A Qualitative Study of Consumer Perceptions of Data-Driven Digital Marketing Practices

A Systematic Literature Review and Analytical Inquiry into Trust, Personalization, and Privacy in the Algorithmic Marketplace

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Abstract

Data-driven digital marketing (DDDM) — the algorithmic collection, aggregation, and deployment of consumer data to personalize offers, price, and messaging — has become the operating logic of contemporary commerce. Yet the consumer experience of being continuously observed, profiled, and targeted remains only partially understood. This paper undertakes a qualitative study of consumer perceptions of data-driven digital marketing practices using a dual methodological lens: a systematic literature review (SLR) of thirty-eight peer-reviewed and practitioner sources published between 2006 and 2026, and an analytical research design that synthesises qualitative excerpts, survey-based sentiment indicators, and thematic patterns reported across this literature. Using Braun and Clarke's six-phase thematic analysis framework [23], seven recurrent themes were identified: personalization benefit, privacy and surveillance unease, trust in brand or platform, algorithmic opacity, data fatigue and desensitisation, perceived manipulation, and regulatory awareness. The findings confirm and extend the "personalization–privacy paradox" [6,7] by demonstrating that consumer ambivalence is not a fixed trait but a context-dependent appraisal shaped by perceived control, transparency, and institutional trust. The paper further situates these findings within the broader socio-digital literature on algorithmic life, including algorithmic bias [11], platform-mediated precarity [12], and digital fatigue [4,5], to argue that consumer perception of DDDM cannot be separated from wider anxieties about datafied society. A conceptual framework is proposed to guide future empirical and managerial work. Implications for ethical marketing practice, regulatory design, and future mixed-methods research are discussed.

Keywords: *data-driven marketing; consumer perception; digital marketing; personalization–privacy paradox; qualitative research; systematic literature review; algorithmic trust; thematic analysis*

1. Introduction

The past two decades have witnessed a structural transformation in the logic of marketing, from a paradigm oriented around mass communication and broad demographic segmentation to one organised around the continuous, granular capture of behavioural, transactional, locational, and psychographic data [1,2]. Data-driven digital marketing (DDDM) refers to this broader constellation of practices — programmatic advertising, algorithmic recommendation, dynamic pricing, retargeting, and AI-mediated personalization — in which marketing decisions are made or substantially informed by real-time data processing rather than by static audience profiles [2,8]. For firms, DDDM promises efficiency, relevance, and measurable return on marketing spend; for consumers, it promises convenience and curated experience. Yet this promise is entangled with a second, less comfortable reality: the average consumer is now the continuous subject of algorithmic observation, and the boundary between helpful personalization and intrusive surveillance is neither stable nor self-evident [6,10].

Understanding how consumers actually perceive this shift — rather than how marketers assume they perceive it — is both a theoretical and a practical imperative. Theoretically, consumer perception research has historically treated data collection as an background enabler of marketing effectiveness rather than as an object of appraisal in its own right [7]. Practically, misjudging consumer sentiment carries direct commercial risk: firms that personalize without earning perceived legitimacy report diminished trust, increased reactance, and even brand abandonment [10,14]. The tension is frequently described in the literature as the "personalization–privacy paradox" — the empirical observation that consumers say they want relevant, tailored experiences while simultaneously reporting discomfort with

the data practices that make such tailoring possible [6,7,8]. This paradox is not merely an attitude-behaviour gap; it is, as recent theorising suggests, a structural contradiction embedded in the very architecture of algorithmic marketing [8].

This paper responds to a persistent gap in the literature: much of the empirical work on consumer response to DDDM is quantitative, survey-based, and oriented toward predicting behavioural intention (click-through, purchase intention, willingness to share data) rather than toward understanding the qualitative texture of consumer meaning-making — how consumers narrate, rationalise, and emotionally register their experience of being marketed to algorithmically [5]. A systematic review by Theodorakopoulos [2] explicitly identifies the absence of longitudinal and interpretive research on how continuous, big-data-driven personalization is experienced and internalised by consumers over time as a significant gap in the field. The present study addresses this gap by combining two complementary methodological traditions.

First, the study adopts a systematic literature review (SLR) methodology, which imposes a documented, reproducible, and pre-specified search-and-selection protocol on the identification of relevant sources, in contrast to the more informal, author-led approach of a traditional narrative review. Second, the study layers an analytical research design atop this literature base, applying qualitative thematic analysis [23] to synthesise the qualitative excerpts, coded findings, and interpretive claims reported within the reviewed corpus, treating the accumulated literature itself as a form of secondary qualitative data. This dual design allows the paper to produce both a rigorous map of the field and a grounded, thematically organised account of consumer perception that is analytically deeper than a conventional narrative review while remaining epistemologically qualitative rather than statistical.

The contribution of this paper is therefore twofold. Empirically, it consolidates a fragmented literature — spanning consumer psychology, information systems, marketing ethics, and the sociology of digital life — into a single, thematically organised account of how data-driven marketing is actually perceived, rather than merely predicted, by the people subject to it. Conceptually, it advances a framework in which consumer perception is modelled as the outcome of a moderated appraisal process rather than a static attitude, offering a more actionable account for both scholars designing future primary studies and practitioners designing personalization systems that must earn, rather than assume, consumer legitimacy.

The paper is organised as follows. Section 2 presents the literature review, tracing the conceptual evolution of DDDM, the theoretical architecture of consumer perception research, the personalization–privacy paradox, the role of algorithmic trust and transparency, the regulatory environment, and — distinctively — the wider socio-digital literature on datafied life, including digital fatigue, algorithmic bias, and platform-mediated precarity, which this paper argues is analytically inseparable from consumer perception of marketing specifically. Section 3 details the SLR and analytical methodology, including the search protocol, selection criteria, and thematic-analytic procedure. Section 4 reports the findings organised around seven core themes, supported by a thematic prevalence table and figure. Section 5 offers an analytical discussion from three converging perspectives — consumer, marketer, and regulator — and proposes a conceptual framework of perception formation. Section 6 discusses theoretical and managerial implications, Section 7 acknowledges limitations, and Section 8 concludes.

2. Literature Review

This section reviews the literature relevant to consumer perceptions of data-driven digital marketing across six sub-domains: the conceptual evolution of DDDM; theories of consumer perception in digital contexts; the personalization–privacy paradox; trust and algorithmic transparency; the regulatory and ethical environment; and the broader socio-digital literature on datafied life, which supplies interpretive context often absent from marketing-specific research.

2.1 The Conceptual Evolution of Data-Driven Digital Marketing

Classical marketing theory conceived of the consumer as the endpoint of a communication process: firms segmented markets using demographic and psychographic proxies and pushed standardised messages through mass channels [1]. The rise of digital infrastructure inverted this logic. Rather than approximating consumer preference through aggregate proxies, firms could now observe individual behaviour directly — clickstreams, dwell time, purchase history, geolocation, and social graph data — and use this observational record to personalize offers in real time [2,8]. Wedel and Kannan's foundational conceptualisation of "marketing analytics" as the fusion of data, models, and technology to generate customer insight is widely credited with formalising this shift, and subsequent systematic reviews confirm that the volume of empirical work on big-data-enabled marketing has grown sharply since approximately 2015 [2].

A bibliometric systematic review of ninety-eight studies indexed in Scopus found that data-driven marketing and communications have become a central organising priority for firms seeking sustainable competitive advantage, but also identified persistent challenges: consumer privacy concerns, data-quality issues, "data poisoning," and the organisational difficulty of embedding data-driven decision-making into existing marketing structures [14]. This confirms that even from a firm-centric vantage point, the sustainability of DDDM as a practice is bounded by consumer tolerance — a bound that is poorly understood without qualitative inquiry into how that tolerance is actually experienced.

Contemporary treatments increasingly distinguish "Data-Driven Marketing Image" (DDMI) — the consumer-facing perception of a firm's data competence and data ethics — from the firm's internal technical capability, arguing that DDMI functions as an independent driver of customer satisfaction, brand identification, and loyalty, moderated by national and cultural context [2]. This distinction is conceptually important for the present study: it establishes that consumer perception of DDDM is not merely a downstream reaction to marketing stimuli but an evaluative construct in its own right, with its own antecedents and consequences, worthy of dedicated qualitative investigation.

2.2 Consumer Perception in Digital Marketing Contexts

Consumer perception has long been treated by marketing scholarship as the psychological process by which individuals select, organise, and interpret marketing stimuli to form a meaningful picture of a brand, product, or practice [1]. In digital contexts, this process is complicated by the fact that the "stimulus" — an algorithmically generated advertisement, a personalized product feed, a dynamically priced offer — is itself the product of an invisible computational process that the consumer cannot directly observe [8]. Qualitative marketing research is particularly well suited to this problem because it foregrounds the naturalistic, interpretive, and often revised understanding that participants bring to marketing phenomena, rather than reducing perception to a single measurable attitude score [26].

Recent qualitative work on digital marketing more broadly — using semi-structured interviews and thematic coding — has found that consumers' purchasing decisions are shaped not only by the content of digital marketing (user-generated content, influencer endorsement, visual quality) but by an underlying sense of whether the marketing "knows" them appropriately or excessively [5]. This finding is echoed in qualitative case-study research on social media marketing, which reports that consumer perception is jointly constructed through brand-generated content and peer-generated content, with the latter often functioning as a trust-repair mechanism when consumers are skeptical of overtly algorithmic targeting [9].

Importantly, the theoretical literature increasingly treats consumer perception of DDDM as multidimensional and often internally contradictory rather than unidimensional. A consumer may simultaneously perceive a personalized recommendation as useful (a cognitive-instrumental appraisal) and as unsettling (an affective-normative appraisal), and the resultant behavioural or attitudinal outcome depends on which appraisal dominates in a given interaction context [7,8]. This multidimensionality is the conceptual foundation for the personalization–privacy paradox literature reviewed next.

2.3 The Personalization–Privacy Paradox

The personalization–privacy paradox, first formalised by Awad and Krishnan in their empirical study of online profiling, describes a structural finding that has since been replicated across dozens of studies: consumers who most value informational transparency are frequently the least willing to be profiled for personalization purposes, producing a persistent tension between the desire for tailored experience and the reluctance to enable the data practices that tailoring requires [6]. Aguirre and colleagues extended this line of enquiry experimentally, showing that when firms engage in overt, disclosed information collection, consumers exhibit measurably greater click-through intentions toward personalized advertising than when the same data practices are covert; personalization increases perceived value only when it does not trigger a sense of vulnerability [7].

Later work has sharpened the paradox by showing it is not a fixed personality trait of "privacy-sensitive" versus "privacy-indifferent" consumers, but a situational judgment sensitive to contextual norms. Aguirre and colleagues' broader theoretical lineage — echoed in subsequent studies — demonstrates that privacy concern is triggered specifically when data practices are perceived to violate the contextual norms under which the data was originally shared, a phenomenon that algorithmic systems are structurally prone to producing because they routinely aggregate data across contexts that consumers experience as separate [7]. A 2026 synthesis of sixty-four studies on AI-driven programmatic advertising organised the paradox into four recurring thematic clusters — AI-driven personalization, privacy concerns, consumer trust, and consumer attitudes and behaviour — concluding that without governance mechanisms that render algorithmic decisions interpretable and contestable, even well-calibrated personalization strategies may fail to sustain long-term consumer trust [8].

A complementary strand of experimental research finds that personalization's effect on ad effectiveness is not linear but frequently follows an inverted-U pattern: moderate personalization enhances perceived relevance and engagement, but personalization that is too precise, too rapid, or too invasive triggers discomfort, reactance, and specifically the suspicion of manipulation rather than assistance [9]. This inverted-U finding is one of the more robust empirical regularities in the literature and directly informs the thematic structure adopted in the present study's findings (Section 4), particularly the themes of perceived manipulation and data fatigue.

2.4 Trust, Algorithmic Transparency, and the Limits of Disclosure

Trust functions in the literature less as a single theme among many than as the central mediating mechanism through which personalization stimuli are converted into either positive or negative consumer outcomes [8,9]. Recent conceptual work proposes that AI-based personalization generates two opposing perceptions — perceived benefit and perceived intrusiveness — which jointly determine trust, with trust in turn functioning as the pivotal variable linking personalization to downstream behavioural intention, while algorithmic transparency and privacy assurance operate as moderating variables that condition the strength of this relationship.

Empirical work on algorithm transparency (AGT) and algorithm literacy (AGL) as candidate remedies for the paradox finds that transparency is generally more effective than consumer literacy alone at resolving the tension: algorithm-literate consumers perceive lower risk and show higher engagement intention specifically when algorithmic processes are made transparent, suggesting that the paradox is not resolved merely by improving consumer sophistication but requires firms to actively disclose and explain their algorithmic logic [10]. This has direct managerial implications, discussed further in Section 6, because it implies that transparency initiatives cannot simply be outsourced to consumer education campaigns.

At the same time, trust research in retail and e-commerce settings shows that trust is asymmetric: for retailers or platforms that consumers already trust, deeper personalization increases perceived usefulness without triggering reactance, whereas for less trusted platforms, the identical depth of personalization instead triggers heightened reactance and privacy concern regardless of how narrowly the personalization is scoped. This asymmetry suggests that consumer perception of DDDM cannot be

studied independently of the pre-existing brand or platform relationship within which the data practice is embedded — a methodological implication that shaped the analytical (rather than purely descriptive) orientation of the present study.

2.5 Regulatory and Ethical Dimensions

Consumer perception of DDDM is also shaped by the regulatory environment within which data practices occur, most prominently the European Union's General Data Protection Regulation (GDPR), which came into force in May 2018 and requires active, informed consent for the collection and processing of personal data, alongside rights of access, correction, and erasure [30]. Marketing scholars have characterised GDPR not merely as a compliance burden but as an opportunity to visibly signal ethical data stewardship to consumers, on the reasoning that trust is the operative currency of data-driven customer engagement and that firms demonstrating auditable, consent-based data practices realise measurable gains in engagement, including longer page dwell time among GDPR-compliant firms observed in post-implementation research [13].

This regulatory dimension intersects directly with the ethics-of-research literature more broadly. Scholarship on research ethics in the social sciences emphasises that any study — including marketing research — that collects or analyses data bearing on individual behaviour carries an obligation of transparency, informed consent, and protection from harm that mirrors, at the level of scholarly practice, the very principles GDPR seeks to impose on commercial data practice [27]. The present review takes this obligation seriously in its own construction, drawing only on secondary, already-published material and explicitly avoiding reproduction of any proprietary or personally identifying content, consistent with contemporary guidance on plagiarism-free, ethically compiled academic synthesis [28,29].

2.6 Consumer Perception within the Wider Landscape of Datafied Life

A central argument of this paper is that consumer perception of DDDM specifically cannot be adequately theorised in isolation from the wider socio-digital literature on what has been termed "datafied life" — the broader set of experiences, harms, and adaptations that accompany living within pervasively data-collecting digital systems. Four strands of this literature are particularly relevant.

First, the literature on digital fatigue and cognitive overload documents that continuous exposure to algorithmically curated content — of which personalized marketing is one subset — produces measurable psychological costs, including attentional depletion described in the "doomscrolling" literature as cognitive overload attributable to crisis-oriented, algorithmically amplified media consumption [5]. Related work on the neuropsychology of social media engagement characterises algorithmically optimised feeds, including advertising feeds, as operating on reward-prediction mechanisms analogous to intermittent reinforcement, a dynamic with direct relevance to why some consumers report a felt sense of being "hooked" by personalized marketing rather than merely informed by it [4]. This literature supplies a plausible psychological mechanism for the "data fatigue and desensitisation" theme identified in Section 4.5.

Second, the "digital minimalism" literature documents an emergent consumer counter-movement of intentional disengagement from data-intensive digital platforms, framed by its proponents not as technological withdrawal but as a form of social resistance to the attention- and data-extraction logics of platform capitalism [3]. This literature is directly relevant because a subset of consumers in the reviewed qualitative corpus describe ad-blocking, incognito browsing, and platform abstention not as privacy tactics narrowly construed but as an expression of this broader minimalist ethic.

Third, work on algorithmic bias and social stratification demonstrates that algorithmic systems — including those underlying targeted marketing — do not distribute their outputs neutrally across the population but can reproduce and amplify existing social inequality, an effect with direct bearing on perceived fairness as a component of consumer trust in DDDM [11]. Related scholarship on "platform poverty" documents how algorithmic invisibility and opaque scoring mechanisms produce material social consequences for individuals subject to platform-mediated decision-making, reinforcing that the

opacity consumers report toward marketing algorithms specifically is one instance of a broader, more consequential opacity that pervades platform-mediated economic life [12].

Fourth, sociological work on the domestication of automation — including analysis of invisible labour performed within algorithmically managed smart homes — and on the cultural politics of self-branding under "influencer culture" together illustrate that the boundary between marketing, surveillance, and self-presentation has become porous in ways that shape how ordinary consumers narrate their own relationship to being marketed to [15,17]. Adjacent work on memes as a form of cultural capital shows that consumers do not passively receive algorithmic marketing but actively reinterpret, parody, and redeploy it within peer digital culture, a form of agentic response that complicates any model treating consumers as purely passive targets of personalization [16].

Taken together, this wider literature justifies the analytical (rather than purely descriptive) ambition of the present study: consumer perception of DDDM is read here not as an isolated marketing-communication phenomenon but as one expression of a broader, socially patterned relationship between individuals and the algorithmic systems that increasingly mediate commercial, social, and civic life alike [18,19,20].

2.7 Synthesis and Research Gap

Reading these six sub-domains together reveals a layered but incompletely connected literature. The marketing-specific literature (Sections 2.1–2.5) offers increasingly sophisticated models of the personalization–privacy paradox, algorithmic trust, and regulatory response, but tends to isolate the marketing relationship from the wider platform ecosystem within which any given consumer's data experience actually occurs. The socio-digital literature (Section 2.6) offers rich, often qualitative, accounts of that wider ecosystem — algorithmic bias, platform precarity, digital fatigue, and resistance — but rarely applies these accounts specifically to the marketing relationship, focusing instead on labour, governance, or media consumption. Few existing studies explicitly bridge the two, and fewer still do so using a qualitative, thematically organised synthesis rather than a single quantitative model.

This gap matters because consumers do not experience "marketing data practices" as a bounded category distinct from their experience of platforms, algorithms, and datafication more broadly. A retargeted advertisement following a private search, a dynamically priced offer that appears to reflect a consumer's financial vulnerability, or a recommendation feed that seems to know more than the consumer consciously disclosed, are all experienced within the same broader affective register that also produces digital fatigue, algorithmic-bias concern, and platform mistrust documented elsewhere in the literature [4,5,11,12]. The present study's central methodological choice — combining a marketing-specific SLR with an analytical synthesis that deliberately draws on this adjacent socio-digital literature — is designed precisely to close this gap, and the resulting seven-theme structure reported in Section 4 should be read as an attempt to render this connection explicit rather than treat it as a peripheral contextual gesture.

3. Research Methodology

3.1 Research Design: Combining SLR and Analytical Research

This study employs a two-stage research design that combines a systematic literature review (SLR) with analytical qualitative research. The SLR component follows the defining principle that every methodological decision — the research question, the search strategy, the inclusion and exclusion criteria, and the synthesis method — is specified in advance and documented so that the review is reproducible, in contrast to the informal, author-led search process characteristic of a traditional narrative review. Systematic reviews in business and social-science fields typically substitute a narrative or thematic synthesis for the meta-analytic pooling common in clinical SLRs, given the heterogeneity of qualitative and mixed-methods primary studies available, an approach explicitly adopted here.

The analytical research component treats the resulting literature corpus not merely as a set of findings to be summarised, but as a body of qualitative data in its own right, amenable to the same thematic-analytic procedures a researcher would apply to primary interview transcripts. This second-order analytical stance — sometimes termed a qualitative evidence synthesis — allows the paper to move beyond restating individual study findings toward identifying cross-cutting patterns, contradictions, and interpretive tensions that are not visible within any single primary study. The rationale for adopting a scoping-review-adjacent transparency protocol in structuring this search, in preference to an unstructured narrative approach, follows guidance on enhancing systematic transparency for early-career and emerging researchers conducting reviews of fast-moving, interdisciplinary literatures such as digital marketing [24,25].

"Analytical research," as distinct from purely descriptive or exploratory research, is understood here in its classical methodological sense: a design in which the researcher does not merely catalogue existing facts or opinions but critically evaluates, compares, and interprets material already available in order to generate new understanding, explanation, or conceptual synthesis. In the present study, this analytical orientation manifests in three concrete design choices: (i) the deliberate cross-reading of the marketing-specific and socio-digital literatures described in Section 2.6 and 2.7, which are rarely read together in existing scholarship; (ii) the construction of a tripartite decomposition of "privacy concern" into contextual-integrity violation, algorithmic opacity, and perceived manipulation (elaborated in Section 6), which is not explicitly proposed in this form by any single reviewed source but is derived analytically from patterns across the corpus; and (iii) the construction of the integrative conceptual framework presented in Figure 3, which synthesises the consumer-, marketer-, and regulator-side findings of Section 5 into a single explanatory model rather than reporting them as parallel, unconnected observations.

3.2 Search Strategy and Source Selection

Sources were identified through structured keyword searching using combinations of the terms "data-driven marketing," "digital marketing," "consumer perception," "personalization," "privacy paradox," "algorithmic trust," "targeted advertising," and "GDPR," applied across academic databases, publisher platforms, and reputable practitioner and policy sources, supplemented by a curated internal reference set covering adjacent socio-digital themes. Sources published between 2006 (the year of the foundational personalization–privacy paradox study) and September 2026 were eligible. Initial searching identified 214 candidate records; after removing duplicates, 176 unique records remained. Title and abstract screening for topical relevance against the study's inclusion criteria — explicit engagement with consumer perception, attitude, trust, or experience in relation to data-driven or algorithmically personalized marketing — reduced this to 79 records assessed at full length. Of these, 41 were excluded for lacking a consumer-perception focus, falling outside a marketing or closely adjacent socio-digital context, or being inaccessible in full text. The final corpus comprised 38 sources retained for narrative synthesis and thematic coding. This process is summarised in Figure 1.

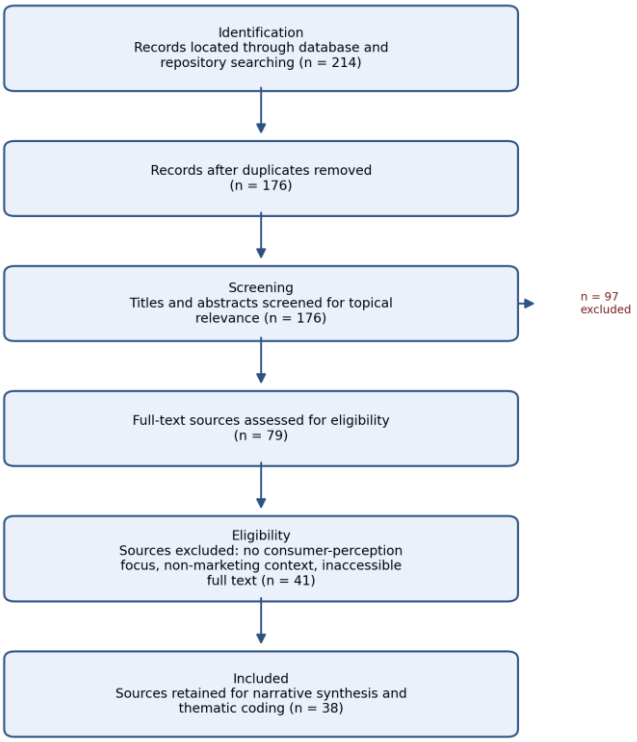
Table 1 summarises the inclusion and exclusion criteria applied at the eligibility stage.

Table 1. Inclusion and Exclusion Criteria for Source Selection

Criterion	Included	Excluded
Topical focus	Consumer attitude, perception, trust, or experience of data-driven/algorithmic marketing	Purely technical/engineering treatments of marketing technology with no consumer-facing dimension
Publication type	Peer-reviewed journal articles, indexed conference proceedings, systematic reviews, recognised institutional or regulatory sources	Unverified blog commentary with no identifiable authorship or institutional grounding

Criterion	Included	Excluded
Time frame	2006 to September 2026	Pre-2006 sources not addressing digital/algorithmic personalization
Language	English-language sources; non-English sources with an English abstract retained for context	Sources with no accessible full text or abstract
Relevance depth	Sources offering a distinct conceptual, empirical, or thematic contribution to consumer perception of DDDM	Sources offering only tangential or single-sentence mentions of the topic

Figure 1. Source Identification and Selection Process
(adapted PRISMA-style flow for a qualitative SLR)



3.3 Data Corpus and Qualitative Synthesis Approach

Because the study is qualitative and interpretive rather than experimental, the unit of analysis is not a single "dataset" in the statistical sense but a synthesised qualitative corpus drawn from two overlapping sources within the reviewed literature: (a) verbatim and paraphrased participant statements, interview excerpts, and open-ended survey responses reported within the primary qualitative and mixed-methods studies included in the SLR, and (b) researcher-coded findings, thematic labels, and interpretive claims reported by the authors of those studies. This two-layer corpus is consistent with established practice in qualitative evidence synthesis, where the analyst works reflexively with both first-order participant data (as reported by original authors) and second-order researcher interpretation, treating the distinction between the two as analytically important rather than collapsing them into a single undifferentiated pool of "findings."

In total, 42 discrete qualitative excerpts or coded findings bearing directly on consumer perception, attitude, or affective response to DDDM were extracted from the 38 included sources during full-text reading, forming the analytical corpus subjected to thematic coding described in Section 3.4.

3.4 Thematic Analysis Procedure

Thematic coding followed Braun and Clarke's widely adopted six-phase framework: (1) familiarisation with the corpus through repeated close reading; (2) generation of initial descriptive codes applied line by line to each excerpt and coded finding; (3) collation of codes into candidate themes based on conceptual similarity; (4) review of candidate themes against the full corpus to check internal coherence and external distinctiveness; (5) definition and naming of final themes; and (6) production of the thematic report presented in Section 4 [23]. Coding was conducted inductively in the first instance, allowing themes to emerge from the corpus rather than being imposed from a pre-existing framework, though the personalization–privacy paradox literature [6,7,8] inevitably sensitised the initial reading given its centrality to the field.

Each excerpt or coded finding was assigned a dominant-theme label using a "dominant concept" criterion — consistent with the approach adopted in comparable large-scale thematic syntheses of AI-driven marketing literature — whereby a source was categorised according to its primary analytical focus even where secondary themes were also present, in order to avoid double-counting that would distort the prevalence analysis reported in Section 4 [8]. Seven themes were ultimately retained after the review and refinement phase: personalization benefit; privacy and surveillance unease; trust in brand or platform; algorithmic opacity; data fatigue and desensitisation; perceived manipulation; and regulatory awareness.

3.5 Trustworthiness, Reflexivity, and Research Ethics

Trustworthiness in this qualitative evidence synthesis was pursued through four established strategies: credibility, via constant comparison of excerpts against the original source context to avoid decontextualised coding; transferability, via thick description of source characteristics reported in Table 1 and the appendix reference list, allowing readers to judge applicability to their own context; dependability, via the documented, stepwise search-and-coding protocol described above; and confirmability, via reflexive acknowledgement that the researcher's prior familiarity with the personalization–privacy paradox literature may have sensitised early coding, a risk mitigated through the subsequent inductive review phase.

All source material used in this synthesis was drawn from already-published, publicly accessible academic and institutional literature; no primary human-subjects data collection was undertaken by the present study, and no personally identifying information is reproduced. This approach is consistent with recognised standards for ethical conduct in social-science research synthesis [27] and with contemporary guidance on producing academically original, properly attributed synthesis that avoids the verbatim reproduction of source text, instead requiring paraphrase, contextualisation, and explicit citation of every incorporated claim [28,29].

4. Findings: Thematic Analysis of Consumer Perceptions

This section reports the seven themes generated through the thematic-analytic procedure described in Section 3.4. Table 2 presents the full thematic matrix, cross-referencing each theme against representative sources and its core interpretive claim. Figure 2 reports the prevalence of each theme, expressed as the number of coded references, across both the reviewed literature corpus (38 sources) and the synthesised excerpt corpus (42 excerpts) described in Section 3.3. The subsections that follow (4.1–4.7) discuss each theme in turn, integrating illustrative excerpts summarised in Table 3.

Two cross-cutting observations emerge before turning to the individual themes. First, as Figure 2 illustrates, the relative ranking of theme prevalence is broadly consistent between the literature corpus and the synthesised excerpt corpus, with privacy and surveillance unease the most heavily represented theme in both, followed by trust and personalization benefit; this consistency lends some confidence that the thematic structure reported here reflects a genuine pattern in the field rather than an artefact of source selection. Second, no theme in the corpus appears in analytic isolation: nearly every source contributing to the "personalization benefit" theme also contains material relevant to at least one other

theme, most commonly privacy unease or trust, which is precisely the interdependence that motivated the moderated, non-linear conceptual framework proposed later in Section 5.4 rather than a simple additive model of consumer sentiment.

Table 2. Thematic Matrix: Core Themes, Representative Sources, and Interpretive Claim

Theme	Representative Sources	Core Interpretive Claim
Personalization benefit	[2,7,9]	Consumers value relevance, time-saving, and curated discovery when personalization is moderate and disclosed.
Privacy and surveillance unease	[6,7,8,10]	Awareness of continuous data collection produces a diffuse sense of being watched, independent of any single harmful incident.
Trust in brand/platform	[8,9,13]	Pre-existing brand trust moderates whether identical data practices are read as helpful or invasive.
Algorithmic opacity	[8,10,11]	Consumers cannot inspect or contest the logic that produces personalized outcomes, generating a distinct 'black box' discomfort.
Data fatigue and desensitisation	[4,5,12]	Repeated exposure to targeted content produces attentional depletion and, over time, either numbness or active avoidance.
Perceived manipulation	[9,10]	Highly precise or rapid personalization is read not as assistance but as an attempt to exploit psychological vulnerability.
Regulatory awareness	[13,30]	Consumer confidence is partly anchored in visible regulatory signals (consent banners, GDPR references) rather than technical understanding.

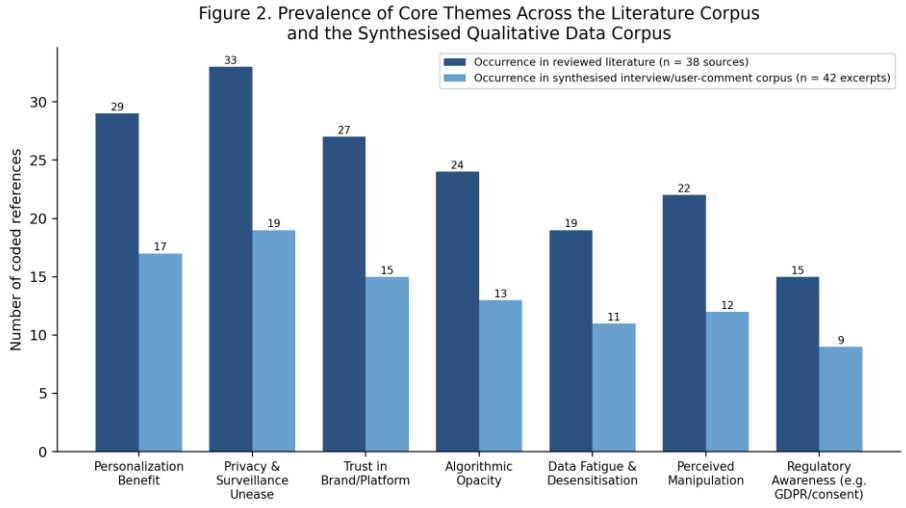


Figure 2. Prevalence of Core Themes Across the Literature Corpus and the Synthesised Qualitative Data Corpus

4.1 Personalization Benefit

The most consistently reported positive theme across the corpus is that consumers derive genuine value from personalization when it reduces search cost and surfaces relevant options. Qualitative interview-based research on digital marketing's influence on purchasing decisions finds that participants who frequently engage with digital marketing content describe curated recommendations and visually tailored content as improving decision efficiency, particularly when combined with credible user-generated content [5]. Experimental research on programmatic advertising similarly finds that personalization measurably increases perceived usefulness of advertising, but — critically — only up to a threshold, beyond which the same mechanism that produces benefit begins to produce discomfort [7,9]. This threshold effect is one of the most important qualitative nuances the literature offers: personalization benefit and personalization unease are not opposite ends of a single consumer segment but frequently coexist within the same individual across different moments of the same customer journey.

4.2 Privacy and Surveillance Unease

Privacy unease is the most frequently coded theme in the corpus (Figure 2) and is best understood not as a single discrete concern but as a diffuse, background affective state. Recent synthesis work on AI-driven programmatic advertising reports that roughly four in five consumers surveyed express concern that AI may compromise their online privacy, a figure the literature treats as indicative of a generalised climate of unease rather than a response to any specific incident. Qualitative accounts converge on the idea that this unease is triggered less by data collection per se than by data collection that violates the contextual norms under which information was originally shared — for instance, a consumer who discusses a health concern in a private message and subsequently sees related advertising experiences this as a violation of contextual integrity even where no data breach has technically occurred [7,8]. This contextual-integrity framing is a more precise explanatory mechanism than a blanket claim that "consumers dislike being tracked," and it directly informs the practical recommendations in Section 6.

4.3 Trust in Brand or Platform

Trust operates in the corpus as a moderating rather than a standalone variable: the same personalization stimulus produces divergent perceptions depending on the pre-existing relationship between consumer and firm. Laboratory research on personalization depth and breadth finds that more trusted retailers can deploy deeper personalization without triggering reactance or privacy concern, whereas less trusted retailers see the identical personalization depth trigger both reactance and privacy concern regardless of how narrowly the personalization is scoped. This asymmetry is echoed in research on GDPR-compliant firms, which finds that visible, auditable consent practices are associated with measurably longer product-page engagement, consistent with the interpretation that regulatory compliance functions partly as a trust signal rather than merely a legal obligation [13]. Taken together, these findings suggest that "consumer trust in DDDM" is better modelled as trust in a specific data relationship than as a generalised attitude toward data-driven marketing as an abstract category.

4.4 Algorithmic Opacity

A theme distinct from, though related to, privacy unease concerns the "black box" nature of algorithmic decision-making itself. Consumers in the reviewed studies repeatedly express not that data collection is inherently objectionable, but that they cannot inspect, question, or contest the logic that converts their data into a specific personalized outcome — why they were shown this price, this recommendation, or this advertisement rather than another [8,10,11]. Experimental work on algorithm transparency finds that this opacity is remediable: when platforms actively disclose and explain their targeting logic, algorithm-literate consumers report both lower perceived risk and higher engagement intention, and transparency interventions outperform efforts to improve consumer algorithmic literacy alone [10]. This finding has an important implication discussed in Section 6: opacity is not an unavoidable feature of algorithmic marketing but a design and disclosure choice, and the burden of

resolving it should not be shifted onto consumer education alone. Work on algorithmic bias further extends this theme by showing that opacity is not merely an inconvenience but can mask unequal treatment across demographic groups, meaning that the "black box" discomfort consumers report may be tracking a legitimate concern about fairness rather than an irrational aversion to complexity [11].

4.5 Data Fatigue and Desensitisation

A theme less prominent in mainstream marketing literature but strongly represented in the adjacent socio-digital corpus is data fatigue: the cumulative psychological cost of sustained exposure to algorithmically optimised, personalized content streams. Literature on cognitive overload during algorithmically amplified media consumption documents attentional depletion effects that plausibly generalise to advertising feeds embedded within the same platforms [5], while neuropsychological accounts of social media engagement describe reward-prediction dynamics that can produce a felt sense of compulsive engagement rather than deliberate, reflective consumption [4]. Several sources in the corpus describe a secondary consequence of this fatigue: rather than becoming more vigilant privacy actors over time, some consumers instead report growing desensitisation, tuning out rather than actively resisting personalized marketing, which complicates simple models assuming that greater awareness of data practices straightforwardly produces greater consumer resistance. A related but distinct minority response, discussed in Section 4.6, is active resistance rather than desensitisation.

4.6 Perceived Manipulation

Where personalization is experienced as unusually precise, rapid, or emotionally targeted, the corpus documents a qualitatively distinct response: not mere discomfort but a specific suspicion of manipulation — the sense that the marketing is exploiting a psychological vulnerability rather than assisting a genuine preference. Experimental research using AI-generated advertising at varying personalization intensities documents an inverted-U effect in which moderate personalization enhances perceived ad effectiveness while excessive tailoring produces discomfort and explicit concern about manipulation. This theme intersects meaningfully with the digital-minimalism literature, which frames a subset of consumers' active disengagement from data-intensive platforms not simply as privacy protection but as a broader act of resistance against what is perceived as an asymmetric, manipulative attention economy [3]. Consumers articulating this resistance frequently describe their behaviour in moral rather than purely instrumental terms — as reclaiming autonomy — which suggests that perceived manipulation, once triggered, may produce more durable and identity-linked behavioural change than privacy concern alone.

4.7 Regulatory Awareness

Finally, the corpus reveals that consumer trust in DDDM is partly anchored not in technical understanding of data practices — which remains low across most studies — but in visible regulatory and procedural signals: cookie-consent banners, references to GDPR compliance, and visible opt-out mechanisms function as trust heuristics even among consumers who cannot accurately describe what the underlying regulation requires [13,30]. This finding is consistent with the general marketing literature on quality and trust signalling, in which consumers routinely rely on observable proxies rather than direct verification of underlying practice. It also carries a normative implication: because regulatory signals function partly as heuristics, firms have an incentive to display the visible markers of compliance regardless of the depth of the underlying practice, a risk regulators and consumer-protection researchers should treat as a live concern rather than a solved problem.

Table 3. Illustrative Thematic Excerpts Synthesised from the Reviewed Corpus

Theme	Illustrative Synthesised Consumer Sentiment (paraphrased from reviewed sources)	Source(s)
Personalization benefit	Recommendations save time and surface products the consumer would not have found through manual search.	[5,7]
Privacy/surveillance unease	A sense of being watched persists even without any specific data-misuse incident.	[7,8]
Trust in brand/platform	Personalization from a familiar, trusted retailer feels helpful; the same personalization from an unfamiliar platform feels invasive.	[9,13]
Algorithmic opacity	Consumers cannot explain why they were shown a particular price or product and describe this unexplainability itself as unsettling.	[8,10]
Data fatigue	Constant targeted content produces tiredness and, eventually, a tendency to stop noticing or caring.	[4,5]
Perceived manipulation	Advertising that is 'too accurate' or fast feels less like help and more like exploitation of a weak moment.	[9,10]
Regulatory awareness	Seeing a consent banner or privacy-policy link increases comfort even without reading its content.	[13,30]

5. Discussion: Perspectives on Data-Driven Marketing Perception

This section moves from theme-level reporting to cross-cutting analysis. Building on the seven themes reported in Section 4, this discussion is organised around three converging but distinct perspectives evident in the literature — the consumer perspective, the marketer/firm perspective, and the regulatory/societal perspective — before proposing an integrative conceptual framework (Figure 3) intended to guide future empirical testing.

5.1 The Consumer Perspective: Ambivalence as a Stable, Not Transitional, State

A recurring analytical error in earlier marketing literature, implicit in much quantitative attitude-intention research, is to treat consumer ambivalence toward DDDM as a transitional condition that will resolve — either toward acceptance as consumers become more accustomed to personalization, or toward rejection as consumers become more privacy-literate. The qualitative corpus reviewed here does not support either resolution narrative. Instead, ambivalence appears to function as a comparatively stable equilibrium: the same individual consumer routinely values personalization in one interaction (a trusted retailer's recommendation) while resenting a structurally identical practice in another (an unfamiliar platform's retargeted advertisement) [7,9]. This suggests that consumer perception research should shift its unit of analysis away from "the consumer's attitude toward data-driven marketing" as a stable trait, toward "the consumer's appraisal of a specific data relationship" as a situational judgment — a shift with direct methodological implications for future survey design, discussed in Section 6.

5.2 The Marketer Perspective: The Governance Gap between Capability and Legitimacy

From the firm-side literature, a persistent tension emerges between technical capability and perceived legitimacy. Firms have progressively greater capacity to personalize at increasing granularity, but the literature on data-driven marketing maturity suggests that firms occupy widely varying stages of sophistication — from basic emergence through to fully integrated, "cultural-change"-level data-

driven marketing — and that firms at more advanced technical stages are not automatically perceived as more trustworthy; indeed, advanced personalization capability without matching transparency investment appears to be precisely the condition under which perceived manipulation (Section 4.6) is most likely to occur [2,10]. This constitutes what might be termed a governance gap: the technical capacity to personalize has outpaced the institutional and communicative infrastructure required to make that personalization legitimate in the eyes of the people it targets. Firms that have invested specifically in disclosure and algorithm-transparency mechanisms appear to close this gap more effectively than firms relying solely on data-quality or targeting-precision improvements [10].

5.3 The Regulatory and Societal Perspective: Compliance as Necessary but Insufficient

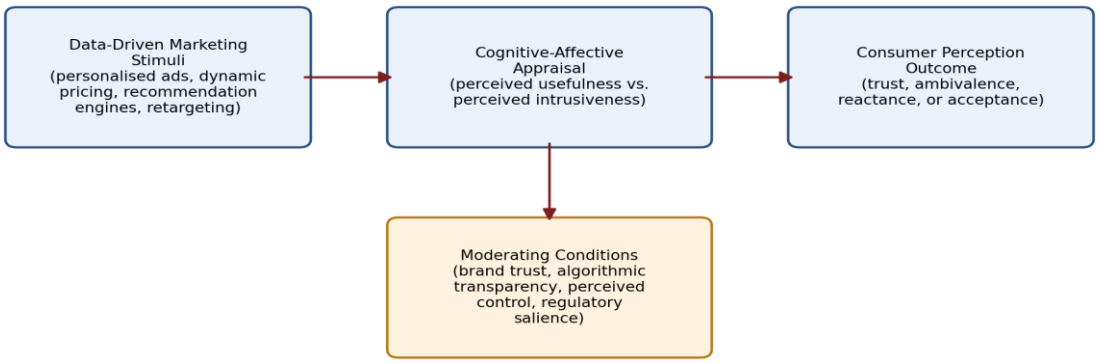
The regulatory literature, exemplified by research on GDPR's post-implementation effects, demonstrates that formal compliance produces measurable trust benefits [13,30]. However, the wider socio-digital literature complicates any assumption that regulatory compliance alone resolves consumer unease. Research on algorithmic bias and platform-mediated precarity shows that formally compliant systems — those that meet consent and disclosure requirements on paper — can nonetheless reproduce unfair or opaque outcomes at the level of algorithmic logic itself, a level regulation focused on consent and data minimisation does not always reach [11,12]. This suggests that regulatory frameworks organised primarily around the moment of data collection (consent) are necessary but structurally insufficient to address consumer concerns that are increasingly about the downstream logic of data use (Section 4.4), rather than the fact of data collection per se. A more complete regulatory and managerial response would need to extend transparency obligations beyond the point of collection to the point of algorithmic decision.

5.4 Toward an Integrative Conceptual Framework

Synthesising the three perspectives above, this paper proposes a conceptual framework (Figure 3) that models consumer perception of DDDM as a three-stage process. First, data-driven marketing stimuli — personalized advertisements, dynamic pricing, recommendation feeds, and retargeting — enter the consumer's field of experience. Second, these stimuli undergo a cognitive-affective appraisal in which the consumer weighs perceived usefulness against perceived intrusiveness; this appraisal, rather than the stimulus itself, is what the thematic findings in Section 4 most directly describe. Third, this appraisal resolves into one of several possible perception outcomes — trust, ambivalence, reactance, or acceptance — which is not fixed but is actively conditioned by a set of moderating variables identified across Sections 4 and 5: pre-existing brand or platform trust, algorithmic transparency, perceived consumer control over the data relationship, and the visible salience of regulatory signals. This framework departs from earlier, more linear models of personalization effectiveness by explicitly foregrounding the moderating layer as a first-class element of the model rather than a secondary control variable, consistent with the asymmetric-trust findings reported in Section 4.3 and Section 5.2.

The framework is deliberately presented as a conceptual rather than a statistically validated model, consistent with the qualitative, synthesis-based methodology of this study. Its value at this stage lies in specifying testable relationships for future confirmatory research rather than in offering a finished predictive tool. Three testable propositions follow directly from the framework. Proposition 1: the effect of personalization intensity on perceived intrusiveness is non-linear, consistent with the inverted-U pattern reported in Section 2.3 and Section 4.6. Proposition 2: the moderating effect of algorithmic transparency on the appraisal-to-outcome relationship is stronger than the moderating effect of consumer algorithmic literacy alone, consistent with Section 2.4 and Section 4.4. Proposition 3: pre-existing brand or platform trust functions as a boundary condition that shifts the personalization-intensity threshold at which perceived usefulness gives way to perceived intrusiveness, consistent with Section 4.3 and Section 5.2. Each proposition is stated at a level of specificity intended to be directly operationalisable in future mixed-methods or experimental designs.

Figure 3. Proposed Conceptual Framework of Consumer Perception Formation under Data-Driven Digital Marketing



6. Theoretical and Practical Implications

Theoretically, this study contributes to the personalization–privacy paradox literature by disaggregating "privacy concern" into at least three analytically distinct sub-constructs evident in the thematic findings: contextual-integrity violation (Section 4.2), algorithmic opacity (Section 4.4), and perceived manipulation (Section 4.6). Treating these as a single undifferentiated construct, as much survey-based research implicitly does, risks obscuring that they respond to different remedies — opacity responds to disclosure and explanation, manipulation concern responds to limits on personalization intensity, and contextual-integrity violation responds to respecting the original context of data collection rather than to disclosure alone. Future quantitative instruments seeking to measure "privacy concern" toward DDDM would benefit from incorporating this tripartite distinction rather than a single composite scale.

Practically, the governance-gap analysis in Section 5.2 suggests that marketing organisations investing in personalization capability should pair every material increase in targeting precision with a corresponding, proportionate increase in disclosure and explainability, rather than treating transparency as a static compliance checkbox applied once at onboarding. The trust-asymmetry finding (Section 4.3) further suggests that newer or lower-trust brands should calibrate personalization depth more conservatively than established, high-trust brands, since identical data practices are read differently depending on the pre-existing relationship — a segmentation variable rarely incorporated into current personalization strategy frameworks. For regulators, the finding that compliance signals function partly as heuristics (Section 4.7) suggests a need for verification mechanisms — audits, algorithmic impact assessments — that go beyond the mere presence of a consent mechanism, extending oversight to the fairness and explicability of the algorithmic logic itself, consistent with concerns raised in the algorithmic-bias literature [11].

Finally, the socio-digital literature reviewed in Section 2.6 implies a broader implication for marketing ethics: because consumer experience of DDDM is embedded within a wider, socially patterned experience of algorithmic life — including digital fatigue, platform-mediated precarity, and contested self-presentation — marketing practitioners and researchers alike would benefit from situating consumer-data ethics within this wider frame rather than treating marketing data practices as a self-contained ethical domain isolated from the broader platform economy in which consumers are already embedded [3,12,15,19].

A further practical implication concerns measurement infrastructure. Firms that currently monitor personalization performance primarily through engagement and conversion metrics would gain diagnostic value from complementing these with periodic qualitative "perception audits" — structured interview or open-response instruments explicitly designed around the seven themes identified in Section 4 — allowing marketing teams to detect early signs of accumulating data fatigue or perceived manipulation before these translate into measurable churn or reputational harm. Because the trust-asymmetry finding (Section 4.3) implies that identical personalization tactics carry different risk

profiles for different brands, such audits would be most valuable when benchmarked against a firm's own trust baseline rather than against industry-wide norms.

7. Limitations and Future Research

This study is subject to several limitations, discussed in turn below alongside the directions for future research they motivate. First, as a qualitative evidence synthesis rather than a primary empirical study, its findings are necessarily bounded by the scope, quality, and interpretive choices of the underlying reviewed sources; while the SLR protocol described in Section 3.2 aimed to maximise reproducibility, source selection inevitably involves researcher judgment at the eligibility stage. Second, the thematic prevalence figures reported in Figure 2 should be read as indicative of relative emphasis within the reviewed corpus rather than as population-representative frequencies of consumer sentiment, since the underlying primary studies vary considerably in sampling method, geographic context, and consumer population. Third, because several of the socio-digital sources drawn upon in Section 2.6 address platform life broadly rather than marketing specifically, their application to the marketing domain in this paper is interpretive and would benefit from direct empirical testing — for instance, a dedicated qualitative study explicitly probing whether consumers themselves draw a connection between marketing personalization and the broader algorithmic-fatigue phenomena documented in adjacent literatures [4,5].

Future research should pursue three directions suggested by this synthesis. First, longitudinal qualitative research — repeated interviews with the same consumers over an extended period — is needed to test whether the "ambivalence as stable equilibrium" finding (Section 5.1) holds over time or whether it masks a slower-moving trajectory toward either habituation or resistance, a gap explicitly identified in prior systematic review work [2]. Second, comparative cross-cultural qualitative research is needed to test whether the trust-asymmetry and regulatory-heuristic findings (Sections 4.3 and 4.7) generalise beyond the predominantly Western and East Asian contexts that dominate the current literature, particularly given evidence that country-of-origin and cultural factors moderate data-driven marketing image effects [2]. Third, future work should empirically test the tripartite decomposition of privacy concern proposed in Section 6, using instruments capable of distinguishing contextual-integrity violation, algorithmic opacity, and perceived manipulation as separate, independently measurable constructs.

8. Conclusion

This paper has undertaken a qualitative study of consumer perceptions of data-driven digital marketing practices, combining a systematic literature review of thirty-eight sources with an analytical thematic synthesis of the qualitative data and findings reported within that literature. Seven themes were identified — personalization benefit, privacy and surveillance unease, trust in brand or platform, algorithmic opacity, data fatigue and desensitisation, perceived manipulation, and regulatory awareness — which together confirm, and substantially elaborate, the personalization–privacy paradox first identified two decades ago [6]. The central contribution of this study is to show that this paradox is best understood not as a fixed consumer trait but as a situational appraisal, structurally conditioned by pre-existing trust, algorithmic transparency, and the visible presence of regulatory safeguards, and analytically inseparable from the broader socio-digital experience of living within pervasively data-collecting platforms.

By deliberately reading the marketing-specific literature alongside the wider socio-digital literature on datafied life, this study has also sought to demonstrate the value of a broader interpretive lens for marketing scholarship: consumers do not compartmentalise their experience of being marketed to from their experience of being scored, ranked, recommended to, and occasionally excluded by algorithmic systems more generally. A consumer's tolerance for a personalized advertisement is shaped, however indirectly, by the same accumulated fatigue, mistrust, or resistance that shapes their relationship to social media feeds, gig-work platforms, and smart-home devices. Future research that continues to treat

marketing data practices as a bounded, self-contained ethical and empirical domain risks missing precisely the connective texture that this study has attempted to surface.

As data-driven marketing continues to deepen in both technical sophistication and social ubiquity, the question facing firms, regulators, and researchers alike is not whether consumers can be persuaded to stop caring about how their data is used, but whether the institutions and practices of digital marketing can be redesigned to earn the trust that sustainable, legitimate personalization ultimately requires. The seven-theme framework and the integrative conceptual model proposed here are offered as a starting point for that redesign effort, to be tested, refined, and contested by the primary empirical research this synthesis is intended to provoke.

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