitable to provide the in-depth insights that will assist in answering to the overarching research study question of understanding the effects of the personalisation-privacy paradox on personalised online marketing campaigns and subsequent sub research question posed in chapter 3.

This research will contribute by providing insights and guidance for future marketing practitioners on understanding the effects that cause the personalisation-privacy paradox. It will also provide insights on the value of employing personalisation within

an organisation whilst protecting the users privacy. Furthermore the research will provide insights on mitigation strategies that future marketing practitioners can employ in order to eliminate the paradox and protect the user. Lastly, the research will provide in depth knowledge on how to balance the leveraging of personalisation to meet business objectives, follow the new regulations stipulated by government and security companies whilst also protecting the privacy of consumers.

Overall the study will equip the next generation of marketing practitioners who want to leverage personalisation for their digital marketing strategies. It will do so placing the customer at the centre and not transgress against their privacy rights and regulations. This chapter will compare the findings from chapter 5 with the literature review from chapter 2, in order to determine where there are similarities and differences between the findings and literature.

6.2.   Discussion of Findings for Question 1

Research Question 1: What is the value of using personalisation in digital marketing campaigns.

Research 1 aims to get greater understanding on the value of personalisation for marketing practitioners. To do so it sought to understand the awareness and extent of usage by the selected participants. Additionally, the questioned aims to understand the advantages and disadvantages of employing personalisation innovation in ones campaigns. These questions were created to set the foundation of understanding the perspectives of the practitioners on the innovation itself.

6.2.1. Importance and usage of personalisation discussion

From the study the theme of importance and usage of personalisation emerged. The result of the study were that marketing practitioners do find personalisation is critical for achieving their business goals. Many of the respondents were favourable and receptive to the use of the innovation In their campaigns as it helps them provide personalised communication to the users. In terms of priority, the study found that more practitioners are prioritising the use of personalisation in their marketing campaign as it has proven to deliver notable results because it assist marketing practitioners to use data to know the customer's needs. The study also found that

marketing practitioners were using personalisation in many differing ways in order to meet their campaign objectives. Lastly the study also found that marketing practitioners were weary of the need to keep abreast of changes In the technology, so that they can leverage it to the fullest.

The findings of the study for theme one were not surprising, as they concur with the literature. For instance Aksoy et al (2021), agrees that personalisation assist marketing practitioners to provide personalised communication to consumers. Ameen et al (2022), also agree to the notion that it assist marketing practitioners to meet the needs of their customers therefore playing a critical role in the overall business strategy. Other scholars who agreed that personalisation is a "key" success factor is (Aheleroff et al., 2019). From the above one can deduce that the literature is congruent with the findings for theme one.

The literature echoes the finding of the study by providing the different ways of personalising. What is different is that the literature provided quite extensive levels compared to the finding s of the study. For instance (Siraj, 2021; Aksoy et al.,2021) provided an in-depth understanding of different types of personalisation such as user defined or behavioural personalisation. These were not explicitly mentioned in the research, However one may argue that whilst the findings did not explicitly mention those specific types of personalisation, it did determine that there are "many ways" to personalise, albeit the outcome of the study was on segmentation, behavioural and product intent personalisation. Therefore, one may conclude the finding for theme one is aligned to the literature.

6.2.2. Benefits of using personalisation discussion

The study unearthed several benefits that are advantageous to the marketing fraternity and brands who make use of personalisation. One key finding was that seemed to be consensus that the benefits far outweighed the disadvantages which was expected considering the sample is extensively knowledgeable with the topic.

Additional findings were that marketing practitioners were aligned on that personalisation offers numerous benefits which included financial benefits brand benefits, Customer benefits and product benefits. Brand benefits included contribution to brand resonance, building relationships and emotional connection, and better customer experience. On the other hand, financial benefits also emerged

106

as a key benefit as most participants highlighted it. these included Return on Investment, achieving marketing efficiencies, improve campaign performance and meeting financial goals. The benefit of understanding the customer and their needs was also a key finding, which is that because online personalisation is digital and uses data to understand the customers' needs and wants.

Furthermore the results highlighted expected and unexpected opportunities, with expected being increase in digital maturity and covid-19 impact. This led some participate to call this a "win-win" situation for both brands and consumers. Whereas the unexpected was the idea that there are "hidden opportunities" in the form of unused data and using "signals" to benefit campaigns. The latter was not discovered in the literature per se but is a point to consider as companies collect lots of data that is not being utilised to its fullest.

When one reviews the literature within this context, one find that there are some alignments and some misalignments. Where findings are in agreement with literature is on achieving financial performance is seen as a benefit on both fronts. This is supported by Salonen and Karjaluoto (2016) who agree that personalisation increases campaign performance and meets targets. Whilst the finding do not necessarily mention target per se, one can allude that meeting campaign performance assists one to meet their targets. Additionally contribution to revenue was aligned between literature and findings.

In terms of digital maturity opportunity, this finding was aligned with the literature as several researchers do mention the increase of digitisation has meant more people will be online. One such author is (Salonen and Karjaluoto, 2016; Aheleroff, Phillp, Zhong & Xu, 2019). From the perspective of the brand benefits, finding were expectantly aligned with the literature review. For instance both highlight building relationships and creating connections as an advantage (Aksoy et al., 2021). This sentiment is echoed by Awad & Krishnan, 2006).

In terms of customer benefits and product benefits, there is some alignment as several researchers agree on the importance of the data exchange between customer and marketing practitioner. Researchers highlight the need use the data to understand consumer needs and provide them the most relevant offering that meets their needs (Lee & Rha, 2016; Aheleroff et al., 2019; Ameen et al., 2022). None of

107

the findings provide detail on the "how" or metrics for measurement, however the researcher is weary that participants were not necessarily asked questions that provide the level of detail.

6.2.3. Disadvantages of personalisation

Understandably there were very few disadvantages coming out of this group of marketing practitioners, however the few that were mentioned are significant and should not be ignored. One such finding was getting personalisation wrong has a negative impact on the brand and customer experience. Therefore brands and marketing practitioners need to ensure that their internal systems are aligned such, that getting it wrong is minimised.

A second key finding was is that there are bias that are influenced by technology and marketing practitioners that one needs to look out of. This was one of the most unexpected finding from this study and surprised the researcher tremendously. The marketing practitioners cautioned against their own bias and the technological bias that emphasises peoples bad habits.

In terms of theory, the literature does not make reference to any disadvantages , nor does it address the bias finding posed by the marketing practitioners. However one though that may be the case, the findings remain pertinent as one may argue that it can be a blindsight for all researcher, thus marketing practitioners need to remember that they have their own biases and should not inject them in the work.

6.3. Discussion of findings for question 2

What are the perceived factors that contribute to the personalisation-privacy paradox?

6.3.1. Risks associated with personalisation discussion

The outcome of this theme was the grave risk of marketing practitioners possibly getting personalisation wrong. Which may impact the organisation negatively from a brand perspective and financial perspective. Further to this, it may also leave a lasting bad experience for the consumer. Another peculiar Risk finding was that marketing practitioners agreed that not using personalisation was a risk for organisations in itself. The argument was if markets do not employ this technology

they deny themselves access to the right people who need their product and offering. An addition argument that one could make is that they deny themselves the right to compete as their competitors are using personalisation. Which consequently limits their ability to be sustainable as eventually they will lose as consumers lean more towards companies that are offering personalise experiences.

The third risk that was identified in the findings was the Insecure data storage which was raised as a critical matter. This entailed the finding that how consumer personal data was being securely stored by marketing practitioners does matter. Furthermore how it is handled within the organisation is just as significant.

What was most surprising and unexpected was the finding that stated that the process is "a fluid line", this was a reference that nothing is static, consumers can consent today and make the decision to not consent tomorrow. Brands need to have mechanisms in place that will update these changes immediately so that the consumer does not get any more communication or targeted media.

The research is aligned with the findings about how data is handled by brands matters. Salonen and Karjaluoto (2016) have raised that there are legal approaches illegal approaches. Ameen et al., (2022) have also highlighted the concern that consumers are uneasy about how data is being managed is aligned to the concerns that came out of the study.

The finding are also aligned with Kushwaha et al., (2021) as they state that companies need to think of their data as an asset that needs to be leveraged yes, but also securely protected. The literature did not make any reference to the fluidity of the process, however one can argue that as brands think of the data as assets, ty may also be aware of the need to keep the data as clean as possible. They highlighting that if efforts are placed on that the most updated data information would reflect. Thus protecting the brand against communicating against outdated instructions from consumers. The above would also be applicable for the finding that getting personalisation wrong is a major risk as it is these operational risks of failing to handle data appropriately that make brands get it wrong.

Research was mum on the personalisation non usage being a risk, however much was provided on the advantages of using personalisation, that is has built a case of

109

the importance of using it in business strategies, one may deduce that failure to do so would be detrimental to the organisation. This is articulated appropriately by (Kushwaha, 2021) whereby they state that the benefits of using personalisation far outweigh the fears and risks associated with misuse.

6.3.2. Consumer concerns relating to paradox discussion

Findings with in this theme included that consumers who have had previous breaches or know someone who has had a breach are more concerned with privacy concerns and are more likely to experience the personalisation-privacy paradox. Furthermore the study discovered that the Misuse of data was another key concern that consumers have. They are specifically concerned with the data sharing amongst companies even without consent and therefore do not trust companies in that regard. Results also show that over-communication was another concern that consumers have, as they feel that brands over communicate their offerings often leading to intrusion and irritation.

Unauthorised data access was another finding that emerged from this theme, whereby consumers were concerned of brands that do not protect their information through secure storage practices or do not know how brands secure their data which makes them uneasy. The last finding in this theme was one that came from a sole outlier in the group, who highlighted that if people have experienced breach, they become more guarded and refuse to participate in the exchange of any information.

In terms of previous privacy invasion, literature and the findings are in agreement, that consumer who have been transgressed, will not be willing to share their data or provide consent for data (Awad and Krishnan, 2006; Zhang and Sundar, 2019). Consequently this also contributes to an increase in the personalisation-privacy paradox.

The literature is in agreement with what is termed the "privacy fundamentalists" who are people who will not participate under no circumstances with the exchange of data needed for personalisation (Awad and Krishnan, 2006). Researchers suggest that marketing practitioners should take a pragmatic stance and not force engagement with these individuals (Salonen and Karjaluoto, 2016). The researcher respectfully disagrees, as many of these people often have influence. Therefore engaging them

110

and enticing them to trust the brand, will be a win for the marketing practitioners as they will spread the word.

6.3.3. Causes of the personalisation-privacy paradox discussion

Findings for the causes of the personalisation-privacy paradox theme were that marketing practitioners were aligned that legal jargon discourages people from reading the terms provided to consent for data tracking and collection. The view is that the legal speak intimidates consumers to a point that they just accept terms without reading them. What was most astonishing about this finding was that the legal challenge appears to be created by marketing practitioners themselves, in that they too do not read the terms, they just post them.

Different understandings or lack of understanding was another finding from the research. The results indicate that people do not understand the personalisation-privacy paradox or how and why data is being collected. The media exacerbates this issue by reporting on matters that demonstrate transgressions, thus increasing the fear amongst consumers.

Exploitation of data by malicious people was also found to be a cause of the personalisation paradox. The researcher was not surprised by this finding as in south Africa there are many companies that exploit the personal data of others. Findings indicted unauthorised usage such as fraud, cybercrime, spam and scams.

The literature

In terms of this theme both the findings and the research is aligned especially on the matter of exploitation being the cause contributor. This also demonstrated by Aguirre et al., (2016) that some people collect data covert style without the consent of the customer. This as further indicated by Isaak & Hanna, (2018) who highlight the ease of which technology devices can collect data unbeknown to the consumers.

Secondly researchers and the findings of this research are in agreement with the challenge of terms not being read by consumers prior to accepting cookies or consenting. However this I because the terms and privacy policy are drafter in legal speak, which layman terms cannot understand (Gerber et al., 2018). The result of this is that people then agree to terms they do not even know. this was supported by

111

Obar and Oeldorf-Hirsch, (2018) as they highlight the website specific consent or agree to cookies. The literature further indicated that there is an improvement in this regard, however the findings indicate that this is a rife problem that if left unchecked will mean more people will consent without understanding.

In terms of lack of understanding was highlighted in both the findings and the literature. Thereby highlighting the need for consumers to be educated on these topics so that they may empower themselves. The reason for this need is because many do not know why there is a need to consent and what brands do with the data they have collected. (Gerber et al.,2018). Consequently as a result consumers do not know how to change their preferences to disable the ability for brands to track them

6.3.4. Mitigation strategies to alleviate the privacy concerns and causes

The finding provided a number of strategies that marketing practitioners should follow in order to alleviate soe of the concerns that consumers have. Some of those strategies include finding ways to instil trust, education strategies, understanding the role of data and conducting consumer research keep learning about the fears.

In terms of understanding the role of data highlighted that matters should treat their data as an asset. However the findings did go deeper and provided a condition that having ample data in itself was not treating it as an asset. The asset can only be that if it is used, thus having ample date that it underutilised is pointless. This assertion surprised the researcher as, whilst the expectation was a finding on the importance of data, one did not expect the level of detail provided and the assertion that that data must be used to derive value from it.

An additional finding was to use transparency as a form of mitigation, whereby companies are urged to be more transparent and provide information on how they protects users data and where it is stored and so forth. Additionally finding was that call for marketing practitioners to use more first party data as they already have this in their CRM systems and less reliance n third party cookies and data as that is coming to an end soon.

From an education perspective, there was an agreement that it is essential for marketing practitioners to educate the consumers on their data management and

providing consent as many did not know to be more inclusive. With regards to consumer research, finding indicated that research as critical to learning the ever changing consumer expectations and fears. A number of techniques were brough forward that included focus groups and research from research houses. What stood out the most, was a finding that marketing practitioners should use the data at their disposal to learn about the fears as that occurs in real time.

From a trust perspective – the findings that emerged included ta call for marketing practitioners to be more human, customer centric and be honest. Many felt that that speaking to people in a language they understand and being transparent, honest and open is the only way to instil trust in consumers.

The research is aligned with the literature on the matter of instilling trust and being transparent. Ameen et al. (2022) had offered that the process of requesting data from consumers is in itself complicated and required consumers to trust organisation that organisation will be trustworthy and protect them. Kushwaha, (2021) called for brands and marketing practitioners to be transparent in their dealings or else they would lose the consumers tryst. This is aligned with the findings which also request that marketing be more transparent in order to instil trust. As honesty was a key finding to instil trust, Salonen and Karjaluoto (2016) findings that breaches lead to loss of trust are significant, not only is it aligned to the findings, but it also raises the need for honesty of brands. If they experience a breach, brands should communicate that openly to their customers. This one can deduce that the finding are proven to be true in comparison with the literature.

The literature and the findings are aligned on the matter of education the consumer. Whilst the focus of the literature in his context appears to have been on the education users to understand the terms as stipulated by Gerber et al.,(2018). The sentiment can be extended to education on data, privacy and personalisation. Additionally, the research refers to making it easier for consumers, this can also be interpreted as a call for marketing practitioners to be more human and customer centric when communication, thereby demonstrating another finding that is aligned to the research. Ameen et al., (2022) have put forward the notion that if researchers educate the consumers, they may influence their views of personalisation and the sharing of data thereby reducing the consumer privacy fears.

113

The findings to learn to treat data as an commercial asset is in line with literature as it is documented by Kushwaha et al., (2021). They have stipulated that it has become the most important assets within a business as it provide opportunities to leverage the personalisation innovation. Other researchers has bought forward that there is an increase in investment in the advertisement world, this is due to the opportunities that are possible when one uses data to get closer to the customers (Aguirre et al,. 2015).

6.4.   Discussion for Question 3

How do marketing practitioners maintain the balance between staying within the laws and regulations?

6.4.1. Impact of new laws and security measures discussion

Findings in this theme indicated that marketing practitioners do have awareness to the new laws and regulations that have been implemented. This revelation was predicted, as the sample for the study came from knowledge expert in the field that is impacted by the new laws.

Additionally the findings highlighted the types of regulations that has come into effect in the past few years namely POPIA in south Africa, GDPR in Europe and the California Act in The USA. Another finding was the knowledge of security measures that have been implemented by technology giants such as Apple and Google.

The outcome of this finding, though predictable, highlights that marketing practitioners do indeed have an awareness of the changes occurring in their field. As these changes have a significant impact on how they protect data privacy as they leverage innovative tools such as personalisation for meeting business goals. The consequence of the above was a heightened sense of importance given to the regulations. Words such as "crucial" and "important" were utilised when referring to the regulations.

Additional findings in this regard was that marketing practitioners had different views on the impact of the new laws. some were favourable towards the laws whilst others found them too challenging. What clear is that marketing are reviewing the laws and its implications on how they use the tools whilst not transgressing against the new laws.

114

Findings indicated that marketing practitioners wanted to start complying by the new laws. However there was a misunderstanding on it application as some over complicate it unnecessarily so, with the outcome of which being none performance. This highlights that what marketing practitioners may have a general awareness of the laws, the do not have the in-depth detail of the law and how it is applied.

The research study also uncovered that there is an awareness of the cookie deprecation, which marketing practitioners have labelled "The death of the cookie". This Is the emergent requirement for technology companies to remove the third party tracking abilities without consent. Influential giants such as Apple and Google have already commenced with implementing the removal of third party cookies thus forcing marketing practitioners to find other ways to track data and to comply to the new laws.

What was not expected from the findings was the welcoming of the new regulations. The researcher expected that marketing practitioners would be aware but would have a reluctance towards the changes as they significantly changes how things are done. Another additional surprise was the finding by marketing practitioners who believe that these ne changes will force brands to find other legal ways of collecting data in an innovative manner.

The literature and the research are in agreement with the importance of regulations. Noted in both scenarios was POPIA and GDPR. From a POPIA perspective there is an awareness that the main change for POPIA was that from implementation companies would need to get consent or opt-in from consumer. This has been stipulated in the literature by Lake & Naidoo (2020) who go on to highlight that this change will have a significant impact on marketing practitioners as it changes how they conduct business. Degeling et al. (2019) identify what the change will be by articulating that marketing practitioners will need to change their data privacy policies altogether or create new policies that adhere to the new laws.

Tembedza, (2021) agrees with the study in saying the impact is that organisation is barred from collecting any data and communicating to the consumer where through targeting or direct marketing if the consent has not been received.

In term of third party cookies, both study and literature are aligned on the impact of the death of the cookie. Ameen et al. (2022) have highlighted that the death of the cookies poses no challenges for marketing practitioners. Their views are aligned with the fears that some marketing practitioners have regarding the impact of third party cookie deprecation. additionally

Companies such as google and apple have already commenced with the removal of thirs party cookie tracking**. Which is significant to pay attention to as 85% of people use the technology (**Koetsier, n.d.). Thus one cannot ignore the impact it will have on marketing practitioners who rely on that technology to delivered personalised marketing campaigns.

It would be prudent to point the areas where literature and the finding appear to be different. Onne such area is the over complicating when applying the POPIA laws and regulations. The literature merely focussed on emphasising that marketer's must do their best to compliant to avoid hefty penalties but did not offer the challenges experienced by those who are complying.

6.4.2. Implications of non-compliance to laws discussion

The findings in theme 9 were that marketing practitioners were aware that there are hefty implications for none compliance of new regulations. These findings were not surprising and were expected as marketing practitioners have seen how other markets that implemented laws have paid heavily for transgressions.

The findings indicated 2 categories of implication marketing practitioners were aware of. One was financial implications, while the other was brand implications. From brand perspective findings indicate the participants believe that once found guilty of transgressing, the brand would suffer brand and reputational damage. The significance of this is that though intangible, this loss is difficult to get back once it is already gone. Secondly, this implication often causes a ripple effect, which may lead to loss of customers, loss of employments, and loss of trust. The consequence of this is that It occurred that marketing practitioners are aware that consumers are no longer making decisions on what is the cheapest brand, but rather which brand is protecting my data.

116

A second implication that transpired was the financial implications. Marketing practitioners where high aware of the heavy fines that the organisation can pay if it is proven that it did not take measures to protect the privacy of its consumers data. Marketing practitioners were concerned bot this as some fines are based on a percentage of the revenue, indicating that they are significant amounts.

This finding was not surprising at all, majority of marketing practitioners had some insight and concern over the financial implications to the organisation. Therefore top of mind for marketing practitioners is to ensure that they do not make mistakes and cause their organisations not to comply. Loss of operating licences and ads being taken down were also a major concern as it impact business continuity and ultimately has an impact on revenue stream for the organisation.

The literature is in agreement with the findings of the study. In fact both literature and study do have both categories of implication for non-compliance. For instance as demonstrated above the study found that should organisation transgress or not comply to any of the regulations there will be financial related implications and brand related implications. The literature has provided similar implications that are financial and reputations based in nature.

Lake & Naidoo (2020) substantiate this view and further provide a penalty amount of 10 million payable to the government for transgressions. They further highlight that there are civil penalties and criminal penalties. Whilst the study is congruent with the views of the researchers, findings did not offer the differentiator between civil and criminals per se but did emphasise that fines will be highly significant which is aligned with the literature.

There were no overall differences between the findings and the research, both were aligned. Although if one is to look closer the finding provided a lot more details on the different types of brand and financial implications whereas the literature discussed the category at a higher level. Nonetheless both the findings and the research literature were in agreement.

6.4.3. Ethical and responsible management of data

In terms of ethical and responsible marketing, findings for the study indicated that mitigation strategies were needed in order to avoid paying for the transgressions. As

such at the top was the ability for marketing practitioners to provide opt-in and opt-out abilities immediately. Additional to this is for marketing practitioners to enable consumers to consent to tracking on the websites or not and to change the settings anything they so please.

This finding is significant as this requirement has completely changed how marketing practitioners operate in this field. The fact the customers not have rights in this regard, does limit the marketing practitioners ability to do their jobs appropriately. The risk on this finding marketing practitioners risk transgressing if they do not implement the changes required by the consumers, should the so which to withdraw their consent.

Another finding that unsurprisingly came out of the findings was the need for organisations to have internal data management and governance processes in place to protect the consumer. What was surprising in this regard was the understanding that if these processes are not in place ad data is kept everywhere in the organisation, the result will be detrimental for user protection. One hand needs to know what the other had is doing. If a client opts-out in one database, the other databases should update accordingly.

Another insight from these findings was that alignment and integration was not a job for one division, it highlighted the need for the entire organisation to get involved. A peculiar finding was for the data to become part of the marketing strategy, thereby elevating it to the level of significance it needs to and will be everyone's problem.

An additional finding was the awareness to a grey area that exists within the field of data collections and management. Marketing practitioners are called to follow POPIA but be aware of the grey areas that are not necessarily stipulated in the laws itself. One such scenario is the collection of customer data in the app tools and smart TVs.

The study conveyed a number of findings related to the ethical management of data, referred to as responsible marketing. Marketing practitioners called for the ethical ways to protect the customer and minimise their fears they have. There was a call to have a human rights office in organisations, where by the rights of consumers will take centre stage.

118

Lastly, the most unexpected finding was the call for the "responsible marketing practitioners" and the "moral imperative" whereby markers are required to be guided by their moral beliefs in doing what is right to protect the consumer data. This highlighted the need for humans to take control and not rely on systems, markers need to look to their moral compass when working with data and question matters where needed.

Both literature and study are aligned on ensuring that there is ethical data management practices by marketing practitioners. For instance Dwivedi et al. (2021) highlight the need for organisations more transparency with consumers s that will instil more trust. They further share that already in Europe there has been a shift as more people are compliant.

This accentuates that if South Africa continues on the trajectory of getting organisations to comply, the country will also see positive results. Positive results means more people who are protected from malicious and criminals who seek to steal consumers data.

Kushwaha et al. (2021) highlights the need for organisation to treat their data as they would any of their asset, and think of it as a commercial asset. Additionally they stipulate that thus is important because it enables marketing practitioners to reach the right customer with the right offering.

The literature spoke at a higher level in a form of ethical data management requirements for organisation and marketing practitioners. It did not go deeper into the details that the studies provided. For instance the finings explicitly said that there should be internal alignment and governance process created. Whilst the literature merely stipulated on the need for proper tracking, collection, storage and sharing of the data. However one comes to the conclusion that both were aligned in this regard irrespective of the extra details.

Salonen and Karjaluoto, (2016) have alluded to the marketing practitioners needing to be responsible when dealing with the privacy of personal data. They further stated that marketing practitioners need to be aware that some people collect data for legal usage, as compared to those that collect data illegally for malicious usage. It should be noted that where the data differs from the study is on the use of the words "morals

119

imperative", which were a surprise for the researcher to have been used by technically inclined people. These were not found in the literature, instead the literature made refence to responsible marketing practitioners, which can be attributed to mean marketer's with morals.

6.5. Conclusion

The chapter has served to contrast the results that emerged from the study against the literature review. The outcome has been that majority of the finding do coincide with the findings from the literature. However there have been some notable surprises that were not expected, that emerged from the research. These findings will contribute to the body of work so that other academics and business can benefit from them additionally these will serve to provide insights especially to the marketing practitioner fraternity so that they may be equipped to better navigate this ever changing "fluid" space and still derive benefits for their respective online personalised campaigns.

CHAPTER 7: CONCLUSIONS AND RECOMMENDATIONS

7.1. Introduction

This chapter summarises the findings that emerged from the study and provides recommendations for future marketing practitioners in understanding the effects of the personalisation-privacy paradox in online personalised marketing campaigns. The analysis of the findings gathered though marketing practitioners provide valuable insights and guiding principles for future marketing practitioners. These recommendations have been provided as seen through the lens of the Resource Based Theory whereby marketer's seek to leverage valuable strategic resources in order to meet business performance goals. Additionally, the theory provides additional insights in terms of the use of the data asset, market based asset, for them to provide unique and rare opportunities to personalise messaging thereby making it difficult for the competition to imitate, thus providing competitive advantage (Srivastava et al., 1998). In conclusion, by applying these recommendations marketing practitioners will be better equipped to use these value-generating market based assets to protect customers, achieve performance and build unique

120

relationships which will lead to sustainable competitive advantage as competitors will not be able to replicate (Srivastava et al., 1998).

To achieve the overarching goal, the study sought to provide ways for marketing practitioners to leverage the personalisation technology whilst maintaining users privacy and not transgressing the new regulations. Additionally, it sought to determine that the views and perceptions of the marketing practitioners on the causes of the personalisation-privacy paradox through finding the contributing factors and ways for marketing practitioners to alleviate those concerns.

Below are some of the recommendations derived from the study, that will help the next generation of marketing practitioners to be able to understand the effects of the paradox on their marketing campaigns. Additionally it the chapter will present a proposed framework that will visually depict how marketers can win with using the strategic resource. To conclude the researcher will provide limitations for future research, suggestions for future researchers and academic contributions of the study to the literature body of work.

7.2.   Recommendations for marketing practitioners

The literature review provided much insight on the research completed by fellow scholars have completed in understanding the personalisation-privacy paradox. However most research had been provided from the perspective of the consumer. In contrast there were lesser works from the marketing perspectives on how personalisation-privacy paradox impacts their marketing campaigns. As such, this study sought to provide the marketing practitioners view of the phenomenon, as whilst it impacts heavily on consumers, the matter also directly impacts the markers who are trying to utilise new technology such as personalisation to provide superior services to consumers .

To equip the next generation to better navigate this area, below are some of the recommendations discovered to consider when providing strategies, planning and creating online personalised campaigns.

Value of leveraging valuable strategic resources such as personalisation and data for sustainable growth.

The Resource Based Theory requires that organisations identify key resources, which they leverage in order to attain sustainable competitive advantage (Srivastava et al., 1998). In a world where all companies are taking advantage of the solutions being brought upon by the advancement of technology and using data as an asset. It is important that marketers identify and leverage data as such key strategic market based assets and leverage innovations such as personalisation for the advancement of the organisation (Schauerte et al., 2021). Customer data can also be rare and unique and when insights have been derived can provide unique opportunities for marketing practitioners to personalise communication to the customers. As such both can be considered value-generating assets. These relationships are difficult to imitate thus making it difficult for competitors to replicate them (Srivastava et al., 1998).

As such the first sub question sought to get greater understanding of those strategic resources. The imperative is for marketing participants to be able to know to fully understand the assets in order to leverage the value they bring to the organisation thereby highlighting the importance of the resources. Therefore, the findings presented in this study provide opportunities for practitioners to gain such understanding so that they achieve business results.

The outcomes from the study places great emphasis for marketers to have detailed knowledge of the resources they desire to leverage. In this study those resources are happens to be personalisation, and by extension data, as it is a key ingredient for personalisation to successfully occur. The findings indicated that marketers need to take and appreciate the importance of personalisation and data in their marketing campaigns as it helps them achieve their goals. Findings go further and recommend that the technology be treated as a critical part of the strategy as it is a key factor in the success of campaigns (Aheleroff et al., 2019). In making sue of personalisation, marketers are encouraged to explore the best way of utilising it for their respective strategies as there are many ways of leveraging the technology.

There are many viable reasons why marketers are being encouraged to pursue the technology. The benefits that can be derived for businesses far outweigh the limited disadvantages that emerged from the study. Benefits to look forward to include financial performance benefits such as revenue contribution and meeting targets as also stipulated by Salonen and Karjaluoto (2016). There are also reputational

reputation that will enhance the brands standing amongst its customers. Marketers were also called to take advantage of the opportunities that come with digital maturity, as that provides more access to customers to them (Salonen and Karjaluoto, 2016; Aheleroff, Phillp, Zhong & Xu, 2019). The focus on the study is to provide personalised offering to customers, therefore marketers should be encouraged of the customer benefits of using data to get to know them and present the most relevant offering that meets their needs whist protecting their privacy.

Though minimal, the study provides a few crucial impediments to take heed of. For instance, marketers need to be aware of their own biases and the biases brough upon by the various technology algorithms when leveraging the tools. Additionally They must be weary that to maintain sustainable competitor advantage the option of not utilising personalisation is deemed a risk in itself. Additionally, much care is needed when using data to personalise experiences as there is a possibility of operational mishaps which will be detrimental to the customer experience and the brand as whole. Thus, the left hand must know what the right hand is doing, thereby limiting instances of disjointed experiences. This can be avoided by having the correct data handling processes in place to avoid such operational risk and increase the confidence of customer is imperative. Lastly marketers are called to think about their data as they do other "commercial assets" and ensure that the internal storage facilities are secure, as that may leave consumers open to exploitation (Kushwaha et al., 2021).

Guiding principles on how to mitigate the contributing factors so as to alleviate the personalisation-privacy paradox

The study provides marketers with numerous key concerns and causes that influence the prevalence of the personalisation- privacy paradox. Additionally the study provides key ways to mitigate these challenges so that consumers fears can be alleviated. As such marketers need to be aware of factors such as people who have been previously transgresses will not be willing to share their data; the use of intimidating legal jargon contributes to obtaining consent without knowledge; lack of understanding on matters of privacy; and exploitation of data by malicious agents through covert means (Aguirre et al., 2016; Isaak & Hanna, 2018)

The findings also provide a crucial guidance to circumvent the personalisation-privacy paradox issues for marketer's to be aware of when working with personalised online communication. Key was the need for users to protect and understand the importance of the data they have, lining back to treating it as an "asset" (Kushwaha et al., 2021). Marketing practitioners must instil trust amongst consumers by educating them and being more "human", "honest" , "transparent" and "customer centric" (Ameen et al., 2022; Salonen and Kajaluoto, 2016; Kushwaha, 2021). Researcher may also use educating the customer on benefits for customer, personalisation, data management practices and benefits thereof, privacy, as a mitigating strategy.

Responsible marketing – guiding principles to ethically navigate the new privacy laws and regulations

In light of the privacy challenges and regulations being implemented, the deafening call for marketing practitioners to be ethical when using data for personalisation could not be ignored. Firstly, marketing practitioners are called to be aware of the regulations by respective governments and security measures being imposed by technology companies being implemented in the space. Secondly, compliance to such regulations as POPIA, and GDPR ought to be followed as there are heavy financial implications for organisations that transgresses (Lake & Naidoo, 2020).. Thirdly, beyond the implication there ripple effect will be felt far beyond just the financial challenges through job losses, revokes licences, marketing taken down, reputational damage and customer losses. Whilst regulations have numerous specific requirements that must be adhered to, the request for brands to use only use consented data carries the most impact therefore if need be marketers must change their privacy policy to reflect the laws (Degeling et al., 2019).

Marketers are required to be ethical when handling consumers personal data and do all to implement measures that protect the consumer from malicious agents. As such internal processes, integration, alignment and governance processes must be created to enforce the correct management of data.

Lastly, marketers are called to look to their morals and beliefs for guidance to ethically do what is right, manage the personal data adequately and protect the consumer. As such they need to be aware that this transcends beyond processes,

technology and systems. The job at hand requires human intervention and a culture shift for everyone to protect the privacy of consumers.

7.3. Proposed Framework – Resource Based Theory

The framework is provided on Figure 3 is adapted from the Olavarrieta and Ellinger (1997), who also support the position that organisations need to identify its key resources which will help it achieve sustainable competitor advantage and achieve its performance goals. The findings in this study have supported that the RBT framework was indeed the correct theory to utilise for the research, however the researcher proposed an adapted model which extends the Olavarrieta and Ellinger (1997).

The proposed frames includes the findings from this study, that recommend that marketing practitioners need to be cognisant of the factors that create concerns and causes of the personalisation-privacy paradox, and use the learnings to mitigate against said factors, as failure to do so denies the organisation of its ability to gain access to the unique data that will help it achieve all its goals.
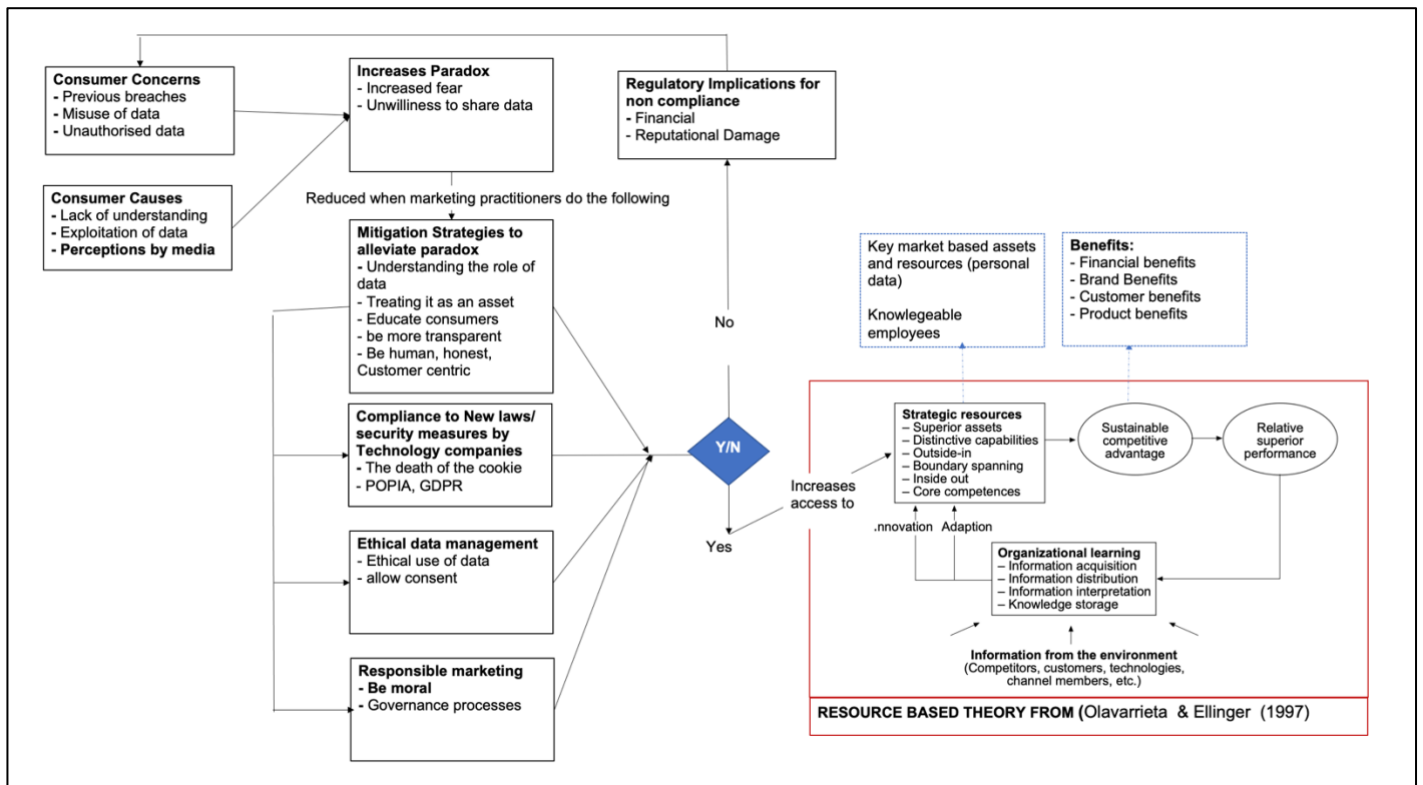
Figure 3: Model adapted from Resource Based Theory

A bigger image is provided on Appendix E

125

7.4. Academic contribution of the study

This study provides a significant contribution to the academic world. Whilst the personalisation-privacy paradox has been covered extensively in literature. Research indicates that it has been covered predominantly from the consumer perspective, which is limiting. This Study will contribute to creating a body of work on the topic as seen from the marketing practitioners side and by extension from the brand point of view.

7.5. Limitations

The researcher experience great difficulty with getting participants from a variety of industries as many were not at ease to discuss the topic without consent from their organisation for fer of divulging company personalisation strategies. Therefore the researcher relied on experts that are within reach as they too are in the field of study. This may have contributed to the homogeneity of the results, as saturation was achieved sooner than expected.

The interviews were conducted by a unskilled interviewer (Researcher) with conducting interviews. Therefore the quality of the findings may have been impacted. However as interviews continued the researcher gained confidence and the process was more seamless

The qualitative study was undertaken on a sample that is mainly located the Gauteng region in South Africa, thus limiting the diversity. Consequently, this ,limitation was not overcome due to access of the data subjects were mainly based in Gauteng and are closer in proximity to the researcher.

Lastly, the study rightly focused on the view from the perspective of the practitioner. Consequently, the view of the consumer is not included as part of this study. This can be viewed as a limitation because the practitioners exist to increase their business performance by targeting these consumers. It could have been beneficial to contrast the views of the consumers against the views of the practitioners.

7.6. Suggestions for future researchers

As the POPIA law has just been recently published, it would be prudent to get greater detailed understanding of the impact of implications for non-compliance due to online

transgressions in south Africa. This will provide an in depth understanding of companies that were impacted negatively after the transgressions and demonstrate how far reaching the penalties were.

Additionally as regulations apply across all industries, the above research recommendation will provide greater understand of which industries are more prone to transgressing against consumers and which ones are taking the care to protect consumers.

Furthermore the subject of legal terms, "grey area" and legal jargon requires one to delve deeper into the applicability of regulations themselves. Further understanding is required to determine its full applicability to digital media, whereby grey area confusion can be resolved.

7.7.   Conclusion

The research addresses a gap in understanding the personalisation-privacy paradox, namely it addresses the need for the provision of a comprehensive knowledge base that will provide insights, guidance and better practices to manage the personalisation-privacy paradox whilst maintaining adhering to the new regulations. It provides additional insights to protect the privacy of personal data whilst still deriving value through leveraging of personalisation for the business and successfully deliver personalised marketing communications. This is made possible by the data marketers have which is rare, unique, valuable and imitable by competitors, and thus provides the company with opportunities to personalise marketing to consumers as stipulated by the Resource Based Theory (Srivastava et al., 1998)

 In conclusion, by applying these recommendations marketing practitioners will be better equipped to use these value-generating market based assets to protect customers, achieve performance and build unique relationships which will lead to sustainable competitive advantage as competitors will not be able to replicate and protect the consumers data (Srivastava et al., 1998).

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128

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APPENDIX A: CONSISTENCY MATRIX

RESEARCH QUESTIONS	SECTIONS IN LITERATURE REVIEW		DATA COLLECTION TOOLS	ANALYSIS TECHNIQUE
RQ1: What is the value of using personalisation in digital marketing campaigns?	Aguirre et al., 2015 Aheleroff et al., 2019 Donnellan & Rutledge, 2019 Cloarec , 2020 Kumar & Mittal , 2020 Lee & Rha, 2016 *Siraj* , 2021 Schauerte et al., 2021	Srivastava, 1998 Strycharz et al, 2019 Awad & Krishnan, 2006 Kingsworth, 2019 Unver, 2017 Salonen and Karjaluoto, 2016	**Semi-structured interviews.** **Question 1 - 3**	• Thematic analysis from open ended questions. • Content analysis to determine codes, Categories and themes • Additionally analysis to determine opinions on value of personalisation
RQ2: Contributing factors **What are the perceived factors that contribute to the personalisation-privacy paradox**	Degeling et al., 2019 Kushwaha 2021 Isaak and Hanna 2018 Sutherland, 2017 Waldman, 2020	Obar and Oeldorf-Hirsch, 2018 Gerber et al., 2018 Ameen et al ., 2022 Issak and Hanna, 2018	**Semi-structured Interviews** **Question 4 - 7**	• Thematic analysis from open ended questions. • Content analysis to determine codes, Categories and themes • Additionally analysis to determine views on contributing factors
RQ3: Balance between laws and performance **How do marketing practitioners maintain the balance between staying within the laws and regulations and using personalisation to achieve business objectives?**	Degeling et al., 2019 Lake & Naidoo, 2020 Tembedza , 2021		**Semi-structured Interviews** **Question 8 - 10**	• Thematic analysis from open ended questions. • Content analysis to determine codes, Categories and themes • Additionally analysis to determine views impact of laws

APPENDIX B: INTERVIEW GUIDE

RQ1: Effects of personalisation

What is the value of using personalisation in digital marketing campaigns?

Interview questions

1. To what extent is personalisation utilised in your marketing strategies and why?
2. What do you believe are the advantages of using personalisation in your marketing campaigns?
3. How do you keep abreast of personalisation and privacy trends in your area of expertise?

RQ2: Contributing factors

What are the perceived factors that contribute to the personalisation-privacy paradox?

Interview questions

4. What do you believe are the consumer concerns in relation to personalisation and privacy?
5. How do you conduct consumer research to understand the consumer's experience?
6. In your view, what causes the personalisation-paradox?
7. In your view, what are the risks associated with utilising personalisation

RQ3: Balance between laws and performance

How do marketing practitioners maintain the balance between staying within the laws and regulations and using personalisation to achieve business objectives?

Interview questions

8. Describe some of the successes you have had with implementing personalisation in your campaigns
9. In your view what are the implications of not complying with privacy laws
10. What strategies can be implemented to mitigate consumer privacy concerns and instil trust in your consumer?

136

APPENDIX C: CODE BOOK - ITERATION 3 (FINAL)

THEMES/GROUPS	CATEGORY	CODES	GROUNDEDNESS	Density	Comment
Benefits of using personalisation	• Opportunities for personalisation		41	0	Question 1
		• Personalisation maturity and sophistication		18	
		• Personalisation opportunities for brands		13	
		• Win-win for brands and consumers		10	
	• Benefit of contributing to revenue		45	0	
		• Improves campaign performance		6	
		• Marketing efficiencies		11	
		• Meet financial performance objectives		3	
		• Return on Investment		25	
	• Benefit of providing relevant offerings		36	0	
		• Personalisation helps consumers		5	
		• Reach right customer at the right time		31	
	• Benefits for brand			0	
		• Better customer experience		9	
		• Brand resonance and relevance		9	
		• Builds relationships		14	
	• Benefits of knowing customer		66	0	
		• Provide journeys based on online behavior		29	
		• Understand consumer needs		20	
		• Use data to know the customer		17	

THEMES/GROUPS	CATEGORY	CODES	GROUNDEDNESS	Density	Comment
Disadvantages of personalisation	• Disadvantage of personalisation		14	0	Question 1
		• Biases influenced by technology and marketers		11	
		• Getting personalisation wrong		3	
	• Shifts required from brands		20	0	
		• Cultural shifts		6	
		• Culture of continous improvement		12	
		• Operational inefficiencies		2	
	• No seen disadvantages			0	
		• No seen disadvantages to personalisation		2	

THEMES/GROUPS	CATEGORY	CODES	GROUNDEDNESS	Density	Comment
	• Experience with previous breaches		15	0	
		• Previous experience with breaches		15	
	• Misuse usage of personal data		43	0	
		• Annoying spam		9	
		• Fear against misuse of their data and lack of trust		26	
		• Invasion of privacy and inclusion		8	
	• Over communication		37	0	
Concerns relating to paradox		• Clutter and noise		13	
		• Spray and pray techniques		24	
	• Unauthorised data access		18	0	
		• Concern: Unauthorised data access		10	
		• Consumer fears of being watched		6	
		• Users scared brands have too much information		2	
	• No seen privacy concerns		2	0	
		• No seen privacy or personalisation concerns		2	

THEMES/GROUPS	CATEGORY	CODES	GROUNDEDNESS	Density	Comment
	• Awareness and ignorance of privacy concerns	26	26	0	
		• Awareness of privacy concerns		8	
		• Consumer ignorance		8	
		• Consumers and control		10	
	• Different understanding of personalisation and privacy		31	0	
		• Consumer perceptions and media		12	
Causes relating of personalisation privacy paradox		• Different meanings		5	Question 2
		• Lack of understanding		14	
	• Legal jargon used to communicate terms		21	0	
		• Communicate terms in plain english		11	
		• legal - terms not read by consumers		10	
	• Unauthorised usage of personal data		22	0	
		• Companies not transparent		3	
		• Exploitation of consumer data		19	

138

THEMES/GROUPS	CATEGORY	CODES	GROUNDEDNESS	Density	Comment
	• Education strategies by marketers		38	0	
		• Create meaningful ways to raise awareness		17	
		• Educate consumers on data security measures		16	
		• Over explain benefits to customer		5	
	• Instilling trust		45	0	
		• Be human and client centric		10	
		• Honesty to instil trust		11	
		• Transparency		24	
Mitigation strategies to alleviate concerns and causes	• Consumer research		49	0	Question 2
		• Approaches to research		5	
		• Research insights from agencies		10	
		• Research through data		19	
		• Research through focus groups		5	
		• Research through internet		12	
	• Role of data		32	0	
		• Data as an asset		13	
		• First party data		10	
		• Understanding for collecting data		9	

THEMES/GROUPS	CATEGORY	CODES	GROUNDEDNESS	Density	Comment
	• Risk associated with personalisation		36	0	
Risks associated with personalisation usage		• Perceived personalisation risks		9	
		• Risk - Getting personalisation wrong		15	Question 2
		• Risk - insecure storage of data		8	
		• Risk - trust		4	

THEMES/GROUPS	CATEGORY	CODES	GROUNDEDNESS	Density	Comment
Impact of new laws and security measures	• Importance of regulation		55	0	Question 3
		• Brands fearful of regulatory changes		22	
		• Compliance to regulations		15	
		• Importance of POPIA regulation		18	
	• Impact of cookie deprecation		47	0	
		• Cookie consent		7	
		• Risk - cookies collecting personal information		4	
		• Third party cookie deprecation		37	
	• Types of regulation and security measures		27	0	
		• GDPR impact		10	
		• New security updates impact		12	
		• Other regulations		6	

THEMES/GROUPS	CATEGORY	CODES	GROUNDEDNESS	Density	Comment
Implications of non-compliance to laws	• Financial implications		36	0	Question 3
		• Business continuity		9	
		• Heavy fines		14	
		• Loss of employment		7	
		• Loss of income and revenue		6	
	• Negative implications to Brand		34	0	
		• Awareness of implications		4	
		• Implication - Brand reputational damage		27	
		• Loss of trust		3	

THEMES/GROUPS	CATEGORY	CODES	GROUNDEDNESS	Density	Comment
Ethical and responsible management of data	• Ethical use of data		45	0	Question 3
		• Ethical data management and use		11	
		• Grey area on collection of data		10	
		• Responsible marketing		24	
	• Opt-in and opt-out		54	0	
		• Consent		27	
		• Opt-In		16	
		• Opt-Out or unsubscribe options		11	
	• Internal data management and governance		35	0	
		• Internal alignement and integration		12	
		• Internal data management governance process		23	

APPENDIX D: CODE BOOK - ITERATION 2

Codes generated for the second cycle: 10 Themes, 34 Categories, 98 Sub codes and 322 Codes

Code	Quotes	Codes	Group/Category	Theme	Question
○ Allows for segmenting audiences	2	Segmenting audiences	Various ways to personalise	What: Usage and importance of personalisation	Question 1
○ Type - Audience personalisation	11				
○ Different Levels to personalisation	1	Levels of personalisation			
● Levels of personalisation	13				
○ Type of personalisation - product interest perspective	2	Product Intent perspective			
○ Product Intent perspective	1				
○ Types of personalisation - utalitarian	2	Types of personalisation			
● Contextual personalisation	7				
○ one - to - one personalisation	1				
○ Different touch points	1				
○ happy customers	1	Consumers receptive to personalisation	Reception to personalisation		Question 1
○ customers appreciate personalisation	1				
○ Favourable towards personalisation	6				
○ personalisation is reliable	1				
○ personalisation an ally	1				
○ Personalisation not leveraged enough	1				
○ consumers receptive to personalisation	2				
○ Utilisation of personalisation	2	Successful examples of personalisation			Question 1
● How personalisation Uses and examples	17				
○ Successful examples of personalisation	10				
○ Private and closed off consumers	1	Consumers not receptive to personalisation			Question 1
○ Consumers may not want personalisation	1				
○ Priority - Sell product	1	Personalisation is essential	Priority		Question 1
○ Personalisation is critical	3				
● Personalisation is essential	3				
○ Personalisation - a top priority	4	Personalisation not priority			
○ Under developed countries - concern not priority	3				
● Consumer expectations towards personalisation	4	Expectations towards personalisation	Personalisation expectations		Question 1

141

○ Masssive improvememt in personalisation	3	Personalisation maturity and sophistication	**Opportunities for using personalisation**	Question 1
○ Covid impact	6			Question 1
○ Massive shift in increase in personalisation	3			Question 1
○ Personalisation at scale	1			Question 1
○ Digital maturity and sophistication	4			Question 1
○ Personalisation Maturity	1			Question 1
○ Brands using regulation to their advantage	1	Personalisation Opportunities for brands		Question 3
○ Opportunity - Unused data - missed opportunity	4			Question 1
○ Scope to personalise without misuse of data	5			Question 1
○ Risk - a lot of scope and opportunities to personalise, integration requi	2			Question 3
○ As fears dessipate more opportunity for personalisation	1			Question 1
○ Win win to all parties	5	Win-win for brands and consumers		Question 1
○ Protection to both brands and consumers	5			Question 1
				Question 1
● Personalisation leads to better overall experience	9	Better customer experience	**Benefits for the Brand**	Question 1
○ Benefits of personalisation	1			Question 1
○ Benefit - More innovative	1			Question 1
○ Benefit - higher quality communication	1			Question 1
○ Reciprocal - valuable interaction between brand and consumer	5			Question 1
● Benefit - brand resonance	5	Brand resonance and relevance		Question 1
○ Brands that care	3			Question 1
○ Brand relevance	1			Question 1
● Benefit - emotional connection	4	Builds relationships		Question 1
○ Build trust	1			Question 1
○ Benefit Enriches relationships	1			Question 1
○ Shared values with partners	4			Question 1
○ Abuse of partnership or relationship	1			Question 1
○ Connect with people	3			Question 1
				Question 1
				Question 1

142

● Target consumers base on online behavior	12	Provide journeys based on behaviours		Question 1
○ Subtle nudges to consumer	8			Question 1
○ Go where the customer is	1			Question 1
○ Personalise according to client journeys	8			Question 1
○ Technology enables knowing the customers	5	Use data to know the customer	Benefits of knowing the customer	Question 1
○ Benefit - use data to know the customer	1			Question 1
○ Personas	1			Question 1
○ Use data to know the customer	10			Question 1
○ Benefit - Users needs - need state	12	Understand customers needs		Question 1
○ Understand the consumer needs through data analysis	7			Question 1
○ Show customer you understand their needs	1			Question 1
● Benefit - allows for personalised message	6	Reach the right customer at the right time	Benefit of providing personalised and relevant offerings	Question 1
● Data-driven marketing, Right message, right person	11			Question 1
○ Find right moment to engage the customer	3			Question 1
○ Benefit - provide relevant information to right customer	10			Question 1
● Benefit - reaching right consumer likely to convert	3			Question 1
○ Make it easy and convinient	1	Personalisation helps consumers		Question 1
● Benefit - reduced time	1			Question 1
○ Personalisation helps consumers	3			Question 1
● Personalisation leads to better conversion	4	Return on investment	Benefit of contributing to the companies revenue	Question 1
● Return on Investment	3			Question 1
● Drives Conversion - ROI	19			Question 1
○ Exceeding targets	1	Meet financial ojectives and targets		Question 1
○ Increased profits	1			Question 1
○ Meet financial performance objectives	1			Question 1
● Personalisation is essential for better performance	4	Improves campaign performance		Question 1
○ Improves performance	2			Question 1
○ Benefit - Less investment required (Less budget)	4	Marketing efficiencies		Question 1
○ Increased customer retention	1			
○ Benefit - clearer focus	3			
○ Benefit - grows customer base	1			
○ Marketing efficiencies	1			
○ Lesser budgets after covid	1			Question 1
○ Trends - Colleagues	4	Collaboration with colleagues		Question 1
○ Organic collaboration	3			Question 1
○ Trends - Actual doing, try to implement it	5	Test and learn		Question 1
○ Trends - be curiuos and ask questions	1			Question 1
				Question 1

Center column header (spanning): **Why: Advantages and disadvantages of using personalisation for markertying practitioners**

○ Trends - Competitors	1	Industry leaders and competitors	keeping abreast of personalisation technology		Question 1
○ Use material from agency, platform technologies	2				Question 1
○ Trends - technology companies	3				Question 1
○ Trends - Follow people in the industry	8				Question 1
○ Trends - Learn from others mistakes	1				Question 1
○ Trends - LinkedIn	2	Online			Question 1
○ Trends - Online training	3				Question 1
○ Trends - read and see what others are doing	8	Proactive upskill self through reading and conferences			Question 1
○ Trends - Key performance areas	1				
○ Upskill self - be knowledgeable	3				Question 1
○ Mitigation - proactive in upskilling ourselves (marketing practitioners)	3				
○ Trends - seminars, webinars and conferences	3				Question 1
○ trends - stay abreast of changes important	1				Question 1
○ Disadvantage - desire to personalise but have operationaly inefficiecies	2	Operational inefficiencies	Shifts required from Brands	Disadvantages of personalisation	Question 1
					Question 1
○ Embrace culture of failure, learnings, improvement	12	Culture of continuos improvement			Question 1
○ Disadvantage - broader view of journeys you want	1	Culture shift required			Question 1
○ Disadvantage - paradym shift how you structure campaigns	3				Question 1
○ Disadvantage - need to think about engagement differently	2				Question 1
○ Disadvantage - getting personalisation wrong	3	Getting personalisation wrong	Disadvantages of personalisation		Question 1
○ Biases influenced by technology	1	Bias influenced by marketers and technology			Question 1
○ Disadvantage - unhealthy habits emphasised by technology and perso	2				
○ Personalisation influenced by marketers bias	8				Question 1
● No seen disadvantages to personalisation	2	No seen disadvantages to personalisation			Question 1
● Concern - Unauthorised data access	1	Unauthorised data access	Concern - unauthorised access		Question 1
○ Concern - everyone has your data	1				Question 1
● Concern - reason for collectig data	2				Question 1
● Concern - Secure data storage	6				Question 1
○ Disadvantage - users scared brands have too much information	2	Brands have access to too much information			Question 1
● Concern - Consumers feel that they are being watched	6	Consumers feeling of being watched			Question 1
● Concern - Consumer concerns with information usage	2	Fear against misuse of data and lack of trust	Concern - Misuse usage of personal data		Question 1
○ Concern - use of personal data	1				Question 1
○ Paradox understanding	1				
● Consumers fear : misuse of their data	14				Question 1
○ Consumer lack of trust in relation to data sharing	8				Question 1
○ Concern - annoying emails	1	Annoying Spam			Question 1
○ Concern - annoying spam, stalking, calls, emails, media	5				Question 1
○ Corncern Spam	1				Question 1
○ Understanding towards spam first time	2				Question 1
○ Concern - invasion of privacy	2	Invasion on Privacy and intrusion			Question 1
○ frustrate customer with over communication	1				
○ Intrusive versus Intuitive	1				

Code	Count	Sub-theme	Theme	Main Theme	Question
○ Concern - data privacy	4	Previous experience with data breaches	Concern - Experince with breaches		Question 1
○ Privacy concern as result of breach/misuse	15				Question 1
○ Concern - Fatigue	2	Clutter and noise			Question 1
○ Irritating consumer through clutter and noise	12		Concern - Over communication		Question 1
● Spray and pray techniques	17	Spray and pray			
○ Awareness - Spray and pray	2				
● Unpersonalised communication is annoying and irrelevant	5				
○ Concerns - No seen privacy or personalisation concerns	2	No seen privacy concerns	No seen privacy concerns		Question 1
○ Consumer ignorance	7	Consumer ignorance			Question 2
○ Consummers too liberal with data	1				Question 2
					Question 2
○ Have no knowledge /not fully aware group	2	Awareness of privacy concerns	Awareness and ignorance of privacy concerns	Consumer concerns and causes relating to personalisation Paradox	Question 2
● Consumers growing awareness on privacy concerns	6				Question 2
					Question 2
○ Customers dont know how to change settings	1	Consumers and control			Question 2
○ Consumers feel manipulated and no control	2				Question 2
● Give consumers control	7				Question 2
○ legal - terms not read by consumers	3	legal - terms not read by consumers			Question 2
○ legal speak - intimidating to customers	1				Question 2
○ Causes - legal speak jargon	6		Causes - Legal Jargon used to communicate terms		Question 2
○ Education - plain language for legal	6	Communicate terms in plain english			Question 2
○ Legal - in venercular	2				Question 2
○ Mitigation - No jargon use plain english when communicating	3				Question 2
● Causes: Lack of understanding	4	Lack of understanding			Question 2
○ Cause - uncertainty	3				Question 2
● Lack of understanding of personalisation	3				Question 2
○ Causes - lack of understanding	4		Causes - Different understnding of personalisation and privacy		Question 2
● Personalisation different meanings to different people	3	Different meanings			Question 2
○ Personalisation - Buzzword	2				Question 2
○ Causes - negative perceptions and assumptions	7	Cnsumer Perceptions and media			Question 2
● Causes: Perceptions fuelled by media	1				Question 2
○ Perceptions of data protection and privacy not good for business	3				Question 2
○ Causes - no single cause, many	1				Question 2
○ Causes - Scams, hacks , cyber crime, and Fraud	17	Exploitation of consumer data			Question 2
○ Cause : Companies that sell personal data unauthorised	1				Question 2
○ Cyber crime is in digital and face-to-face	1		Causes - Unauthorised usage of personal data		Question 2
○ Cause - companies not transparent	1	Companies not transparent			Question 2
○ Causes - intrusive	1				Question 2
○ Causes - lack of taking consumers on a journey	1				Question 2

Code	Count	Sub-category	Category	Theme	Question
○ Popia - Lack of understanding from legal	8				Question 3
○ Popia versus GDPR	1	GDPR impact		Theme: Challenges of using personalisation	Question 3
○ Regulation - GDPR	9				Question 3
○ California Act	1				Question 3
● Regulations and laws	4	Other Regulations			Question 3
○ Regulation - Consumer Protection Act	1				Question 3
			Types of regulation and security updates impact		Question 3
○ Security measure - impact of Apple OS update	2				Question 3
○ Impact of legislation	1				Question 3
○ Implement Website security policies	2	New security update impact			Question 3
● New security features by tech companies	3				Question 3
○ Technology role and privacy updates	4				
○ Impact of third party cookies	25				Question 3
○ Perceptions of Deprecation of third party cookies (deprecation)	12	Third party cookie deprecation			Question 3
○ Cookie deprecation	1		Impact of Cookie Deprecation on markerters		Question 3
○ Risk - cookies collecting personla information	2				Question 2
○ cookies and scammers	1	Risk cookies still collecting data			Question 3
○ Android users still using cookies	1				Question 3
○ Cookie consent	6	Cookie consent			Question 3
○ Cookie consent a win for brands	1				Question 3
○ Brands should offer product of opted in products only	1				Question 3
○ Mitigation strategy - allow users option to choose which data gets share	1				Question 3
○ Opt-In	10	Opt-in			Question 3
○ Opt-In - digital stamp	1				Question 3
○ Mitigation strategy - transfer value for opt in to consumer (icentives)	2				Question 3
○ Users initiate the conversation	1				Question 3
● Consent	15				Question 3
○ Mitigation - educate on giving consent	5		Providing opt in and Opt-out options to consumers	Ethical management of Data	Question 3
○ No implication - consent given	1				Question 3
○ Benefit - personalisation consent gives more capability	2	Consent			Question 1
○ Permission to collect data	2				Question 3
● Permission to communicate with consumer	1				Question 3
○ cause - communication without permission	1				Question 2
● Options for consumers to Opt-Out or unsubscribe	10	Opt-out or unsubscribe options			Question 3
○ request removal from subscription list	1				Question 3
○ Marketers moral obligation	13				Question 3
○ Guide clients to do the right thing	2				Question 3
○ Regulatory - Priotising profit and performance over ethics	2	Responsible marketing			
○ Presentation to upskill customers aswell	2				Question 3
○ Question how things are done	1		Ethical and reponsible management of data		Question 3
○ Responsible marketers	4				Question 3
○ Ethical way to use data	7				Question 3
○ Regulations - data processing ethically decisions human responsibility	5	Ethical data management and use			Question 3
○ Regulations principles guides using data ethically	1				Question 3

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○ Stitch data together	3				Question 2
● Personalisation driven by data	2	Data as an asset			Question 2
○ Mitigation - Data as an asset	5				Question 2
○ Personalisation starts from first point of data	2				Question 2
○ Provide reasons for collecting data	5		**Understanding of role of data**		Question 2
○ Data exposure examples	2	Understanding for collecting data			Question 2
○ Disconnect between wanting data protection and actions	1				Question 2
○ Need understanding for collecting data	1				Question 2
○ How brands use personal information	2	First party data			Question 3
○ First party data	8				Question 3
○ Services using data incorretly	2				Question 2
○ Operational risk - eligibility and red tape	1				Question 2
○ Risk - no internal alignment	1	Getting personalisation wrong			Question 2
○ High risks in personalisation	1				Question 2
○ Risk - Getting personalisation wrong	10				Question 2
					Question 2
					Question 2
○ Risk - communicate only to people who granted permission	1		**Risks associated with Personalisation usage**	**Identify data risks for consumer and brand**	Question 2
○ Risk - ensure correct storage and management for the data	5	Risk - insecure storage of data			Question 2
○ Risk - leaked data	1				Question 2
● Risk - No good experience	1				Question 2
					Question 2
○ Risk - No risks of personalisation	3				Question 2
● Risk - not using personalisation	3	Perceived personalisation risks			Question 2
○ Risk - pay more to achieve conversion	1				Question 2
○ Risk - the further you take it the more risk	2				Question 2
○ Risk - trust	4	risk - Trust			Question 2
○ Brands not complying	1				Question 3
○ innovative ways of complying	1				Question 3
○ Regulatory - Popia - Give companies time to comply	2				Question 3
○ Brands are complying	4	Compliance to regulations			Question 3
○ SA over complicate things, laws simple	4				Question 3
○ Regulatory challenge - shift mindset	1				
○ Popia - over complying	2				Question 3
○ Popia important for websit security	1				Question 3
○ Popia - good for brands	1		**importance of regulation**		Question 3
○ Regulation - POPIA	14	Importance of POPIA regulations			
○ Regulation pushing for new data points	1				Question 3
○ Popia is important	1				Question 3
○ Brands fearful/challenged of Popia	4				Question 3
○ Cons - heavily legislated	2				Question 3
○ Brands fearful/challenged of regulatory and security changes	3	Brands fearful of regulatory changes			Question 3
○ Popia not scary	2				Question 3
○ Popia - Lack of understanding from legal	8				Question 3

14

○ Grey area on collection of data	8				Question 3
○ Data management strategy needed	2	Internal Data management governance process	Internal Data management and governance		Question 3
○ Internal data management a necessity	4				Question 3
○ ISO Certificate	1				Question 3
○ Better ways to manage data	2				Question 3
○ Governance process required	10				Question 3
○ Internal alignemnt and integration	6	Internal alignement and integration of resources			Question 3
○ External and internal resources	3				Question 3
○ Mitigation - educate staff internally aswell	3				Question 3
○ Implication - Brand reputational damage	18	Brand and Reputational damage	Negative implications for the brand		Question 3
○ implication - customer reduction and rejection	6				Question 3
○ Implication - hate speech	3				Question 3
○ Not all negative speak is bad	1				Question 3
○ Implication - Perception that implication not heavy and allow for self cor	1	Awareness of implications			Question 3
○ Companies need to be aware of heavy implications	3				Question 3
Implication - loss of trust	3	Loss of trust		Implications of non-compliance	Question 3
○ Implication loss of income and revenue	6	Loss of revenue	Financial Implications		Question 3
○ Accidental fines due to lack of understanding	2	Heavy fines			Question 3
○ Implication - heavy fines	12				Question 3
○ Implication - closing doors	1	Business continuity			Question 3
○ Implication - Licence revoked	4				Question 3
○ Implication: Business continuity	1				Question 3
○ Implication - Ads taken down	2				Question 3
○ Implication - black listed	1				Question 3
○ Implication - dismissal	2	Loss of employment			Question 3
○ Implication - Imprisonment	5				Question 3

148

○ Educate - meaningful and creative content to educate users	4				Question 2
○ Education - use chat to provide education	5	Create meaningful ways to raise awareness			Question 2
○ Mitigation - remove complexity	2				Question 2
○ Education consumer - instil awareness and inclusion	3				Question 2
○ Mitigate - approach	1				Question 2
○ Mitigation - multilayered approach needed	2		Education strategies		Question 2
○ Mitigate - over-explain to consumers	1				Question 2
○ Share benefits with customer	2	Over explain benefits to consumers			Question 2
● Mitigation strategy - Continous education to understand benefits	1				Question 2
○ Let customer know whats in it for them	1				Question 2
○ Mitigation - create understanding	1				Question 2
○ Mitigation - Educate consumers on security measures and data protect	9	Educate the customer on data measures			Question 2
● Advertise to raise awareness	4				Question 2
● Mitigation- Education	2				Question 2
○ Mitigation: Transparency	10	Be Transparency			Question 2
○ Mitigation - transparency	14				Question 2
○ Mitigation - honesty	3				Question 2
○ Mitigation - apologise	1				Question 2
○ Honesty - deliver on promises to instil trust	2	Honesty to instil trust			Question 2
○ Fullfil - Respond and engage to customer	3		mitigate - Instilling trust		Question 2
○ Mitigate - Listen to the consumer	1				Question 2
○ Mitigation - make users feel safe	1				Question 2
○ Mitigation - Be Client centric	2				Question 2
○ mitigate - target the right customer	2	Be humanise and client centric			Question 2
○ Mitigation - Humanise	6				Question 2
○ Research - research house reports and case studies	2			Mitigation strategies to alleviate concerns and causes	Question 2
○ Research - agency partners reports and insights	2				Question 2
○ Research: GWI audience research tool	1	Research insights from agecies			
○ Research - brand tracker	1				
○ Research - research division	1				Question 2
○ Research - technology companies	3				Question 2
○ Research - Desktop research on consumer	1				Question 2
○ Research - social media	1		Ways to conduct consumer research on paradox		Question 2
○ Research - Use internet to research trends	5	Research through the internet			Question 2
○ Research - survey	5				Question 2
○ Research - focus groups	5	Focus groups			Question 2
○ Research - identify data protection themes	1	Through data			Question 2
○ Research - through data	18				Question 2
○ Research - no wrong approach both formal and informal needed	3				Question 2
○ Research - use research to identify biggest concens	1	Approaches to research			Question 2
○ Research on consumers	1				Question 2

APPENDIX E : PROPOSED FRAMEWORK
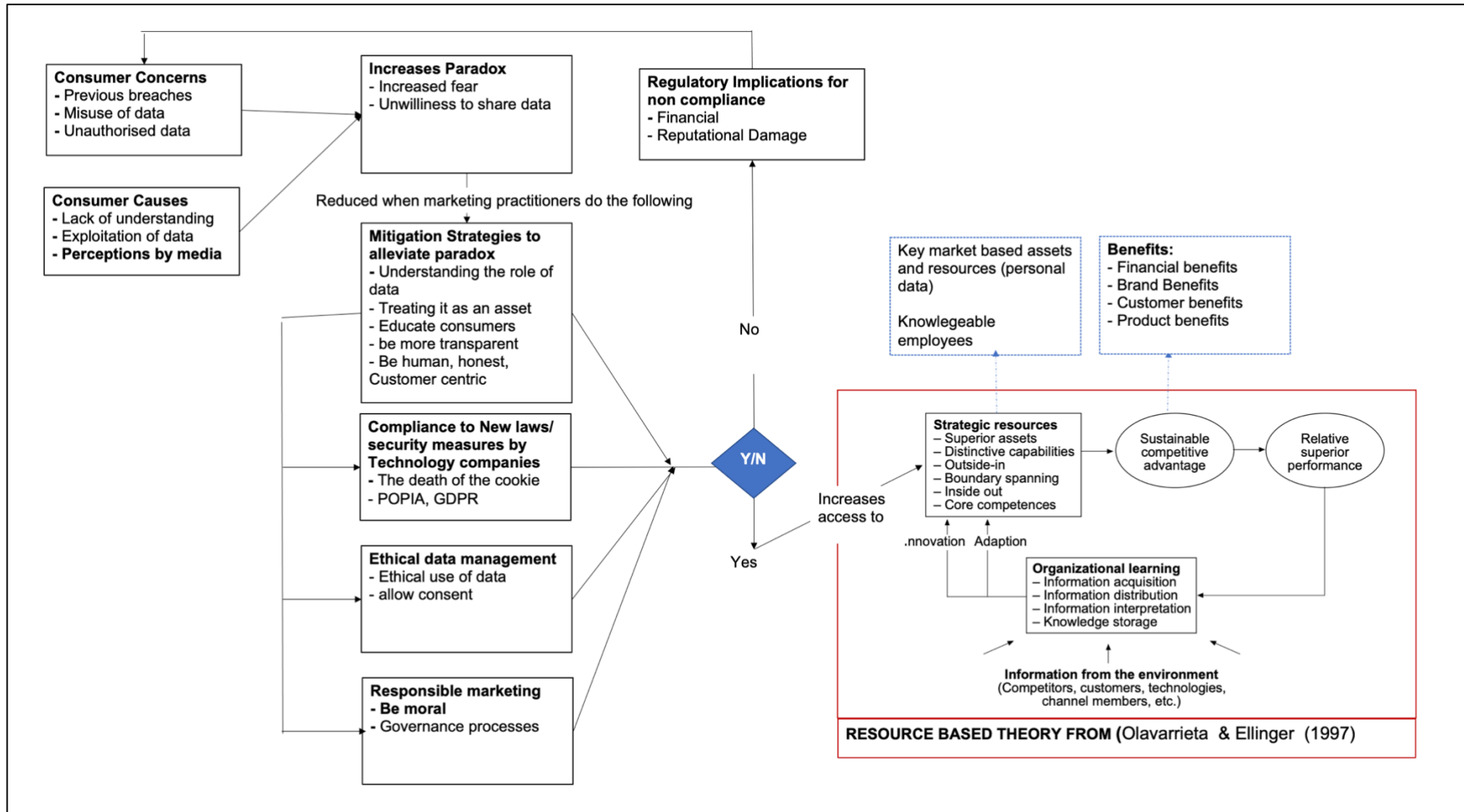
APPENDIX F: THEMES FROM THE STUDY

APPENDIX G: RESEARCH PARTICIPANT LIST

PARTICIPANT CODE	GENDER	CATEGORY	INDUSTRY	TITLE
Participant 01	Male	Marketing practitioner: Professional	Financial Industry	Senior Manager, eCommerce Marketing
Participant 02	Male	Marketing practitioner: Professional	Financial Industry	Manager, Digital Marketing e-Commerce
Participant 03	Male	Marketing practitioner: Professional	Financial Industry	Senior Manager, Performance marketing
Participant 04	Male	Marketing practitioner: Professional	Financial Industry	Senior Manager, Digital & marketing Analytics
Participant 07	Female	Marketing practitioner: Professional	Financial Industry	Manager, Digital, Direct & SM Marketing
Participant 09	Female	Marketing practitioner: Professional	Financial Industry	Senior Manager, Digital and Marketing Analytics
Participant 05	Female	Marketing practitioner: Technology/Agency	Media/Advertising	Client Partner, Africa
Participant 06	Female	Marketing practitioner: Technology/Agency	Media/Advertising	Head of content and community
Participant 08	Male	Marketing practitioner: Technology/Agency	Media/Advertising	Head of Digital Platforms
Participant 10	Male	Marketing practitioner: Technology/Agency	Media/Advertising	Senior Technology Consultant
Participant 11	Female	Marketing practitioner: Technology/Agency	Media/Advertising	Digital Lead – Standard Bank
Participant 12	Female	Marketing practitioner: Technology/Agency	Media/Advertising	Head Of Data, Insights and Analytics
Participant 13	Female	Marketing practitioner: Technology/Agency	Media/Advertising	General Manager
Participant 14	Male	Marketing practitioner: Technology/Agency	Media/Advertising	Chief Operating Officer