

# User Attitudes Towards Commercial Versus Political Microtargeting

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## ABSTRACT

Targeted advertising is the practice of monitoring people's online behavior and using the collected information to show people individually targeted advertisements. The term (political) microtargeting is often used when the content of those advertisements is political. Some argue that current regulations are limiting businesses, while others argue that the current legal framework does not do enough to protect individuals. However, the people's voice is mostly neglected within this debate. In this paper, we present a study in which we assess people's perception and acceptance of targeted advertising in a commercially versus politically oriented context. The results showed that significantly more people are tolerant towards targeted advertising in a commercial setting than to targeted advertising in a political setting. However, people found the political targeted advertisements to be more useful to them to meet their needs than their commercial counterpart. The results confirm and detail the need for regulations regarding a required level of transparency.

## CCS CONCEPTS

• **Security and privacy** → **Social aspects of security and privacy**.

## KEYWORDS

targeted advertising, political microtargeting, transparency, trust, user study

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## 1 INTRODUCTION

In recent years, a paradigm shift has occurred regarding (online) advertising: traditional forms of advertising with the sole purpose of reaching a mass audience, e.g. radio and television advertisements, have been substituted with ever more sophisticated methods of

advertising, such as (online) targeted advertising through microtargeting [24, 36]. Microtargeting can be defined as "an advanced, precise psychographic segmentation that uses a proprietary algorithm to determine a combination of demographic and attitudinal traits to assign individuals to each specific segment" [1].

While users accept the existence of personalized advertisements in exchange for the use of free online services, such as Facebook, users nevertheless become increasingly concerned with this practice [17, 32]. Users' attitudes towards personalized online advertisement turned increasingly negative when the personalization involved information that was more personal to them, specifically behavioral information.

This way of targeted advertising has not only been evident in commercial advertising, but in political advertising as well. The increasing interest for the use of microtargeting in political advertising lies in its capabilities in terms of enabling a both efficient and effective communication process. Other benefits of this form of political advertising include the possibility to deliver direct relevant campaign messages to interested target audiences, as well as reaching out to voters with the right message, attracting up to 63% more clicks (i.e. on specific advertisements) [35]. On the other hand, targeted messages may make citizens feel observed or manipulated [36]; further, political microtargeting is often – rightly or not – associated with misinformation<sup>1</sup>.

As political microtargeting has both its threats and its promises, much debate exists – among academics and practitioners alike – whether or not more strict regulations are needed for this method of advertising [8]. Interestingly, this debate is much less apparent regarding targeted advertising within a commercial context, despite the fact that those methods are essentially identical – except for their context. *In this paper, we present a study in which we assess people's perception and acceptance of targeted advertising in a commercial versus political context, to separate general attitudes regarding microtargeting from attitudes that are specific to political microtargeting.*

Most of the current literature focuses on the effects of political microtargeting, the implications for privacy and the existing legal framework. The opinions of people that actually cope with political microtargeting, however, have barely been touched upon and have mostly been neglected, thus offering a more specific research avenue for further exploration. Knowing more about the perspectives, attitudes and concerns of the users, consumers and voters, offers the opportunity to improve the advertisements as well as an opportunity to avoid creating a lot of resistance or dismay.

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<sup>1</sup><https://www.washingtonpost.com/politics/2021/10/26/facebook-knew-ads-microtargeting-could-be-exploited-by-politicians-it-accepted-risk/>

The remainder of this paper is structured as follows. In the next section, we provide theoretical background on targeted advertising and political microtargeting, as well as on implications and regulations. In section 3, the setup of our study is explained, followed by the results in section 4, where we discuss differences in trust, attitude and opinion on commercial advertisements versus political advertisements. The paper ends with discussion, interpretation and conclusions.

## 2 THEORETICAL BACKGROUND

### 2.1 Targeted advertising

By monitoring people’s online behavior, such as website visits over time, and using the collected data, advertisers are able to personalize the advertisements to target a specific audience of their choosing [21]. Many different terms are used in current academic literature when referring to targeted advertising, such as ‘online profiling’, ‘behavioral targeting’, ‘online behavioral advertising’ or ‘personalized advertising’ [5].

In general, the goal of targeted advertising is to create a *profile* of a specific user’s activities on the Internet that can ultimately be used to target the user with tailored advertisements. Whenever a user visits a website or a social media page, the content that is shown can be provided by a first party (the page that is being visited) or a third party – companies that have a (contractual) relationship with the first party [5, 32].

Targeted advertising promises improved performance, not only by delivering the advertisements to the specific desired user segments, but also increased performance metrics such as click-through rates and sales conversion rates [13].

### 2.2 Political microtargeting

Microtargeting can be defined as “an advanced, precise psychographic segmentation that uses a proprietary algorithm to determine a combination of demographic and attitudinal traits to assign individuals to each specific segment” [1]. Political microtargeting could be seen as a method of online behavioral advertising, specifically when detailed behavioral profiles are being used [36].

Political microtargeting specifically concerns *paid* posts or messages, in contrast to *organic* content, which is mainly spread via shares and interactions of users who already subscribed to the channels involved<sup>2</sup>.

Social media platforms seem to be the perfect fit for the use of microtargeting, as users typically have explicit user profiles stating, among others, their demographics and interests, as well as implicit usage profiles, composed of their activity within the platform [19].

The diversity in targeting criteria allows advertisers to target their audience down to the slightest detail: microtargeting [4]. By making use of the impressive databases created by social media platforms like Facebook, advertisers are now able to engage with people in a way that was deemed virtually impossible a few years ago.

### 2.3 Implications of targeted advertising

Selective exposure can be defined as the phenomenon where a user opts for known, safe options instead of choosing for information or items that deviate from – or even challenge – their current knowledge and perspectives [30]. It dates back and is connected to the *cognitive dissonance* theory by Festinger [14], who argues that challenging perspectives increase psychological discomfort and uncertainty, while supporting perspectives increase an individual’s confidence in their pre-existing attitudes.

While Festinger suggests that this selective exposure stems from an individual’s own choices, Sears & Freedman [28] challenge this perspective and argue that the structure of an individual’s environment gives rise to this selective exposure. A particular problem associated with selective exposure is that it may spark more political participation, which is a desired democratic goal, but that it may also contribute to political polarization as well, which is an undesirable outcome in a democracy [30].

Selective exposure is common in social media, as an individual’s network tends to be homogeneous in many characteristics, such as its demography, gender, race, political beliefs and economic status [23]. This might result in inherent under-representation of competing or deviating perspectives, ultimately leading to the creation of so-called echo chambers [18].

The internet has also provided for a substantial increase in news and information sources. The resulting information overload gave rise to yet another concept related to selective exposure: *filter bubbles*. A filter bubble, first coined by Pariser [26], can be defined as the universe of information that is tailored and refined by online services for a specific individual, based on behaviors of people that are deemed similar to that specific individual.

While it seems plausible to say that echo chambers and filter bubbles foster an environment of selective exposure that an individual cannot escape or has no influence upon, empirical evidence is not so straightforward and shows rather mixed results [36]. Still, selective exposure – to political messages as well as to content in general – bears several risks, among which<sup>3</sup>: people’s political opinions may be manipulated unknowingly, the public debate may be hindered by different groups basing their arguments on facts (true or not) only exposed to them, and the practice may lead to unfair advantages of those political parties with more financial means than others.

### 2.4 European and national regulations on targeted advertising

The European data protection law, or privacy law, applies to targeted advertising in most situations. The right to privacy and the right to data protection are fundamental rights in Europe, laid down in European Convention on Human Rights and the 2000 Charter of Fundamental Rights respectively [7].

While there are no specific regulations regarding targeted advertising or political microtargeting (yet), there are some general rules that apply to targeted advertising that can be summarized in a couple fields of law: the General Data Protection Regulation,

<sup>2</sup><https://www.rijksoverheid.nl/documenten/richtlijnen/2021/02/09/nederlandse-gedragscode-transparantie-online-politieke-advertenties>

<sup>3</sup><https://www.rathenau.nl/nl/digitale-zeggenschap/meer-transparantie-nodig-over-microtargeting-bij-online-politieke-advertenties>

and the freedom of expression, and country-specific rules for political advertising [10], which in this research is focused on the Netherlands.

In February 2021, on request by the Dutch Ministry of Domestic Affairs, all of the Dutch political parties, in conjunction with the online platforms, led by the International Institute for Democracy and Electoral Assistance (International IDEA), agreed upon a code of conduct with the goal of increasing transparency of online political advertisements<sup>4</sup>. Among others, the code states that political advertisements should be labeled as such, that these advertisements should not be sent via third parties or fake accounts, and that disinformation and deep fakes are explicitly prohibited.

## 2.5 Outcomes of targeted advertising

Still, even with strict rules of conduct, political microtargeting may have a significant positive and/or negative impact. The nature of the impact appears to largely depend on the perception and acceptance of these advertisements by the user population as a whole: do they perceive the advertisements as trustworthy, relevant and useful, are they seen as intrusive and do they make users feel vulnerable? These are issues that we will address in our study, which is described in the upcoming sections.

## 3 METHODOLOGY

In our study, we investigate differences in user responses to targeted commercial versus political advertisements. First, we aim to assess the *perception* of user outcomes of targeted advertising in both contexts. Second, we aim to assess the *acceptance* of targeted advertising in both contexts.

The differences in perceptions on targeted advertising will be tested in a between-groups experiment, with separate groups of participants for both of the conditions in the experiment: one group exposed to targeted advertisements in a commercial setting and a second group exposed to targeted advertisements in a political setting.

### 3.1 Method and material

The study is carried out by means of a survey, created using Qualtrics<sup>5</sup>, an online survey tool that helps in the creation of the survey, distribution of the survey as well as preliminary analysis of the data, if so desired.

To avoid a preference effect towards a particular organization, we have chosen two different commercial organizations as well as two political parties have been chosen to represent the commercial and political context respectively. To mitigate a potential priming effect, the order in which the two (commercial or political) organizations were shown was randomized as well. This leads to four potential survey scenarios shown to a certain respondent.

To determine which organizations to use for the *commercial context group*, several considerations were made. The first consideration was that each of the respondents should recognize and know the kind of organizations. The second consideration was that each of the respondents should be able to identify with the scenario

described. These two considerations have led to the selection of *supermarkets* as commercial organizations. Specifically, Albert Heijn and JUMBO were selected, as these are the two largest supermarket chains in the Netherlands

To determine which organizations to use for the *political context group*, some different considerations were made. Firstly, to avoid the effect of strong political preferences, political parties had to be chosen that lie in the *middle of the political spectrum* in the Netherlands. This is in line with previous research by Kruike-meier et al [21], who used D66 as the political party of choice with aforementioned reasoning. The second political party chosen for this research is the Christian democratic party CDA, as this political party can be considered to be, together with D66, closest to the center of the political spectrum<sup>6</sup>.

While, within the scope of this research, it was not possible to personalize each advertisement to the characteristics of each of the participants, we decided to make use of a *scenario*: respondents were asked to read the scenario in which the targeting criteria are mentioned, before imagining themselves to be a member of the targeted audience of the advertisement<sup>7</sup>.

As the survey was concerned with two Dutch supermarkets and two Dutch political parties, it was chosen to provide the entire survey in the Dutch language.

To ensure that the questionnaire, and the stimulus material were designed properly and understandably, several pre-tests were conducted, each with groups of ten randomly selected people. The first pre-test was performed to ensure that people were familiar with the organizations that were used in this experiment. The second pre-test was conducted to identify any problems with the stimulus material in terms of understandability. The third and final pre-test was conducted to identify any problems with the final questionnaire itself in terms of clarity and understandability.

### 3.2 Sampling and data collection

The initial sampling method or survey distribution was done through non-random convenience sampling [25], using personal contact or through social media channels. Subsequently, snowball sampling was applied to ensure increased reach and diversity in participants, while people outside of the researchers' network are approached.

The study reached a total of 186 valid participants, of which 96 (52%) were shown the commercial targeted advertisements (Albert Heijn and JUMBO) and 90 (48%) were shown the political targeted advertisements (D66 and CDA) – therewith fulfilling the minimum requirements for group sizes [15].

### 3.3 Procedure

The survey was designed to be both desktop and mobile-friendly, to facilitate for an easier to use and more easily accessible experiment.

Before the start of the study, respondents are ensured that their data will be used confidentially and anonymously and thus their answers will not be traced back to them personally. After the respondent agrees to continue the survey, they receive a single question regarding their Facebook usage, which is used as a control variable in this research. Right after this question, a brief training regarding

<sup>4</sup><https://www.idea.int/sites/default/files/news/news-pdfs/Dutch-Code-of-Conduct-transparency-online-political-advertisements-EN.pdf>

<sup>5</sup>[www.qualtrics.com](http://www.qualtrics.com)

<sup>6</sup><https://prodemos.nl/leren/het-assenstelsel/>

<sup>7</sup><https://www.facebook.com/business/ads/ad-targeting>

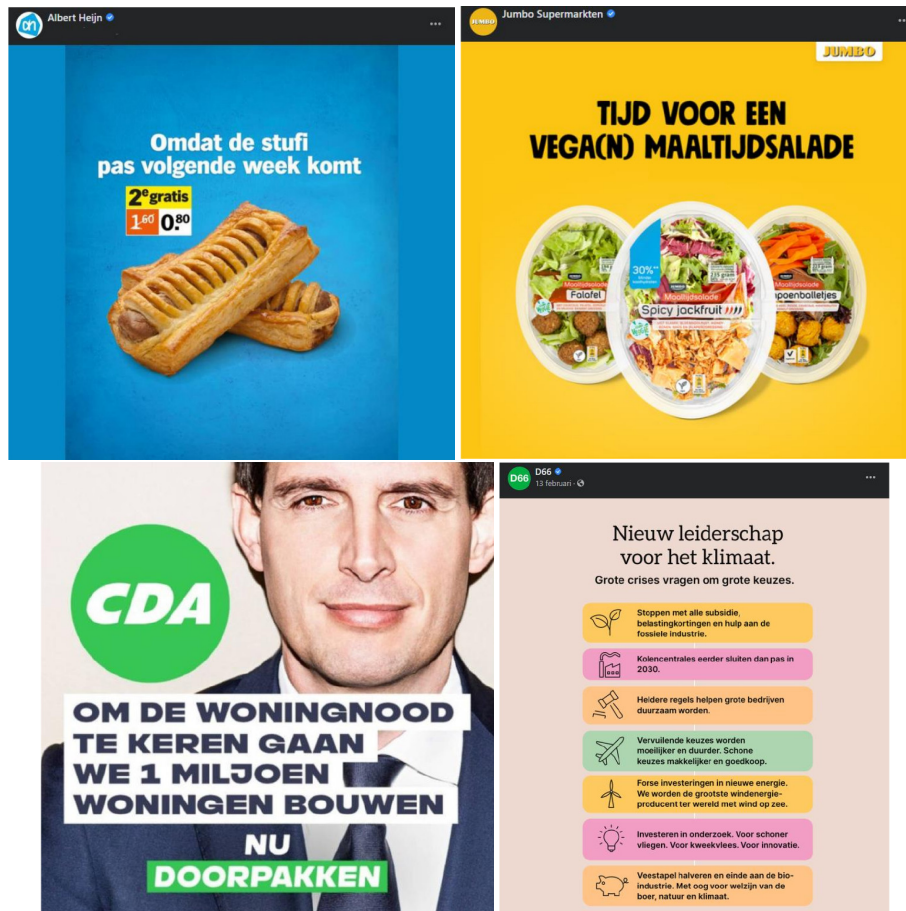


Figure 1: Advertisements of the two selected supermarkets (top) and political parties (bottom)

targeted advertising is provided, inspired by the training component used by Kruikemeier et al [21].

Following this training, the participants are randomly allocated to one of the two experimental groups and one of the two corresponding randomized orders. Each of the advertisements shown to the participants is derived from the actual Facebook pages of the corresponding organizations – see Figure 1. The respondents are then shown a list of statements regarding the advertisements and are asked to express their attitude as if they were targeted by the advertisement themselves. The variables and survey items used are explained in the next subsection.

After completing the questions the first advertisement, the second advertisement within the context is presented with the same set of statements. Subsequently, after finishing the second advertisement, participants are asked about their acceptance of the use of targeted advertisements in the context that they have been shown to them.

### 3.4 Variables and survey items

In order to clarify how each of the variables within this research is measured, the operationalisation of each of the variables will be

discussed. The survey items, derived from this operationalisation, will then be used as survey questions in the final questionnaire.

The first variable is *trust*. Trust can be defined as the belief or expectations about a person or an item (such as a commercial or political advertisement), as a result of previous experiences or perceptions on the expertise, intentionality and reliability of this person or item. Initially, five items were adapted from Walsh et al. [34]. However, due to the size of the resulting survey, this has ultimately been limited to a single item.

The second variable of interest is relevance, or rather *perceived relevance*, which refers to the degree to which individuals perceive a certain advertisement to be interesting or in some way to be useful for achieving their personal goals and values [20]. For this purpose, three items were selected from Laczniaik & Muehling [22].

*Usefulness* was measured with two out of four items taken from Bleier & Eisenbeiss [6] and Tam & Ho [31].

After operationalizing several of the more positive outcomes of targeted advertising and political microtargeting, a few more negative outcomes were operationalized as well.

*Vulnerability* refers to peoples' feeling of a lack of the sense of control over a certain situation and the experience of a state of powerlessness [3]. The five-item construct, originally adapted from

Variable	Survey item(s)
Trust	How trustworthy do you consider the organization shown in the ad
Relevance	I consider this ad interesting This ad is not relevant for my current needs I feel as if this ad was created for me
Usefulness	This ad helps me to shape my opinion This ad makes it harder for me to form an opinion
Vulnerability	This ad makes me feel vulnerable This ad makes me feel safe
Intrusiveness	I find this ad disturbing I feel comfortable seeing this ad The ad gives me an uneasy feeling This ad makes me feel the organization knows a lot about me
Privacy concerns	It feels wrong that Facebook follows me I am worried that Facebook knows too much about me I don't like it that Facebook has access to my personal data I am worried that Facebook may use my data in unpredictable ways
Acceptance	It is fine with me to see such a targeted ad It is not fair that people outside the target group won't see the ad Some people may consider the ad as creepy I consider this ad as socially acceptable

**Table 1: Summary of variables and survey items used in this study. Note that all variables except acceptance concern the specific ad shown; acceptance concerns general acceptance of targeted ads. The items have been translated from Dutch into English for presentation purposes.**

Aguirre et al. [2], was reduced to a two-item construct due to the aforementioned considerations and limitations.

*Intrusiveness* can be defined as a psychological response to advertisements that interferes with a user's ongoing cognitive processing, often induced by actions that someone might perceive as an invasion of his or her personal space [33] – such as an unsolicited advertisement. This variable was measured using four items selected from Bleier & Eisenbeiss [6].

The final variable that can be considered a more negative outcome for both political microtargeting and commercial targeted advertising are peoples' *privacy concerns*. This construct is measured by four items, adapted from Dinev & Hart [9] and Dolnicar & Jordaan [12].

The internal consistency of the scale items for each of the constructs trust, relevance, usefulness, vulnerability, intrusiveness, privacy concerns and acceptance was tested with a reliability analysis. All variables and corresponding survey items are summarised in Table 1.

As control variables we considered age, level of education, political preference, gender and Facebook usage.

### 3.5 Research ethics

Throughout the research process, research ethics have been considered and taken into account. The researcher has made sure that each of the participants voluntarily accepted or gave permission to participate in the experiment and offered them the opportunity to withdraw from the research at any time if desired. Participants were clearly informed about the research purpose in the instructions prior to the start of the survey and thus prior to their participation.

Finally, anonymity and confidentiality of all participants has been ensured, meaning no names or other traceable personal information of any participant has been used within this research.

## 4 RESULTS

The survey was closed with a total of 261 respondents, of which 188 surveys were fully completed. Two of the respondents were under-age and removed from the sample, as minors are not allowed to vote in the Netherlands. Among the 186 valid respondents, 52% were female and 47% were male and the remaining 1% would rather not disclose their gender. By far the largest age group is the group with an age between 18 and 25, with a total of 52%, followed by the age group between 26 and 35, covering 16% of respondents. A majority of the sample population has a highest achieved educational level of university (WO), with 27% having achieved a master's degree. The political preference of the sample has no notable inequalities in distribution.

As can be observed from this data, the sample contains a notably high number of respondents categorized in the younger age groups and higher educational level groups. The influence of this presence will be deliberated upon in the discussion section.

### 4.1 Differences in trust, attitude and opinion

On average, after seeing the targeted advertisements, participants showed a *lower degree of trust* in the political context group ( $\mu = 6.14$ ) than those in the commercial context group ( $\mu = 7.27$ ,  $t(184) = 4.2$ ,  $p < .05$ ). Further, participants in the commercial context group showed a *similar feeling of relevance* of the advertisements ( $\mu = 4.16$ ) as those in the political context group ( $\mu = 4.14$ ,  $t(184) = 0.075$ ,  $p =$

.940). Interestingly, participants showed a *greater feeling of usefulness* of the advertisements in the political context group ( $\mu = 4.09$ ) than those in the commercial context group ( $\mu = 3.21, t(184) = -4.331, p < .05$ ).

After seeing the targeted advertisements, participants showed a *greater feeling of vulnerability* because of the advertisements in the political context group ( $\mu = 3.14$ ) than those in the commercial context group ( $\mu = 2.62, t(184) = -2.696, p < .05$ ). Further, participants showed a *similar feeling of intrusiveness* in the political context group ( $\mu = 3.40$ ), as those in the commercial context group ( $\mu = 3.31, t(184) = .555, p = .580$ ). Further, participants showed a *similar concern for privacy* in the political context group ( $\mu = 4.73$ ) as those in the commercial context group ( $\mu = 4.72, t(184) = -.031, p = .976$ ).

Finally, participants showed a *similar feeling of acceptance* of the advertisements in the political context group ( $\mu = 4.34$ ) as those in the commercial context group ( $\mu = 4.48, t(184) = .851, p = .396$ ).

## 4.2 Impact of control variables

In order to interpret the results comparing both experimental conditions on whether or not they accept targeted advertising in the specific context, a closer look is taken at the control variables. If a specific group of participants has a higher tolerance or degree of acceptance towards targeted advertising, the results have to be interpreted with consideration of those outcomes.

When performing a Chi-square test on the different age groups, it becomes evident that a significant association exists between the age groups and whether or not someone accepts targeted advertising in general, with Fisher's Exact test = 14.59,  $p < .05$ . The crosstabulation of the results suggests that the *youngest age group is significantly more tolerant of targeted advertising* than the group of people aged between 46 and 55. However, it has to be noted that the latter group has significantly fewer respondents (18) compared to the youngest age group (86).

Further, a significant association exists between the *educational level* and the acceptance of targeted advertising, with Fisher's Exact test = 10.61,  $p < .05$ : in the vocational educational level group, significantly *more people do not accept targeted advertising*, while the opposite holds true for the master-level educational group.

The results of the Chi-square test of political preference and the acceptance of targeted advertisements in a specific context showed a significant association between those variables with  $\chi^2(4) = 9.93, p < .05$ . Interestingly, the significant difference can be found only *in the group that does rather not say their political preference*. This might indicate that people who are quite concerned about their privacy are also less likely to accept targeted (political and commercial) advertisements.

Finally, no significant differences between the gender groups became apparent nor in the control variable on Facebook usage.

## 4.3 Qualitative results

Whenever participants stated that they were not tolerant regarding the use of targeted advertising within the experimental context shown to them, an open-ended optional question was posed to them, asking them to substantiate on their opinion. Of all participants in the commercial context group, 19 participants substantiated on why

they did not like the idea of targeted advertising in that context, as well as 38 participants from the political context group.

In the commercial context group, many people refer to concerns of privacy and state for example that: "*Privacy is very important and people should not be manipulated for the benefit of sales*" and "*I think it is bothersome to be constantly 'spied upon' with the goal of selling products to me.*". Another recurring notion is that of the unethicity of commercially targeted advertising in terms of exploiting people's vulnerability. Some others think that targeted advertising does not belong on social media or Facebook in general: "*I want to determine myself what I see on Facebook. It is bothering and annoying to come across advertisements*" and "*I do not ask for advertisements during the use of Facebook*".

In the political experimental group, similar opinions are visible regarding privacy concerns and whether targeted advertising should even be existent on Facebook. Some people argue that political targeted advertising leads to polarization and filter bubbles: "*It leads to polarization within the society when such 'feeding' of information happens in such a selective manner*", "*Polarization and deception; it seems untrustworthy and commercial*" and "*Because you create a bubble with merely political ideas and opinions based on your own interests instead of receiving a broader view and views of political parties that do not comply with your personal preferences according to Facebook. In fact it is a kind of censorship*".

Those elaborations on peoples' opinions offer some interesting insights, which will be related to the theory and interpreted in the next section.

## 4.4 Summary of findings

Several findings can be derived from the results of the study. First, in terms of acceptance, it was shown that *significantly fewer people accepted targeted advertising in the political context than in the commercial context*. This significant difference was supported by qualitative data in the form of substantiations of peoples' opinions that showed concerns for privacy, polarization, filter bubbles and unethicity.

On average, after seeing the targeted advertisements, participants exhibited a lower *degree of trust* in the political context group than those in the commercial context group and are more likely to experience a higher sense of *vulnerability*. This effect is similar with the argument made by [2].

In contrast with this theory, however, *participants found the political advertisements to be more useful to them than their commercial counterparts*, even though they perceived a lower degree of trust and a higher degree of vulnerability.

For the remaining constructs – relevance, intrusiveness, privacy concerns and acceptance – no significant differences were found and opinions regarding those questions and constructs were therefore quite similar.

Further, the analysis has shown that the *youngest age group is significantly more tolerant* towards targeted advertising in general than the older age group. Furthermore, people with a lower education have a significantly lower tolerance of targeted advertising than the other groups and vice versa. Finally, people who do rather not want to disclose their political preference are significantly less tolerant towards targeted advertising in general.

## 5 DISCUSSION AND INTERPRETATION

Participants demonstrated a *lower feeling of trust* in the political organizations after having viewed the targeted advertisements than in commercial organizations. This appears to be in contrast with a recent survey that shows that over half of the Dutch population has trust in the parliament, while just under 40 percent of the population trusts large companies<sup>8</sup>. This might imply that more rigid regulations could be desired for political microtargeting, as mentioned by a plethora of academics [10, 36]; after all, political actions and communications are considered sensitive and are observed under a magnifying glass.

By contrast, participants felt that targeted advertisements in a political context were significantly *more useful* to them than targeted advertisements in a commercial context. Arguably, political decisions are more likely to have an impact on citizens' lives than a new laundry detergent, but still this depends on the direct (perceived) relevance of a political or commercial statement and the way the statements are presented. Furthermore, to complicate matters, commercial brands may be (actively) associated with a particular political or cultural ideology – and vice versa [27]. Future research could therefore delve deeper into the usefulness of targeted advertisements in both contexts and discover possible determinants to increase the effectiveness of targeted advertisements.

According to Bleier & Eisenbeiss [6], *trust* has a moderating effect on the perceived usefulness of targeted advertisements. They stated that a higher level of trust allows for more personally targeted advertisements, without the diminishing effect of reactance. Therefore, a higher degree of trust would be correlated with a higher perceived usefulness. However, this does not conclude from this research. On the contrary, the opposite effect has been observed, where advertisements of less trusted organizations are deemed more useful. Thus, it might be that the relationship between trust and usefulness acts differently than expected in the context of targeted advertisements – an effect that may be strengthened by the observation that political targeted advertisements are deemed more useful in general.

The final significant result showed that people felt *more vulnerable* after seeing a political targeted advertisement, compared to people that were shown a commercial targeted advertisement. Vulnerability has been found to be an important antecedent to trust in the organization [16]. Several academics have examined ways in which trust can be increased through a higher degree of transparency, thus informing people about the use and collection of data [11] or providing a privacy trustmark [21, 29]. Those solutions could possibly have an impact on the perceived vulnerability as well.

## 6 CONCLUSIONS AND IMPLICATIONS

This research has offered an exploratory comparison between two methods of targeted advertising – commercial targeted advertisements and political microtargeting – that has not yet been conducted before, even though both concepts are of high interest in the current academic literature. Despite those concepts being similar and the context in which they are used being one of the few

distinctions, they are seldomly compared or even mentioned in the same breath.

Not surprisingly, the results indicate that both commercial and political targeted ads are associated with privacy concerns, which confirms the importance of laws and regulations regarding the use of online personal data and profiling for any type of advertisements, also from an end-user point of view.

Specific concerns with respect to political (microtargeted) advertisements are associated with their potential impact, which is shown to be not just a theoretical discussion among scholars and politicians, but a real concern for users as well: political advertisements are perceived as more useful, but at the same time (well-targeted) ads cause a greater feeling of vulnerability – not just for themselves personally, but also for society in general.

We believe it is important that (political) advertisers, advertising platforms, lawmakers and watchdogs are aware of these interwoven opposite effects, and their respective roles in creating effective, complementary instruments for balancing trust and scepticism in the potentially useful practice of political microtargeting.

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