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Contrasting perspectives – practitioner’s viewpoint on personalised marketing communication

Personalised
marketing

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Abstract

Purpose – The purpose of this paper is to provide insights into personalisation from a practitioner’s perspective to bridge the practitioner-academia gap and steer the research agenda. A wide scope of research has investigated personalisation from a consumer perspective. The current study aims at bridging the consumer and practitioner perspective by entering into a dialogue about the practical application of personalisation. It takes the personalisation process model by Vesanen and Raulas (2006) as the starting point.

Design/methodology/approach – Lead by the exploratory character of the study, semi-structured expert interviews were conducted with marketers, market researchers and online privacy specialists.

Findings – The results showcase how practitioners view the issues present in consumer research. First, they are overly positive about personalisation. Second, they are aware of constraining factors; findings showcase best practices to mitigate them. Finally, practitioners are aware of controversies surrounding personalisation and thus engage in ethical discussions on personalisation.

Research limitations/implications – This study shows that practitioners have somewhat different beliefs about the utility and appreciation of personalised marketing practices than consumers. It also shows awareness of some of the key concerns of consumers, and that such awareness translates into organisational and technological solutions that can even go beyond what is currently mandated by law. Six insights into personalised marketing as well as expectations for the future of the phenomenon are discussed to steer the research agenda.

Practical implications – Insights into the practice of personalisation contribute to a shared understanding of this phenomenon between involved actors, such as marketers, advertisers, and consumer representatives. In addition, implications for lawmakers are discussed, suggesting that the implementation of privacy laws needs more clarity and that actions aiming at improving consumer knowledge are needed.

Originality/value – The paper contributes to the literature first, by drafting a descriptive map of personalisation from a practitioners’ perspective and contrasting it with the perspective stemming from consumer research and, second, by offering insights into the current developments and direct implications for practice and future research.

Keywords Expert interviews, Personalization effectiveness, Personalised marketing, Conceptualisation, Privacy concern

Paper type Research paper



The past several years have seen a sudden rise in the use of personalised communication in marketing. With the real-time accessibility of data, marketers can use information that directly refers to the recipient as a single individual (Kalyanaraman and Sundar, 2006). Thus, advertising is no longer directed at a wide audience; using profiles created for Internet users based on a wide range of data, advertisers can currently include the name of the target and use demographic characteristics or information on Internet habits to reach individual members of the target audience (Smit *et al.*, 2014). A survey among professionals working in the digital marketing sector in the USA showed that ninety per cent of advertising platforms and more than eighty per cent of advertisers made use of data to personalise their advertising (eMarketer, 2013), and these numbers are expected to grow.

In academic research, the term *personalisation* is used to describe a varied pool of actions. Vesanen and Raulas (2006) have proposed to treat this phenomenon as a process that involves interactions with consumers, data collection and processing and delivering marketing output. At the same time, Vesanen (2007) underlined that these actions could take various forms, which he called “the many faces of personalisation” (p. 410). First, one can use a variety of data to construct customer profiles. Second, various aspects of the marketing output can be personalised, including banners (Bang and Wojdyski, 2016), address lines (Maslowska *et al.*, 2011), and website content (Tam and Ho, 2005). Finally, personalised marketing output can be delivered to the consumer via manifold media. The lack of a common framework of personalisation can be seen as a risk for misunderstanding, for example, between parties offering personalised services and their clients. Furthermore, it hinders the development of common knowledge concerning personalised marketing (Vesanen, 2007).

From a business perspective, personalisation is applied in practice to reach the target audience by reducing the amount of irrelevant advertising (Vesanen, 2007). More specifically, past research has shown multiple benefits that personalisation can bring to marketers: a higher price for their services, higher response rates, loyal customers, differentiation from competition or higher persuasive impact (Wind and Rangaswamy, 2001; Postma and Brokke, 2002; Baek and Morimoto, 2012). In general, personalised marketing communication (PMC) is often presented as the “key to success” in the digital world (eMarketer, 2018).

At the same time, consumer research has shown a very different picture of personalisation: it has been portrayed as one of the most controversial practices used by marketers right now. An extensive body of research has shown that targeting indeed can be experienced as beneficial by consumers, but the fact that it is based on personal information causes discomfort in them. In particular, one can differentiate between two main issues streaming from consumer research. First, Internet users worry about their privacy online (TRUSTe, 2016). In the same vein, 69 per cent of Europeans believe that commercial organisations may misuse the personal information they collect (Eurobarometer, 2015). Second, one can observe raising negativity among consumers, which lowers the effectiveness of personalisation and leads to so-called chilling effects (TRUSTe, 2016). More specifically, 74 per cent of Americans have limited their online activities due to concerns about their data, while 51 per cent refrain from clicking on personalised ads.

Interestingly, it has not been investigated how the main findings stemming from consumer research – namely, the many faces of personalisation, the benefits that accrue from personalisation and mostly the controversies surrounding this phenomenon – are perceived by practitioners who are engaged in the personalisation process. The practitioner perspective on personalisation is particularly interesting in light of the well-known academician-practitioners divide in marketing (Nyilasy *et al.*, 2012) and practitioner

knowledge autonomy in the field (Nyilasy and Reid, 2007). Nyilasy *et al.* (2012), who investigated professionalisation within the advertising profession, identified the need to explore the ecosystem of practitioner thinking by academics. Thus, the aim of the current study is to map personalisation use by contrasting findings from the existing consumer research with the “other side of the coin,” i.e. insights into the conceptualisation and use of personalisation from the perspective of the practitioner and their view on the related consumer concerns and best practices in dealing with them. By doing so, we contrast the common academic framework with personalisation practice and add a practitioners’ perspective to the widely-covered consumer perspective, which will develop a deeper understanding of personalisation in marketing and will be a step towards bridging the consumer-practitioner gap.

Through qualitative expert interviews, we enter into a dialogue with professionals who are involved into designing and applying personalisation strategies on a daily basis, i.e. marketers, market researchers and privacy specialists. The focus lies in such a broad scope of practitioners because different groups involved in this phenomenon might have different experiences and report different challenges. Topics of inquiry in the interviews are based on personalisation as a process view introduced by Vesanen and Raulas (2006), as well as on past consumer research. However, the conceptualisation and past research are treated merely as a starting point for the interviews as the aim of the paper is an open dialogue and a revision to the current academic discourse. Thus, the topics of inquiry are adopted in the course of data collection.

Our study makes multiple contributions. First, it contrasts the consumer perspective stemming from past research with practitioners’ perspective on personalisation, which allows to identify practitioners’ reactions to consumer concerns and negativity and best practices to mitigate them. Also, we contrast the most common operationalisations of personalisation with practice which allows us to see to what extent they correspond and identify new developments in the field that go beyond the process view of personalisation. Second, providing insights into the less-researched practitioners’ perspective contributes to the creation of shared knowledge in the field of PMC. This will reduce misunderstandings between parties that use the term “personalisation” and will allow the accumulation of knowledge within this domain. Third, it models the personalisation process in practice, going beyond previous accounts that looked at various aspects of personalisation in isolation. Fourth, it discusses controversial personalisation methods, which delivers implications for policy makers regarding current laws and their implementation. Finally, it provides insights into the current practice and trends identified in the field, which can serve as inspiration for future consumer research.

The article opens with a brief description of the consumer and business context of the current study. In this section, we also introduce research questions and the personalisation process view. Next, we present findings from expert interviews and place them in relation to academic research. The findings are presented in the form of six insights. Finally, we discuss both the theoretical and practical implications of these findings.

Context and research questions

Conceptualisation of personalised marketing

Personalisation lacks a unified definition in academic research (Kemp, 2001). Vesanen (2007) pointed out that the term personalisation was often used to describe a fragmented set of ideas: “The company that bought a service, sold as personalisation, may get something other than what it thought it was buying” (p. 410). His literature review showed that the

term *personalisation* could be used as an umbrella term for phenomena such as *segmentation*, *targeting* and *customisation*, depending on the data used and the initiator of it.

Regarding the execution of PMC, [Vesanen and Raulas \(2006\)](#) named it an interactive process and described elements of it. They divided them into objects, i.e. elements needed for personalisation (such as customer data, customer profiles and marketing output) and operations, i.e. actions that need to be undertaken by marketers (namely, interactions with consumer and data collection, data analysis, creation of marketing outputs) and related them to one another.

Concerning the last operation in the process, i.e. the delivery of a personalised message to the consumer, [Vesanen \(2007\)](#) extended the model with the addition of benefits and costs for the consumer. They included “better preference match, better products, better service, better communication and better experience”, while costs may include “privacy risks, spam risks, spent time, extra fees and waiting time” (p. 415). Such benefits and costs are central in consumer research on PMC. Moreover, he added benefits and costs for the businesses that applies personalisation, which included “higher prices from the product/service, better response rates, customer loyalty, customer satisfaction and differentiation from competitors” on the benefits side and “investments in technology and education, the risk of irritating customers, and brand conflict” (p. 415) on the risks side.

The abovementioned definition can be indeed commonly observed in empirical research on personalisation. Such studies usually focus on a certain element of the personalisation process, looking into for example, different types of customer data ([Brinson et al., 2018](#)) or different delivery channels ([Cheng et al., 2009](#)).

Business perspective on personalised marketing

Business benefits for organisations are the drivers of the rise of PMC. They can be summarised as better reach to the customers. First, PMC has been shown to be effective in increasing click-through rates (CTR): [Postma and Brokke \(2002\)](#) showed that 8.8 per cent of customers exposed to a newsletter with personalised links clicked on them, while only 1.9 per cent of the non-personalised control group did so. Other studies have also shown better scores on attention measures to personalised banners online ([Bang and Wojdyski, 2016](#)). In general, such findings have been substantiated by the notion that personally salient information attracts people’s attention ([Harris and Pashler, 2004](#)), which mitigates blindness to advertising. At the same time, personal relevance and involvement offset such negative responses as ad avoidance ([Baek and Morimoto, 2012](#)).

Consumer perspective on personalised marketing

While PMC in all its various facets has been shown as beneficial for organisations, research into consumer perspective on the phenomenon is more nuanced. On the one hand, consumers perceive numerous benefits of PMC. Past studies have demonstrated that consumers report increased convenience, i.e. non-monetary benefits such as improved service, personalised recommendations, personalised goods, decision support and faster communication ([Chellappa and Sin, 2005](#); [Prince, 2018](#)). Moreover, consumers expect to receive economic benefits from PMC in form of coupons, discounts and vouchers ([Zhu et al., 2017](#)). Third, personal relevance is often reported by consumers ([Krafft et al., 2017](#)). Finally, past consumer research reports added advertising value, namely personalised advertising being experienced as more informative, entertaining and less irritating ([Schade et al., 2017](#)).

On the other hand, with the rise of modern data-driven algorithmic forms of personalisation, collection and processing of personal data have become more central

for consumers. This, in turn, leads to an increase in perceived privacy costs and risks (Aguirre *et al.*, 2015). Consequently, despite potential benefits, personalisation also leads to the so called “personalisation paradox” (Awad and Krishnan, 2006), which states that personalisation has positive *and* negative effects. First, PMC leads to increased perceived internet privacy risk. When exposed to it, consumers feel that, for example, their personal information could be misused or sold to third parties (Dinev and Hart, 2006). Second, consumers show fear to be bothered too much by personalised messages (Krafft *et al.*, 2017). Third, consumer research has concluded increased processing cost. More specifically, it can be higher volume of advertising or emails or the capacity needed to process all the messages (Krishnamurthy, 2001). Finally, while economic benefits are one of the advantages that consumers report, they also fear costs in form of for example, discriminatory price based on their data (Zhu *et al.*, 2017). Such negative sides of PMC lead to the fact that 55 per cent of users between 18 and 24 years olds do not want to be targeted based on their personal data (Turow *et al.*, 2009), while, 46 per cent of respondents claim that they see personalisation based on past browsing behaviour as “creepy” (McDonald and Cranor, 2010).

Next to benefits and costs, PMC is unfamiliar to many consumers. Multiple studies have shown that their knowledge about data collection techniques and various personalisation practices is scarce. Smit *et al.* (2014) concluded that Internet users have only some knowledge about online behavioural targeting and know even less about data collection practices. Similarly, Turow (2015) concluded that American internet users do not have basic knowledge about how their personal data are used for personalisation purposes. The question raised by academics is whether the lack of knowledge makes the consumer more vulnerable to personalisation.

In summary, three conclusions can be drawn from consumer research on PMC, namely first, consumers perceive PMC as beneficial, second they see more and more costs of this phenomenon, and third, they have little knowledge about it. However, it has not yet been investigated whether and how practitioners use the fact that consumers perceive benefits to their advantage, how they deal with the lack of knowledge and what types of solutions practitioners see for the perceived costs. Thus, topics of inquiry of the current study involve examination of the perceptions that practitioners have on these issues and their influence on their daily work. Moreover, practitioners are also asked about other factors they see as important in the application of personalisation that may have not been investigated in consumer research.

Research questions

We use the elements mentioned in the personalisation process and the mechanisms connecting them introduced by Vesanen and Raulas (2006) as an inspiration for a model that permits personalisation description from the practitioners’ perspective. Moreover, to fulfil the aim of contrasting consumer and practitioner perspectives, costs and benefits for the consumer and organisation, and varied applications of personalisation described before were used to extend the model. The following research questions are posed:

- RQ1a.* How do practitioners conceptualise and apply personalisation and personalised output?
- RQ1b.* How do practitioners justify the application of PMC from the perspective of the consumer?

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- RQ2a.* How do practitioners see the effectiveness of PMC or lack thereof?
- RQ2b.* How do practitioners mitigate the factors constraining PMC effectiveness?
- RQ3a.* What are practitioners' perceptions of the costs and benefits of personalisation for the organisation concluded in past research?
- RQ3b.* What are practitioners' perceptions of costs and benefits of personalisation concluded in past consumer research?

The research questions are used as initial topics for inquiry in the interviews with practitioners. However, it has to be noted that to give the voice to practitioners, we kept the interviews semi-structured and also adjusted the topics of enquiry in the course of data collection and initial coding.

Methodology

To match the exploratory character of the study, qualitative expert interviews were conducted with individuals representing organisations that are involved in designing and applying PMC or are seen as experts in the field of online privacy.

Participants

To recruit participants, purposive sampling was used, which can be seen as appropriate as the recruited participants had to strictly fulfil certain characteristics (Riff *et al.*, 2014). With regard to this study, experts had to be affiliated with organisations that either specialise in personalised marketing or specialise in online privacy issues related to personalisation. Initial contacts with organisations were established through the benefactors of an independent foundation that stimulates academic research and aims at sharing academic knowledge with practitioners. Moreover, internet search was conducted to find organisations that specialise in PMC or issues related to it. Initially, marketing professionals were contacted. Next, snowball sampling was applied – each interviewee was asked to think of other potential experts. Also, based on initial analyses, it was decided to include not only professionals coming from marketing agencies that specialise in personalisation, but also market researchers and experts from advertising networks and legal specialists on privacy issues as they emerged as important for the aims of the study.

To determine the optimal number of participants, the principle of data saturation was applied. Data collection stopped when no new themes that would add to the existing results appeared (Glaser and Strauss, 1967). Data was analysed after each interview and these preliminary analyses lead to inviting more interviewees and to the decision on the number of interviews (11 interviews; for details, see Table I). Two practitioners decided to take part in the study on an anonymous basis.

Procedure

The interviews were conducted face-to-face. Before each interview, the purpose of the study was explained to the participants, and if they consented to participate, they were given the right to withdraw from the study at any time and to stay anonymous. All interviews took place at a location chosen by the interviewee, being either the company or a university location. The interviews lasted 45 min on average and were semi-structured. The questions were developed based on past research but were adapted based on initial results.

An interview guide with a topic list was developed based on the research questions presented before. It started with general questions about the organisation (e.g. activities, size, clients), the conceptualisation of personalisation, their experiences with the practice (e.g. applied strategies, example campaigns), effectiveness of personalisation (e.g. methods of measurement), the costs and benefits experienced by the organisation (e.g. economic or legal considerations), perceived users' attitudes towards personalisation (e.g. costs and benefits and users' lack of knowledge), best practices of dealing with consumer negativity and concerns, and, finally, trends for the future in the field of personalisation. In the course of data collection and initial analyses, the list was adopted. For example, as in modern personalisation strategies not only consumer profiles, but also data turned out to be central, additional questions about data acquisition, processing and quality control have been added. Similarly, the role of algorithms was mentioned in the initial interviews resulting in an additional topic of inquiry. This way, automated personalisation and real-time bidding have emerged to be central in the field.

The expert interviews were recorded, transcribed and analysed.

Data analysis

The interviews were analysed in two steps. First, the transcripts were initially read and open codes were assigned to bits of data. Example of such codes include: "E-mail personalisation", "Segmentation," "Filter bubbles." Initial properties of categories were defined in this step. During the process of open coding, multiple memos were created to describe how codes from different transcripts were related to each other and to reflect the first results against the existing literature on personalisation (Corbin and Strauss, 1990). For example, one memo was created about typology of personalisation in which codes assigned to information how personalisation is applied were compared to each other. In the second step, with the help of the initial codes and the memos, axial codes were assigned to group the initial codes into the main six insights from the topic list (conceptualisation of personalisation, application and marketing output, benefits and costs both for organisation and consumers and factors constraining effectiveness), as well as future developments.

Quotations from the interviews were consulted with the interviewees and are introduced in italics in the current paper.

Findings and discussion

Insight 1 – Personalisation and targeting

Looking at the literature, defining personalisation is not easy; past studies provide us with a number of definitions that are often dramatically different from each other. Following Peppers *et al.* (1999), one can define personalisation as any differentiation of a product or service for the benefit of the consumer. On the other hand, Allen *et al.* (2001) limit personalisation to the Web experience. Wind and Rangaswamy (2001) include customisation initiated by the consumer in the definition of personalisation. What connects

Category	Organisations
Digital marketing agency	6
Market research agency	1
Advertising network	1
Inter-branch organisation	1
Privacy specialists	2

Table I.
Organisations
participating in the
expert interviews

those and other definitions is the fact that personalised messages are targeted to a specific person and that marketers see the customer as a single individual (for a conceptual framework on the definition of personalisation, see [Vesanen, 2007](#)).

According to [Kemp \(2001\)](#), practitioners stumble upon the same issues as academics when attempting to define personalisation; it has a different definition for each marketer who claims to apply it. However, from the interviews, one can derive a definition consisting of three main elements: *To reach the right person with the right content at the right time* (CEO, digital marketing agency 1).

First, the corresponding target group has to be identified; second, identification of the demand is necessary, and the sender should be able to produce the appropriate personalised message: *Relevance of the message is at the heart of personalisation* (country manager, digital marketing agency 3); third, the content has to be provided at the appropriate time when the receiver is interested in it and needs it. Moreover, regarding commercial organisations, a fourth condition came up – a measurable return on investment (ROI): *Regarding commercial organisations, we can say that relevance for the client is central as well as a measurable return on investment for the organisation* (CEO, digital marketing agency 1). However, even though all those four elements define personalisation, a CEO from digital marketing agency 2 underlines that they do not all have to be met at all times: *Once the right person and the right personalised message have been identified and one observes a positive ROI, then delivering the message at the right time is less of importance. It is all about making your advertising more relevant.*

Thus, in contrast to academics, practitioners take a more pragmatic perspective on the phenomenon. The core, namely aiming a message at a right person with the right content is shared by practitioners and academics, but in practice the channel is less important. Also, all practitioners admitted that when talking with their clients, they do not differentiate between who has started the personalisation process (thus, they do not see customisation as a separate personalisation form). Regardless if initiated by the customer or happening online or offline, as long as effective, personalisation works. Moreover, it was not described as a process ([Vesanen, 2007](#)) by any of the interviewees. Professionals do not see PMC as an interaction with consumers, but as an improved form of sender-receiver communication. It is the company sending a personalised message via a chosen channel with the aim of improving ROI, while the customer is the passive recipient. Thus, even though online tools offer companies possibilities to move away from the traditional one-way communication towards more dialogic and interactive dynamics, in the current state, the field fails to recognise them and uses personalisation as a stream for dissemination of marketing messages. This can be seen as a lack of maximisation of the potential of digital media platforms ([Pang et al., 2018](#)).

Besides searching for a definition of personalisation, academics have also attempted to categorise different types of this phenomenon ([Vesanen, 2007](#)). In a similar effort, some agencies introduce differentiations between types of personalisation. The categorisation applied by some agencies differentiates between personalisation based on the data used. Personalisation (also called non-anonymous targeting) is in this case defined as relying on data that can be traced back to a single individual: *Personalisation involves working with personal data of individuals such as a name, address, email address, phone number* (CEO, digital marketing agency 2), while targeting (also called anonymous targeting) is based on profiling and reaching out to a group: *An example of targeting is reaching out to women in their twenties who live in Amsterdam without having any knowledge on single individuals that are targeted* (CEO, digital marketing agency 2). Following these definitions, personalisation can be ascribed to the so-called own media (e.g. newsletters), while targeting is usually

applied in paid media (e.g. banners). Applying personalisation in paid media, for example using information about someone's family size in a social media ad, is risky for organisations. Such personal form of contact may lead to reactance among consumers and should be avoided. Practitioners recommend to base messages on personal data only when they are sent via owned media and apply targeting when it comes to banner ads or social media advertising.

Insight 2 – Seven techniques of personalising marketing messages

Most academic research on personalisation focuses on consumers, i.e. so-called B2C communication (Baek and Morimoto, 2012; Maslowska *et al.*, 2011). However, even though they are mentioned most often, these are not the only ways in which personalisation is applied. B2C, but also B2B companies engage in personalisation. As some practitioners underline, *behind every company there is a person, so the communication has to be aimed at a person and not an anonymous company* (CEO, marketing automation agency). It is also worth noting that B2B agencies have different considerations and face different obstacles when applying personalisation compared to B2C communication: when personalised messages are aimed at a company and not at an individual, no personal data are involved, which considerably decreases the privacy concerns that practitioners have to consider. Even though the differences between the B2B and B2C contexts are noticeable, academic research into B2B personalisation is rare; examples such as Zahay and Griffin's study (2002) into customisation and personalisation in B2B services or Jensen's (2006, p. 357) call to B2B companies for "new systematic methods for online communication planning", among others personalisation, are rather exceptional.

Looking at both B2C and B2B communication, practitioners mention two sectors as the most advanced regarding personalisation: *When you consider who is best at personalisation, these are usually online players. The travel sector is at the top, and so is the gambling sector* (CEO, digital marketing agency 1). Prompted why specifically these sectors are doing well, the interviewees name the target group, namely experienced users of online services as less reactant to PMC. Thus, they name the positive role of consumer knowledge and experience.

In all sectors, the method of using customer data and the actual marketing output can take various forms: it can be promotional material, the product or service itself, the price of the product or its delivery (Vankalo, 2004). The following section examines various strategies that have been treated in the literature concerning personalisation and discussed by the practitioners. The techniques are not categorised by channel because this categorisation is not used by most agencies: *Consumers do not think in channels; they think in terms of convenience* (CEO, marketing automation agency). Lack of such differentiation shows that digital media facilitate integration of marketing communication and that personalisation requires shift of paradigm from organisations applying it (see integrated marketing communication Manser Payne *et al.*, 2017).

Technique 1: Online behavioural targeting. One of the most widely investigated forms of personalisation in consumer research is online behavioural targeting, which can be defined as "adjusting advertisements to previous online surfing behaviour" (Smit *et al.*, 2014, p. 15). To do so, data are collected with so-called "cookies", which are text files that are stored on users' devices (including both PCs and mobile devices) (Smit *et al.*, 2014). Next to cookies, advertisers use data about users' behaviour on social media such as Facebook. Based on the available behavioural data, advertisers can infer which topics are likely to be interesting for a certain individual and select advertising to display accordingly (McDonald and Cranor, 2010). Past consumer research has shown that OBA is effective at mitigating ad avoidance

(Baek and Morimoto, 2012) and maximizes advertising effects (Van Doorn and Hoekstra, 2013; Smit *et al.*, 2014).

What academics define as OBA, was named “automated personalisation” by practitioners. They called it the simplest way of applying PMC as it is purely based on past behaviour and happens mechanically. Using cookies saved on the visitors’ devices, advertisers know if someone has looked at a specific product in an online shop in the past and advertise it accordingly. *Automated personalisation is based on matching the ID of the product with the ID of the consumer profile.* (CEO, digital marketing agency 1) It happens automatically, with the help of algorithms. Advertisers believe that *Automated personalisation allows us to be more effective and reduce the amount of waste* (CEO, digital marketing agency 1), it being both wasted time of the consumer and wasted resources of the organisation. Automated personalisation is most commonly applied by organisations that sell their products or services online: *It works best when the customer can directly go back to previously viewed products* (owner, digital marketing agency).

Closely related to this is the phenomenon of real-time bidding, which according to practitioners is one of the most important developments of the past years. An example can best explain this procedure. There is a free banner on a news website. Thanks to cookies the publisher and advertisers have information about the visitor. It turns out that the visitor is planning a trip and has visited a website of an airline. This is a potential client, thus, the airline offers to pay 5 cents for the banner. On the other hand, ID matching shows that the person has also visited a web shop where he or she has put a pair of shoes in the basket but did not complete the purchase. Thus, the web shop offers 3 cents for the banner. Finally, as the article content is about nature, an NGO working in the field of wilderness preservation offers 1 cent for the banner. These offers go to bidding and the highest bid wins (the airline in this example) (CEO, digital marketing agency 2). This development stems from the advancements in algorithmic personalisation. It does not follow the personalisation process as described by Vesanen and Raulas (2006). In fact, data is not only used to find the right target group for the right message, but also to purchase advertising space. Also, new players are involved in this process – the role of advertising networks that manage such algorithms increases. One could argue that with the power of algorithms not the customer, but data (personal, but also contextual) become central in the personalisation process.

Technique 2: email marketing. Email is one of the most researched personalisation channels. Indeed, numerous scholars have investigated the effects of personalising names (Maslowska *et al.*, 2011) and content (Postma and Brokke, 2002) of emails on consumers. While Postma and Brokke (2002) have found a positive effect on CTR, other research has failed to prove that personalised emails improve advertising effects (Maslowska *et al.*, 2011).

According to the interviewed practitioners, personalising emails is particularly common: *Currently all emails are personalised. It is a standard procedure* (operations manager, digital marketing agency). So-called identification strategies are commonly used in newsletters. In this case, personalisation happens by including information about the recipient in the email, for example, using the opening line “Dear John”, or sending emails with birthday wishes and special offers for this occasion. The aim of this type of personalisation is to make the message more meaningful and has been shown to increase open rates.

Moreover, interviewed practitioners underline that personalisation of emails is becoming increasingly advanced. For example, not only the inclusion of name, but also personalisation of the email content, be it the items included or the email text itself, is gaining popularity. Such personalisation can be based on either demographic data or behavioural data. For example, an e-mail marketing agency does not use data provided by the consumer to personalise the content of the email but bases personalisation on his/her click behaviour.

Once you receive the newsletter and interact with it, your behaviour tells us more about you than the information you have provided. (CEO, e-mail marketing agency) Such personalisation of content is particularly often applied by bigger organisations as it requires considerable resources. At the same time, it is the most effective email personalisation that leads to up to triple increase in open and click through rates.

Technique 3: Social media advertising. One of the major advantages of social media for personalisation activities is the new types of public data and metadata they offer, such as tags, comments, and explicit personal relationships, all of which can be used to personalise advertising that appears on social media and to determine a target group (Guy *et al.*, 2010). Past consumer research has shown multiple positive effects of personalisation on social media, namely effectiveness in mitigating ad scepticism and improving ad credibility and attitude (Tran, 2017). At the same time, the so-called personalisation paradox has been unveiled in this context, namely the increase of concerns among consumers exposed to personalised ads (Aguirre *et al.*, 2015).

According to practitioners, advertising on social media is exclusively based on targeting – social media makes it simple to look for lookalikes and approach them. One can barely observe personalisation (i.e. use of personal data) as it leads to more reactance. The conclusion is thus that personalisation leads to a paradox, which can be avoided by applying more general targeting. Moreover, social media advertising does not generate high costs – particularly for smaller companies, it is cheaper and gives them access to data. Moreover, according to practitioners, the so-called banner blindness is lower compared to, for example, news websites. *Social media are often visited during purposeless browsing* (owner, digital marketing agency).

Technique 4: Apps and notifications. Personalisation of the content of applications is a new phenomenon that has not been widely investigated in the consumer context. Mobile apps are usually investigated in relation to privacy concerns and their role in decisions to download an app because mobile app systems are vulnerable to privacy invasiveness (Gu *et al.*, 2017). Personalisation of the app content and usability has been shown to positively influence trust and loyalty for hotel booking apps while also raising privacy concerns (Ozturk *et al.*, 2017).

The interviewed practitioners acknowledge the relationship between personalisation of apps and privacy concerns. In particular, they mention notifications shown on mobile devices. Some organisations, based on consumer research, choose not to personalise app elements: *We never personalise push notifications from apps. Notifications feel closer to people and are more sensitive* (country manager, digital marketing agency 3). There is thus a strong distinction between in-app and notification personalisation, the earlier being more accepted among consumers and the latter raising considerable reactance.

Technique 5: On-site personalisation. Regarding personalisation of entire websites, so-called website morphing is a phenomenon discussed in the academic literature, which relates to “inferring latent customer segments from clickstreams and then changing websites’ look and feel to maximize revenue” (Hauser *et al.*, 2014). Thus, the look, feel and content of the website can be adjusted to individual visitors. A less advanced technique concerns the ranking of content that is shown on the website according to the individual preferences of the visitor (Tam and Ho, 2005).

The interviewed practitioners admit that website personalisation as defined by Wu *et al.* (2003) as often being too costly for companies. *Producing enough content is the first step to the personalisation of websites* (operations manager, digital marketing agency). Producing more content increases marketing costs, which is one of the largest thresholds for this technique. Nevertheless, one can still observe on-site personalisation in the field. However,

due to the economic concerns, typically, only landing pages from emails are personalised based on clickstreams. For example, some online stores personalise the landing page from a newsletter based on the newsletter content. Such website personalisation aims directly at increased sales. At the same time, full personalisation of website content and design is desired by marketers with the aim of not directly increasing sales, but with the aim of improving the customer experience (which in the end will make the visitor stay on the website longer and will result in a positive ROI).

Technique 6: Customisation. One strategy of personalisation often disregarded by researchers is customisation (Nunes and Kambil, 2001). This strategy also does not follow the personalisation process model by Vesanen and Raulas (2006). Instead, rather than using advanced data mining techniques and algorithms to find patterns of consumer choices, it foresees allowing the user to choose their own parameters and filters to adapt, for example, a website to his or her needs. The decisions on the relevant content are not automated but are made by the consumer – personalisation is self-driven. This technique uses the possibilities for active interaction that companies have gained in the digital world (Pang et al., 2018). Past consumer research has proven that this technique significantly improves visitors' satisfaction (Barnes and Vidgen, 2003), but the mechanism behind it remains undiscovered.

An example of customisation comes from a company that has applied it on the website of a sea rescue institute. *Visitors can edit their profiles (age, location, their status (e.g., recreational or professional sailor) and whether they are contributors to the institute). Based on this information, the site is personalised – different groups see different content (operations manager, digital marketing agency).* For example, different content is shown to a sailor compared to a surfer because they have different interests. The data provided is saved so that the page can be automatically personalised the next time. The visitor is always given the option to opt out and see the general, impersonalised page. Interestingly, the manager says it is not a coincidence that this technique is applied by a non-profit organisation. Such an organisation is focused on informing users, but also aims at collecting funds for its activities. Giving customisation option turns out to work well for both aims – users receive the right information and thus are more willing to donate, and at the same time, they are given a personal message asking them to do so. This method would work less well for online stores which can work based on accounts of customers they already have on online users and can directly show them offers. Thus, according to the interviewees, automated personalisation leads to higher ROI for e-businesses compared to customisation.

There are two main drawbacks of this method mentioned by the interviewed practitioners: first, that much more content is needed to customise the website for various individuals; second, not all internet users are willing to engage in the customisation process. On the other hand, according to practitioners, empowering the consumer to identify their preferences has a positive influence on effectiveness and decreases consumers' concerns.

Technique 7: Price differentiation. A rather less commonly investigated form of personalisation does not concern a product or a message but its price. Price differentiation can be described as “differentiating the online price for identical products or services partly based on information a company has about a potential customer” (Zuiderveen Borgesius and Poort, 2016, p. 2). Even in Baker et al., 2001 claimed that it is possible for companies to identify customers who show greater willingness to pay. Nevertheless, even though technically possible, price differentiation is rarely observed in the field because companies fear backlash from the consumer (Odlyzko, 2009).

The same was found during the interviews; here, the law plays a large role because unlawful discrimination is prohibited by the non-discrimination law. However, the interviewees see a chance for future development of this technique: *In general, prices are*

flexible, and I can think of multiple factors that can move them (CEO, digital marketing agency). Particularly for online stores, price personalisation is an attractive way to attract customers and to maximise ROI. The question of what type of data can be used to differentiate pricing without classifying the practice as unlawful discrimination is open and unclear. Also, it is unclear to companies where the tipping point lies for this technique.

Insight 3 – Relevance and less advertising for consumers

Another important aspect of the personalisation process concerns the justification for applying it. Past research describes numerous benefits stemming from consumer studies, ranging from relevance to monetary benefits. Practitioners are aware of them, but also mention different justifications for PMC.

First, interviewed practitioners mention that PMC helps against information overload: *There is so much information online that it is difficult to decide what information one needs* (CEO, digital marketing agency 1). Second, practitioners claim that a consumer feels more at home at a company when the information is personalised. They compare personalised communication to interpersonal interactions in a regular shop where the shop assistant has and uses information to interact with the customer: *Earlier, one would go to a shop, and the assistant knew information about the customer. We have lost this in the last years; people shop online. With personalisation, we take a step back* (country manager, digital marketing agency). For example, a travel company can adjust its offer by knowing whether the customer has children. Companies try to go back to more empathic interpersonal interactions, which was named one of the most promising capabilities of interactive online media (Pang *et al.*, 2018). Interestingly, such claims are not reflected in public opinion research, where personalisation is found to make consumers feel uncomfortable (Turow *et al.*, 2009; McDonald and Cranor, 2010). Third, practitioners claim that PMC can help reduce the amount of advertising online. Organisations are ready to pay more for targeted advertising because they know the audience they reach is less random. *If I work for LG, once I know that my advertisement will be shown to someone who is interested in phones and televisions, I would be willing to pay more for an ad that reaches this specific person.* (CEO, digital marketing agency 1). Thus, earning more income from a smaller amount of advertising, publishers can publish fewer advertisements on their pages. This is advantageous for advertisers and for the consumers, who see fewer advertisements online.

Insight 4 – Benefits from transaction and purchase funnel perspective

Over the course of years, academic studies have attempted to test whether personalised material is superior to non-personalised material. The question of whether PMC leads to increased effectiveness, be it persuasiveness or lower avoidance, cannot be answered easily as past studies show mixed results. Moreover, looking at different measures used in the past research, it is also unclear how to best define the effectiveness of personalised messages.

On the one hand, a number of studies has shown that applying a personalisation strategy leads to higher persuasiveness. Tam and Ho (2005), for instance, showed that personalised content led to greater elaboration of the message compared to non-matched content and that personalisation had a positive effect on choice making by the recipients. Likewise, Baek and Morimoto (2012) found that personalisation had a direct negative effect on ad avoidance. Similarly, regarding personalised emails, Postma and Brokke (2002) investigated click-through rates (CTR) and showed that personalised emails increase this. Concerning banner advertising, greater attention is paid to personalised content compared to generic banners (Bang and Wojdowski, 2016). Summing up, a vast body of research has shown the positive effects of personalising messages on various behavioural outcomes.

On the other hand, a number of studies examining the effects of personalisation has shown no effect. For example, Maslowska *et al.* (2011) found that personalisation on its own, particularly including the name of the recipient in newsletter texts, had no significant effect on the amount of elaboration of the message, number of positive or negative thoughts about the sender or purchase intention compared to generic communication.

Contrarily, practitioners only notice improvement when personalisation is applied: *Personalised emails are opened 30 per cent more often compared to generic emails* (CEO, e-mail marketing agency). The same goes for banners that are personalised and social media advertising – all generate significantly higher CTR. However, as one practitioner notes, one has to keep in mind that CTR for all online ads remain low.

Regarding defining effectiveness, academics take different approaches – some focus on more behavioural outcomes and define effectiveness as higher CTR (Postma and Brokke, 2002) or better scores on attention measures (Bang and Wojdynski, 2016). Conversely, others apply attitudinal measures (Maslowska *et al.*, 2011; Yu and Cude, 2009). Consumer research does not show a clear pattern in application of those measures – both are applied to different forms of PMC and various channels.

Interviewed practitioners identify two ways of defining effectiveness: transaction focus and purchase funnel focus. In the first case, personalisation should lead directly to higher sales and a higher number of customers (for example, the number of visitors in the web shop), while the latter underlines creating awareness and encouraging interests (such as staying on the page or increasing net promoter scores). Such classification can be compared to the behavioural and attitudinal measures found in academic research.

There was no agreement among the experts on when each measure is applied. When personalisation is applied automatically (e.g. OBA), transaction focus is more common. The consumer is shown a product with the aim of increasing sales. Similarly, personalised newsletters are also focused on transactions – they are supposed to bring consumers to landing pages and convince them to purchase. The same applies to social media advertising. Purchase funnel focus is at the centre of such techniques as on-site personalisation and customisation. These techniques can be seen in the transaction context as aiming at driving sales, but they do so indirectly, by improving customer experience.

However, not all practitioners would agree with these patterns. Two of the marketing experts argued that measuring transactions belongs to the past; in the digital future, all sales shall be driven by improved customer experience. Thus, they argued to look at effectiveness exclusively from the purchase funnel perspective. Others, who do apply behavioural measures, argued that *Personalised marketing is one big A-B test*. (CEO, digital marketing agency).

Insight 5 – Four factors constraining the effectiveness of personalisation

Most academic studies in the field of personalisation in marketing communication have shown a positive effect. In addition, interviewed practitioners were overly positive about the effects. However, studies on personalisation also identified factors that constrain the effectiveness, i.e. contexts in which personalisation was not effective. These factors were one of the topics of inquiry during the interviews with the aim of finding out the ways organisations use to mitigate them.

Preference mismatch

Quality of arguments is particularly important regarding the attention given to the personalised message and the way it is processed. Preference matching, i.e. how appealing a personalised message is to the user, has been shown to lead to a higher likelihood of

processing of the content of the message and higher persuasion levels (Tam and Ho, 2005). Similarly, Maslowska *et al.* (2011) suggest that when personalisation does not match the preferences of the recipient, it has a relatively weak effect.

Practitioners agree and notice this in their daily work as well. They focus not only on data collection and analysis but also on creating an appealing personalised message for the recipient: *The importance of creative creation of content does not diminish while applying personalisation* (CEO, digital marketing agency). It is not enough to present the content at the right time to the right person; the quality and creativeness of content is valued more. In the A-B tests, interviewed practitioners notice that the low quality of content and mismatch in preferences moderates the effectiveness of personalisation in such a way that the positive effect of personalisation diminishes.

Scepticism towards advertising

Scepticism towards advertising, defined as the tendency to disbelieve advertising messages, has been shown to negatively influence attitudes towards a specific ad and increase ad avoidance (Obermiller *et al.*, 2005). This factor has also been found to moderate the personalisation–effectiveness relationship such that scepticism decreases it (Baek and Morimoto, 2012).

Interviewed practitioners all cite the negative attitude towards advertising as a moderator, but at the same time, they underline the following: *If you ask people if they like TV commercials, they would say no. On the other hand, there is plenty of research showing that TV commercials do increase brand awareness – they work* (CEO, digital marketing agency 1). The same is true for all types of advertising, but PMC techniques can be used to mitigate the negative effect of ad scepticism. In particular, negative attitudes diminish when the consumer needs information and wants to be helped: *When a client has a certain question, he or she is more willing to share information* (CEO, digital marketing agency 1). This difference in attitude has been compared to the different attitudes towards push and pull marketing – in push marketing, the marketers attempt to “push” their offers towards consumers, and in this case, the attitude towards advertising plays a significant role, which becomes less relevant in pull marketing, when the consumer looks for product and demands his or her needs. Therefore, giving the consumer the feeling that they need the information offered can reduce the negative effect of attitudes towards advertising and according to the interviewed practitioners, PMC makes it possible. As the advertising is aimed particularly at one consumer and fits with his or her needs, the need for information can be created.

High cognitive demand

The extent to which the task the recipient is performing engages their cognition while seeing a personalised advertisement has been shown to moderate the effect of personalisation in such a way that personalisation affects attention more effectively compared to a generic message, when the recipient is highly involved in his or her surfing task (Bang and Wojdyski, 2016). One could argue that this process takes place in case of all online advertising. Indeed, but at the same time, some PMC techniques can be used to alleviate it: *When people read the news, they do not notice advertisements; when they browse Facebook, they pay more attention to them* (CEO, digital marketing agency 1). This is related to the cognitive demand – the less demanding Facebook is seen as a better medium to apply personalisation. For this reason, social media has been cited by multiple practitioners as the best channel to apply personalisation. In particular, practitioners mention the magnifying effect of PMC and low cognitive demand – combining these two factors has been said to foster effectiveness.

Privacy concerns

Multiple studies have found that concerns about one's privacy influence the effectiveness of personalised marketing. First, privacy concerns were shown to lead to higher ad scepticism and ad avoidance (Baek and Morimoto, 2012). Similarly, Maslowska *et al.* (2011) found a negative effect of privacy concerns on the effectiveness of personalisation.

Interestingly, practitioners do not observe this effect in their daily work. Most interviewed practitioners believe that it only applies to older consumers: *People over 40 have issues with privacy. It is a generation gap* (CEO, e-mail marketing agency). Individuals below the age of 40 are believed to be less concerned and more willing to share their data. This is drastically different from past academic research results. A Eurobarometer study (2015) showed that young adults are even more concerned about lack of control over personal information online than older people (64 per cent aged 15-24 vs 48 per cent aged 40-54). Hoofnagle *et al.* (2010) conducted a survey among young and older Americans and concluded that young adults agree with older Americans on issues of information privacy. Similarly, Smit *et al.* (2014) did not find age differences regarding negative attitudes towards OBA.

At the same time, practitioners do take privacy concerns into account while designing marketing activities. First, informing consumers about data collection and personalisation processes is an important way to tackle privacy concerns: *To make consumers aware of this, we participate in privacy protection certifications* (CEO, e-mail marketing agency). The certifications serve as a visual clue for the consumer about high privacy protection standards. Another common way is to give the consumer an opportunity to provide feedback, for example, by placing a question in a personalised email about its content with a smiling or sad face as an answer or a pop-up on a personalised landing page with the same question. Next, organisations also attempt to offer the option to "turn personalisation off," which means that the consumer is given the choice as to whether he or she wants to see a personalised message or generic message. This way, the consumer is empowered to decide whether he or she wants to see content based on their personal or behavioural data. However, this method was only mentioned in relation to the personalisation of websites or emails and not banners or social media advertising.

Insight 6 – Legal and ethical costs of personalisation

Various types of personal data are used by marketers to personalise communication; some of it was collected voluntarily and some was collected involuntarily. When personal data are involved, the notion of privacy comes into question.

Past research has investigated the consumer perspective on privacy concern regarding PMC. A few descriptive studies (Turow *et al.*, 2009; Ur *et al.*, 2012) imply that consumers understand personalisation as a potential source of privacy harm and that they mostly worry about the unintended and involuntary use of their personal data. To the authors' best knowledge, little consumer research shows clear concerns related to privacy beyond personal information.

At the same time, privacy researchers describe privacy as a complex phenomenon, and this article does not aim to develop a definition (for extensive work on privacy, see Kooops *et al.*, 2016). During the interviews, practitioners specialised in privacy agree that this notion cannot be easily defined with a short explanation: *Everyone has a different vision regarding privacy* (digital rights advocate, privacy specialised organisation). Practitioner definitions indeed acknowledge the variety represented in research going beyond information privacy present in consumer research: *Privacy means more than just data protection* (privacy lawyer, privacy specialised organisation). It is not only control over personal information, but also

the autonomy of an individual to develop his or her identity and make mistakes without the worry that his or her steps may be followed by commercial organisations and that these mistakes may have negative consequences that cannot be predicted by the individual. The wide conceptualisation of privacy shall also be applied to PMC: on the one hand, informational privacy has been mentioned in the context of data collection with the use of cookies, while on the other hand, autonomy is the right to freely surf the web without the worry that insurance companies may consequently use this information. Thus, according to a digital rights advocate, the discussion on privacy and its violation in the context of marketing should not be limited to privacy policies and (in)voluntary data collection.

Regarding legal regulations in Europe, the right to privacy is set in the European Convention on Human Rights and in the EU Charter of Fundamental Rights, and the General Data Protection Regulation is laying down a harmonised legal framework for data protection across the countries of the European Union, thereby replacing the original 95/47 Data Protection Directive. Even though the regulations are well developed, practitioners have named a number of legal concerns. Due to fast development in the field, legal teams often have problems deciding what is allowed and what is not. In some cases, the law comes after the practice: *The whole world is changing, and the regulator stays behind* (CEO, e-mail marketing agency). Often, organisations have already applied self-regulation. Law is also complex – it is difficult to follow and requires significant effort from practitioners who apply personalisation and work with data but who often do not have a legal background. Most confusion is about the fundamental ideas of the law – when and to what extent an organisation is allowed to collect and use data. To deal with those concerns, privacy officers, who offer the help that is needed to understand and implement the current regulations, are increasingly involved in planning and executing marketing activities. Moreover, inter-branch organisations offer legal help to practitioners: *We offer free advice to organisations that have doubts about whether they follow the regulations* (lawyer, inter-branch organisation). This is particularly valued by smaller organisations who are at a disadvantage regarding applying the law because they often cannot afford to involve a privacy officer while also not having the required knowledge and understanding themselves.

As personalisation involves use of data and can be a threat to privacy, it raises a number of legal and ethical concerns unknown to advertising otherwise. The literature mentions three main concerns: first, the information asymmetry between individuals and organisations leads to lack of individual control over personal information (Zuiderveen Borgesius, 2015). Smit *et al.* (2014) showed that Dutch Internet users lack knowledge about cookies. Even though informing the users about cookie use is legally required, many firms are not clear in their privacy policies. Second, the information asymmetry leads to an unethical situation when the advertiser has a large amount of information about an individual and can use it to exploit people's weaknesses (Zuiderveen Borgesius, 2015). Third, personalisation carries the risk of social sorting. It can be defined as classifying people according to some criteria to determine who deserves special treatment (Lyon, 2002). An advertiser might avoid advertising a product to a riskier group of people – for example, not advertising expensive products to poorer individuals.

Practitioners indeed agree that personalisation carries ethical and legal concerns. An example given by an operations manager from a digital marketing agency was: *Is it ethical to decide not to advertise car insurance to a specific group, e.g., young men?*² The aim of the study was to collect best practices of dealing with such issues. However, there is no agreement on them. Best practice in some organisations is to avoid misusing the power the information gives them, i.e. do not apply personalisation to certain domains; for example, a

supermarket would not advertise whiskey to an individual who buys whiskey every week as this may indicate a problem that the individual has. Moreover, practitioners acknowledge that consumers do not possess sufficient knowledge about PMC, which may lead to lack of control and consequently to more negative attitudes: *What we don't know, we fear* (operations manager, digital marketing agency). Multiple interviewees expressed the opinion that awareness-raising actions are needed to bring control to the consumers and at the same time, improve their attitude.

Interestingly, some practitioners also acknowledge the issue of filter bubbles for the advertising industry (i.e. "a unique universe of information for each of us". (Pariser, 2011, p. 9): *With personalisation, we create a world for you and a different world for your neighbour* (CEO, e-mail marketing agency). Some also actively work to prevent this by including so-called "rescue boxes" in their personalised communication with customers. A rescue box is space where impersonalised content is shown. For example, *newsletters contain not only the products and articles predicted to be interesting for the receiver but also random unrelated content* (country manager, digital marketing agency 3). This tactic is beneficial for organisations that apply it. Consumers locked in their bubbles not only have different experiences than others; they also do not have the chance to, for example, purchase products that have not been predicted to be interesting for them. This may be a disadvantage for advertisers as it limits the choices given to the consumer. Thus, offering rescue boxes not only offers a solution to the ethical dilemma, but also presents direct benefits to organisations.

Conclusion and implications: What is the future of personalisation?

The aim of the current study was to advance our knowledge on personalised communication by contrasting the widely researched consumer perspective on it with the practitioner's perspective. This study provides six insights into personalisation as a process. The findings of the study are summarised in [Table II](#).

Conceptualisation of personalised marketing communication

One can conclude that PMC is a wide concept that includes several sub-issues (Vesanen, 2007). At the same time, the interviews have shown that it is currently applied in marketing with the aim of sending out a marketing message to the recipient. Personalised communication is still a one-way communication, regardless of the potential of computer-mediated communication (Pang *et al.*, 2018). Not interaction and consumers, but big data and algorithmic personalisation are currently central to the phenomenon.

Insight 1: Personalisation and targeting

Regarding different types of personalisation, the differentiation between personalisation (aimed at an individual) and targeting (aimed at a group), which was found in the interviews, is particularly interesting for future research. Past studies have shown that the level of personalisation (type of personal data and the amount of information used) influences the feeling of intrusiveness (Van Doorn and Hoekstra, 2013), perceived usefulness, reactions, and privacy concerns (Bleier and Eisenbeiss, 2015). Differentiating between who is targeted (group vs individual) instead of level of personalisation can deliver new insights into the mechanisms behind the negative impact of some personalised messages. Moreover, application of personalisation and targeting seems to be channel-dependent. Future research should thus investigate the interaction between data use and channel.

Insight	Academic perspective	Practitioners' perspective
1: Personalisation and targeting	Consumer-centred view on personalisation “Personalisation” used as umbrella term with differentiation between channels, context, initiation	Pragmatic perspective on personalisation: <i>To reach the right person with the right content at the right time to make profit</i> Differentiation between non-anonymous and anonymous targeting
2: Seven techniques of personalisation	Focus exclusively on B2C personalisation Differentiation of personalisation by channel or data used	Focus on both B2C and B2B personalisation Integration of marketing communication (regardless of channel) Growing role of algorithms and big data in personalisation
3: Relevance and less advertising for consumers	Monetary and non-monetary benefits for consumers	Personalisation as a remedy for information overload Application of personalisation for dialogic, interpersonal, two-way communication Reduced amount of advertising online due to growing revenues
4: Benefits from transaction and purchase funnel perspective	Mixed findings on benefits for companies: personalisation paradox Measurement of effectiveness: behavioural or attitudinal outcomes	Clear positive effect of personalisation on CTR, open rates, and revenue Measurement of effectiveness: transaction focus and purchase funnel focus (depending on objectives)
5: Four factors constraining the effectiveness of personalisation	Numerous boundary conditions for the effectiveness of personalisation	Four main constraining factors: preference mismatch, scepticism, high cognitive demand online, privacy concern Numerous strategies to mitigate them, e.g., creating the need for information
6: Legal and ethical costs of personalisation	Focus on informational privacy Little knowledge about personalisation and high concerns among consumers	Broad view on privacy – beyond data safety Struggle to meet legal requirements Raising number of ethical questions and development of ethical commissions in marketing agencies “Advertising filter bubble” as disadvantageous to companies

Table II.
Overview of the six insights per perspective

From a practical perspective, the findings give implications regarding best practices regarding the channel-dependence of PMC. When applying it, companies should consider who is the target audience not only to deliver the right message, but also to lower reactance. The differentiation between paid, earned and owned media, central for other types of marketing, remains important in PMC as applying the wrong technique in the wrong medium can lead to significant reactance.

Insight 2: Seven techniques of personalising marketing messages

The interviews identified seven different techniques where personalisation is applied. The application of personalisation to B2B communication is particularly interesting as it has not been investigated in the past. Interviewed practitioners notice major differences between

B2C and B2B personalisation regarding the use of data, constraining factors and impact. More specifically, the constraining role of privacy concerns shown in consumer research is not present in B2B communication. As academic research into B2B personalisation is scarce, this topic deserves further attention in research. Such research would provide managers insights into new innovative means of B2B communication (Jensen, 2006) and the mechanisms behind them. Moreover, as B2B personalisation leads to less controversies, companies are recommended to apply it to a greater extent.

Across all the techniques, a clear importance of algorithms and big data can be noted. Indeed, PMC fully relies on such techniques. It is not necessarily the interaction with the consumer that companies need, but data points and computing power. In fact, some experts argued that data self-delivered by the consumer is less valuable than data collected online without the consumer intervention. While in some sectors user-driven personalisation is on the rise (e.g., news personalisation), we can conclude that the opposite is happening in marketing. While customisation is not becoming any more common, automated personalisation definitely is. What the reason is for such a strong contextual dependence of self-driven personalisation by the consumer was unanswered by practitioners and offers a possibility for further research into the area.

Concerning the discussed techniques, the personalisation of apps and notifications delivers particularly interesting results. Practitioners mention increased privacy concerns and a backlash effect when notifications are personalised, regardless of how valuable an app is to the consumer. The question of why personalisation of app notifications has such a negative impact arises. Possible explanations from past research could be increased feelings of intrusiveness (Van Doorn and Hoekstra, 2013), irritation (Baek and Marimoto, 2012) or risk perceptions (Ozturk *et al.*, 2017).

From a practical point of view, the interviews offer best-practices regarding medium choices. More specifically, we can conclude that personalisation techniques can be classified as more suitable for transaction purposes or for more general purchase funnel (attention building) purposes. Behavioural advertising has been named as effective particularly for closing transactions and is recommended for online organisations. When an organisation does not offer services or goods directly online, it is rather recommended to focus on other techniques, such as personalised newsletters or website content personalisation as they lead to higher customer satisfaction in general.

Insight 3: Relevance and less advertising for consumers

The first rationale found in the interviews overlaps with the main element of this phenomenon: relevance. This is also the most common benefit stemming from consumer research. Interviewees argue that it reduces information overload and is appreciated by the consumer, which is in line with past research on the role of perceived usefulness in explaining personalisation effects (White *et al.*, 2008; Bleier and Eisenbeiss, 2015; Ur *et al.*, 2012).

A more surprising rationale relates to the reduced amount of advertising online. The way in which seeing less advertising in exchange for using data for personalised advertising affects consumer attitudes has not been investigated. A more positive attitude can be expected according to the privacy calculus theory, which says that users measure costs of data sharing against benefits (Laufer and Wolfe, 1977). Thus, the reduced amount of advertising as a moderator of the negative effect of privacy concerns on the effectiveness of personalisation needs further investigation. Also, from a practical perspective, companies could consider informing consumers about the benefits. Following the privacy calculus

theory, once the benefits outweigh concerns, consumers would show a more positive attitude towards PMC.

Insight 4: Benefits from transaction and purchase funnel perspective

All in all, practitioners are overly positive about the effects of personalisation. Even taking constraining factors into account, they underline the positive impact of personalised messages on measures such as sales, CTR and more attitudinal measures such as net promoter scores. This is surprising in the light of past research that shows mixed results. The discrepancy can be traced back to the methodical approaches applied in academic research. Based on a literature review of OBA, [Boerman et al. \(2017\)](#) concluded that the most applied research method is experimental with many scenario-based studies. They call for innovative research methods, such as tracking user behaviour online, which allows researchers and practitioners to see responses such as clicks or measuring visual attention through eye tracking. Such new approaches are needed to bring academia closer to the practice of advertising.

Contrarily to such calls for more behavioural approaches, some practitioners advocate for both research and businesses to actually move away from behavioural measures towards more purchase funnel (attitudinal) focus. This is expected to be more appropriate way to measure effectiveness once personalisation moves away from drawing profiles and refining targeting, towards more dialogic and advanced forms of communication. From an academic perspective, it is worth investigating to what extent the attitudinal measures relate to the behavioural ones and to study which has a bigger impact on firm performance particularly in the context of PMC. For practitioners and organisation, it is recommended to adopt their ways of working to look further than simple transactions.

Insight 5: Four factors constraining the effectiveness of personalisation

The interviews identified four main factors that constrain the effectiveness of personalisation, i.e. preference mismatch, scepticism towards advertising, high cognitive demand, and privacy concerns. The findings inform both research and practice how these issues can be counteracted.

Giving the consumer the feeling that he or she needs the personalised information was frequently mentioned. The mechanism behind this is unknown. One possible explanation can be traced back to the present bias theory ([Acquisti and Grossklags, 2005](#)) that describes that people disregard future costs when they can choose immediate gratification. Thus, when people feel they need information immediately, they disregard privacy concerns. The underlying mechanisms require further research.

Similarly, the mechanism behind the positive effect of providing space for feedback and giving the consumer ways to turn personalisation off is unknown. The feeling of control was concluded to mitigate the negative effect of privacy concerns. This can be seen in light of the mitigating role of overtly informing users about data collection and personalisation on persuasive impact ([Aguirre et al., 2015](#)). However, why feedback and the “off button” induce a similar effect is open to further investigation.

Insight 6: Legal and ethical costs of personalisation

Aside from the material costs of content production, interviewees discussed multiple ethical and legal costs and challenges, as well as ways to manage them. Best practices applied by the sector (such as restraining from personalising certain messages and providing rescue boxes) can be seen as ideas for practice, and also for research when investigating variables that may mitigate the influence of constraining factors.

Moreover, it is worth noting that the interviewed experts did not limit privacy in the context of PMC to informational privacy. The fact that privacy is broader than just purely access to information has been ignored both by marketing scholars and by practitioners. It is thus worth investigating from consumer perspective how violation of other types of privacy, e.g. right to identity development, impacts the effectiveness of PMC.

General conclusions and limitations

The current study contrasts the widely researched consumer perspective on PMC with views of experts. However, it also has a limitation that can be overcome by future research. On the one hand, the small purposive sample was appropriate for the exploratory character of this study and for conducting expert interviews. On the other hand, the conclusions are drawn from information provided by a limited number of experts. The findings could be validated with a larger sample of, for example, a survey among professionals in which the conclusions from the current study are discussed with a larger group of practitioners.

All in all, from a theoretical perspective, the current study takes the first step to move away from survey and experimental research of consumers and focuses on practitioners. This allows not only to showcase the tensions between the two groups, which is a contribution to the current literature on this topic, but also the creation of shared knowledge on personalisation. Moreover, it showcases gaps between consumer research and practice and how constraining factors and concerns identified in past research are dealt with in the field.

From a practical perspective, implications for legislators have been identified. The practitioners cite a number of legal thresholds that marketers face in their daily work. One of the most important practical implications of this study is the call for better accessibility of the current rules, i.e. making them more accessible to marketers without a legal background. An example would be “manuals” or websites with clear explanations of the current legal boundaries. Finally, actions that would increase awareness and knowledge among consumers are needed. Interviewed practitioners claim that the negative attitudes of consumers partially stem from a lack of knowledge and believe that its increase would change the way the consumer views personalisation practices.

Future of personalisation

To conclude on the practitioners’ picture of personalisation use, interviewed practitioners were asked about their expectations for the future of this phenomenon. In general, personalising communication becomes the new standard. More specifically, they mention four main developments that they expect in the field.

First, dynamic advertising will become even more common with not only supply and price but also personal data about the target audience playing a role. This also means that *algorithmic personalisation and big data* will play a great role in the future of personalisation. It will be the use of many data points and powerful algorithms that will bring the field forward. However, the question of to what extent personal data will be important for dynamic advertising depends on the attitudes of the consumer and the law. If the law becomes more limiting and prevents advertisers from using specific insights, this will have a significant influence on developments in the field.

Second, the relational scenario in which marketing agencies operate is likely to change. The interviews have already shown the great role of legal practitioners in personalisation processes. With the increase of data points availability and the rise of the so-called statistics reality, the question about personalisation will move from technical issues (“What can we do?”) to *ethical and legal issues* (“Is it ok to do so?”) will become even more central. The

interviewed experts have already noticed developments in this direction (e.g. already existing ethical commissions in agencies), but the role of ethics and law will increase leading to the need for new type of experts involved.

Third, *chatbots* are seen as the main trend by multiple agencies. They are also seen as a “higher form of personalisation” because they bring the consumer-organisation relationship to an interpersonal level. Chatbots give an illusion of one-to-one communication as in small stores when the shop assistants know their clients. Agencies see them as a way to fully use the possibilities of the digital media to engage in dialogic and interactive dynamics. It is also worth noting that such a move to interactive personalised communication would mean a paradigm shift from the sender-receiver view represented by experts currently to two-way communication flow (Pang *et al.*, 2018). It is also interesting to note that in other personalisation contexts, e.g. news personalisation, more dialogic and self-driven forms of it are more common. Thus, according to the experts, marketing communication will follow such examples.

Finally, the interviewed practitioners predict that online technology and possibilities will move *offline* – for example, regular shops will collect more information on their clients and use it to personalise offers. First attempts are being made by one of the interviewed agencies to use Wi-Fi signals to collect information about which store sections are visited the most and when.

Summing up, these expected trends can be seen as inspiration for researchers who, through investigation, will make advances in the field and explain impact of the new facets of personalisation to an even greater extent.

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