

The role of well-being in consumer's responses to personalized advertising on social media

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Abstract

In two studies, this paper examines how perceived personalization in advertisements on social media affects brand engagement and ad avoidance. Using a preregistered between-subjects cross-sectional survey ($n = 794$), we tested four different moderated mediation models with perceived creepiness and perceived relevance as competing mediating variables, and hedonic and eudaimonic well-being as moderating variables. Perceived relevance explains the positive effect of perceived personalization on brand engagement and the negative effect on ad avoidance. Moreover, perceived creepiness explains the negative effect of perceived personalization on ad avoidance. Contrary to our hypotheses, we find positive effects of perceived personalization via perceived creepiness on brand engagement and ad avoidance. Then, a qualitative think-aloud survey ($n = 36$) shows that participants are accustomed to personalized advertisements and scroll to avoid them unless there is relevant or useful content. Independent of their well-being, participants are not creeped out because of personalized advertising; however, it does raise their privacy concerns. Finally, the findings of our two studies indicate that advertisers and social media need to particularly consider consumers' negative affective well-being to effectively deliver personalized advertisements due to the increase in creepiness and/or privacy concerns.

KEYWORDS

perceived creepiness, perceived relevance, personalized advertising, social media, well-being

1 | INTRODUCTION

Since social media have become major advertising platforms, breaking through the content clutter and making a message stand out is challenging for brands. To achieve this, marketing strategists started using personalized advertising: 33% of UK and US marketers declared spending more than half of their online marketing budget on personalization efforts (Navarro, 2023). Globally, revenue from these efforts is expected to grow 65% in the coming years, reaching

\$11.6 billion by 2026 (Statista, 2023). Moreover, 91% of consumers are more likely to buy from brands offering personalized recommendations (Accenture, 2018).

While previous research shows both beneficial and detrimental effects of personalization (see Boerman et al., 2017 for an overview), personalized advertisements offer more value to consumers, leading to more positive and less negative consumer responses (Lee et al., 2022). The social networking site (SNS)-post processing framework (Wagner et al., 2017) suggests that the value these advertisements

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offer could increase the motivation to process the advertisement. Consumers generally perceive personalized advertisements as more personally relevant and less intrusive (De Keyzer, Dens, et al., 2022a). On the other hand, the vast amounts of personal data collected to provide consumers with these personalized advertisements raise privacy concerns and creepiness (De Keyzer, van Noort, et al., 2022), which potentially decrease the motivation to process a personalized advertisement. Consumers are, thus, expected to interact with personalized advertisements when they offer them benefits and to avoid these advertisements when they do not (Elliot & Thrash, 2002; Kelly et al., 2020). By studying both engagement and avoidance, we aim to improve our understanding of personalization effects. These insights can be used by advertisers to improve the effectiveness of their advertising campaigns on social media.

The SNS-post processing framework (Wagner et al., 2017) suggests the impact of the receiver's characteristics in these interactions. Considering the increasing attention devoted to the relationship between consumers' well-being (hereafter conceptualized as hedonic and eudaimonic well-being; Dodds et al., 2021) and social media, an interesting and underdeveloped research avenue relates to the moderating effects of well-being. Hedonic well-being encompasses the emotional quality of an individual's everyday experience (Kahneman & Deaton, 2010), whereas eudaimonic well-being reflects the degree to which individuals realize their human potential and live a meaningful life (Dodds et al., 2021). Consumers' well-being is known to affect their ability to process information (Lang, 2017), and as such, it likely also affects how consumers respond to personalized advertisements on their social media feeds. Therefore, advertisers and platform managers should consider well-being when delivering advertising messages to avoid, for example, creeping these consumers out.

Therefore, this research aims to fulfill two research gaps drawing on the SNS-post processing framework (Wagner et al., 2017) by (1) studying the antecedents contributing to the effects of personalized advertising on brand-related outcomes and (2) exploring the boundary conditions of the effect of personalized advertising by looking into the moderating role of (hedonic and eudaimonic) well-being. Using a preregistered between-subjects cross-sectional survey, we examine the effects of personalized advertising on ad avoidance and brand engagement via the mediating effect of perceived relevance and perceived creepiness. Then, a follow-up study provides additional insight and nuance to such effects. Overall, this study contributes to the understanding of personalization effects by examining the boundary conditions of perceived personalization on brand engagement and ad avoidance through the mediating roles of perceived relevance and perceived creepiness.

2 | THEORETICAL FRAMEWORK

2.1 | Previous research on the role of perceived personalization

Brands can use social media to personalize marketing communications by tailoring their messages to recipients' characteristics, interests,

tastes, or online behavior (Boerman et al., 2017; De Keyzer et al., 2015). Past research distinguishes actual personalization from perceived personalization in predicting consumer responses. De Keyzer, Dens, et al. (2022a) define actual personalization as personalization that can be objectively assessed. For example, when presented with a brand that social media users were previously exposed to and showed interest in, the "brand interest" characteristic is – objectively speaking – used to personalize the message. However, this does not imply that the user also perceives this message as personalized. This perception represents a subjective experience by the user called perceived personalization (De Keyzer, Dens, et al., 2022a). For some users, using a single characteristic might be sufficient to elicit this perception. For others, using more idiosyncratic characteristics or a combination of characteristics might be needed to trigger this perception.

For personalization to affect consumer responses, the consumer must perceive the message as personalized (Li, 2016). When faced with a brand message, the consumer will assess the match between the message and their own characteristics (Petty et al., 2000). If a match is perceived, the perceived personalization will be high (de Groot, 2022). Moreover, previous research found that personalization can result in more favorable behavioral intentions (e.g., De Keyzer, Dens, et al., 2022a) due to increased perceived relevance (de Groot, 2022). However, previous research also found adverse effects of personalization explained by perceptions of creepiness (De Keyzer, van Noort, et al., 2022; Malheiros et al., 2012) and intrusiveness (de Groot, 2022). Furthermore, based on Kelly et al. (2020), both engagement and avoidance seem to be driven by relevance, or lack thereof, as well as feelings of skepticism toward the ad. In this line, research shows that respondents question the origins of the data that is used in digital or social media advertising (Kelly et al., 2020; De Keyzer, Dens, et al., 2022b), indicating that the use of personal data can feel creepy (Segijn & van Ooijen, 2022). Recent research on personalized advertising (e.g., De Keyzer, Dens, et al., 2022a; De Keyzer, van Noort, et al., 2022) adopted a dual process approach that studies both the positive and negative antecedents of personalization effects.

2.2 | The SNS-post processing framework

Wagner et al. (2017) designed a framework to understand how brand post appeals (e.g., personalized advertisements) are processed within SNSs. This framework identifies three components of processing, namely antecedents, processing [decoding], and consequences: antecedents affect processing, which, in turn, affects the consequences. Figure 1 portrays how this framework was adopted in this study to examine elements determining the effects of personalized advertising.

Antecedents comprise users' needs, motivations, abilities, and opportunities to process a message, along with the stimulus itself (i.e., the personalized advertisement) (Wagner et al., 2017). As indicated before, previous research on personalized advertising

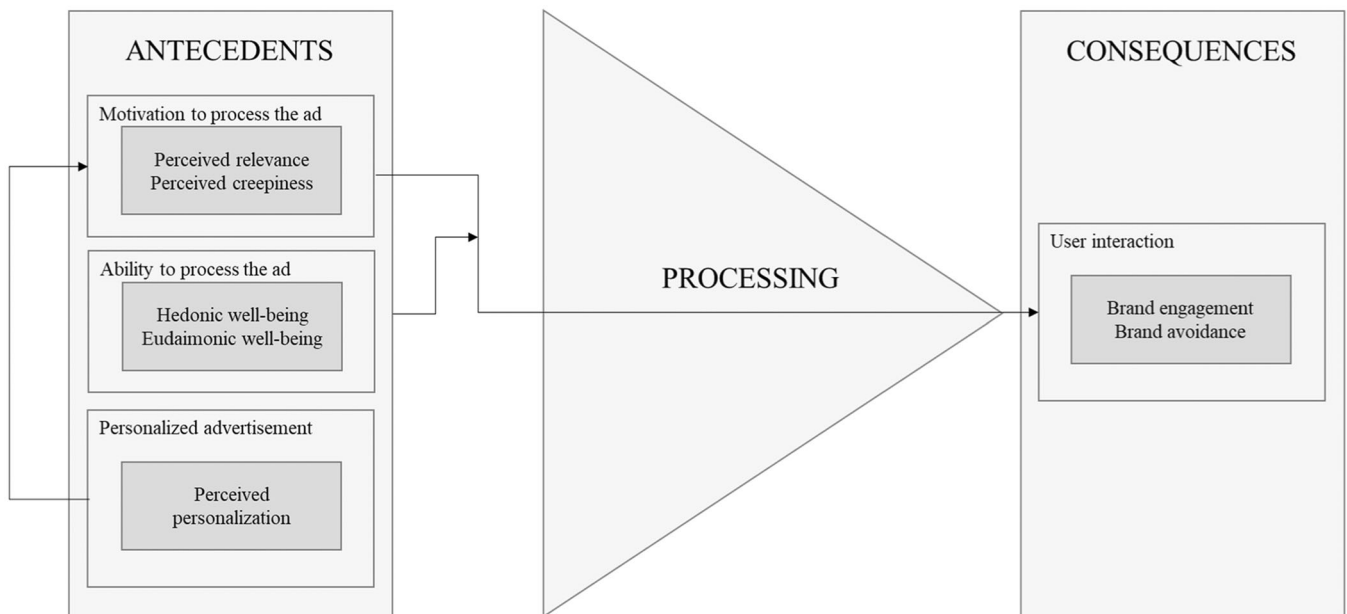


FIGURE 1 Adaptation of Wagner et al.'s (2017) SNS-post processing framework. SNS, social networking site.

identifies perceived relevance (e.g., De Keyzer, Dens, et al., 2022a) and perceived creepiness (De Keyzer, van Noort, et al., 2022) as two mediating variables that contribute to our understanding of the effects of personalized advertising on brand-related outcomes. Therefore, this research considers these two competing mediating variables as the motivational element identified in the SNS-post processing framework that influence personalized ad processing (Wagner et al., 2017). Regarding the ability to process (i.e., skill or proficiency in processing), another antecedent of the processing of posts, Wagner et al. (2017) argue that when the ability to process is high, the individuals will be able to interpret the message (i.e., a personalized advertisement) fully or properly. Conversely, when the ability to process is low, message processing might be hindered or not occur at all (Wagner et al., 2017). Given the abundant scholarly attention on social media's influence on user's well-being (e.g., Beyens et al., 2020; Valkenburg et al., 2021, 2022), this study aims to understand how well-being, in turn, could play a role in the processing of personalized advertising. Previous research has shown that, in an educational context, well-being can affect information processing (see Hawthorne et al., 2019 for a review).

The processing is the phase placed in between the antecedents and the consequences. This internal and subjective processing, as defined by Wagner et al. (2017), is a "black box." The processing will, in turn, lead to consequences or user responses. More specifically, in the current study, we examine the consequences of the processing in terms of the interaction the user engages in or avoids. Previous research shows two main consequences elicited by personalized advertising: brand engagement (e.g., Walrave et al., 2018) and avoidance (e.g., Kim et al., 2022). Users can choose to engage with an ad or avoid it

depending on whether the advertisement is perceived as pleasurable (e.g., entertainment, information) or boring, unreliable, or disruptive (Kelly et al., 2020).

Brodie et al. (2011, p. 102) define brand engagement as "a psychological state that occurs by virtue of interactive, co-creative customer experiences with a focal agent/object (e.g., a brand)." Previous research shows that brand engagement has substantial value for companies, directly impacting firm performance, behavioral intention, and word-of-mouth (de Oliveira Santini et al., 2020). Brand engagement represents consumers' investment of cognitive, emotional, and behavioral resources in their brand interactions (Hollebeek et al., 2019, 2023). Although brand engagement is a multidimensional concept, we focus on its behavioral dimension since brand managers use it to assess the effectiveness of their digital marketing campaigns and typically focus on what is measurable through social media platforms, such as click-through rates, and the number of likes, comments, and shares (Johnson & Hong, 2023). The other possible user interaction, advertising avoidance, represents "any action that reduces exposure, or the "turning off" to advertising" (Kelly et al., 2020, p. 488). These actions can range from simply not looking at the ad, having learnt to be "blind" to advertisements, or installing software ad blockers (Kelly et al., 2020). It is a concept that has received considerable scholarly attention in a digital context, including social media. For instance, Facebook users have been found to react negatively to advertisements as a result of, for example, skepticism or irrelevance (e.g., Kelly et al., 2020). As such, marketers need to understand what triggers this ad avoidance and how to overcome it. One way to increase engagement and decrease avoidance is through personalized advertisements.

2.3 | Motivation to process the ad: The mediating role of perceived relevance

Numerous studies have established the effect of (perceived) personalization on perceived relevance (e.g., de Groot, 2022; De Keyzer, Dens, et al., 2022a), which is, according to consumers, a key benefit of personalization (Segijn & van Ooijen, 2022). Perceived relevance represents how consumers perceive the content displayed as related to their needs and values (de Groot, 2022). Personalized advertisements can contribute to this perception, strengthening the likelihood that the consumer will be persuaded (de Groot, 2022).

This aligns with previous research on personalization effects (de Groot, 2022; De Keyzer, Dens, et al., 2022a), which states that a relevant message increases the motivation to process it. As such, when faced with a persuasive message, consumers – in an effort to cope with it – might attempt to relate the message to themselves and thus self-reference (Hawkins et al., 2008). Suppose a personalized advertisement explicitly indicates they have “liked” content from the brand. In that case, consumers can more easily connect the ad to their existing schemata. In sum, when consumers perceive an advertisement as personalized, the likelihood of perceiving it as relevant increases due to a self-referencing process. In turn, higher motivation (due to perceived relevance) will increase the likelihood that consumers will engage with the brand (i.e., interact with the advertisement). Therefore, we expect:

H1. The positive effect of perceived personalization on brand engagement is mediated by perceived relevance, such that perceived personalization increases perceived relevance, which, in turn, increases (a) click intention, (b) like intention, (c) comment intention, and (d) share intention.

Next, and aligned with the SNS-post processing framework (Wagner et al., 2017), reactance represents a motivational state driving behavior. Consumers have been found to experience personalization reactance (White et al., 2008), which can lead them to behave opposite to what is intended by the personalized advertisement (i.e., avoid it) as a way to restore their freedom since they prefer not to be manipulated (Miron & Brehm, 2006). For example, consumers receiving a personalized advertisement can identify the personalization effort, and as a result, they might want to avoid the advertisement because they perceive that the ad might intend to sell them a product. Given the potential detrimental effects of consumers avoiding advertisements, marketers must understand how to overcome this backlash. Kelly et al. (2020) show that the lack of (perceived) relevance strongly triggers consumers to avoid advertising. Therefore, if personalized advertisement is perceived as relevant, consumers' motivational state might become less negative, and the intention to avoid the advertisement might decrease. Therefore, we expect:

H2. The positive effect of perceived personalization on ad avoidance is mediated by perceived relevance, such that

perceived personalization increases perceived relevance, which, in turn, decreases ad avoidance.

2.4 | Motivation to process the ad: The mediating role of creepiness

While prior research studied perceived invasiveness (Niu et al., 2021) and perceived intrusiveness (Pffelfmann et al., 2020), explaining consumers' responses to personalized advertisements, Segijn and van Ooijen (2022) indicate that consumers mention creepiness as a relevant driver. Perceived creepiness can be defined as the “anxiety aroused by the ambiguity of whether there is something to fear or not, and/or by the ambiguity of the precise nature of the threat that might be present” (McAndrew & Koehnke, 2016, p. 10). Underlying this definition is the uncertainty of a potential threat. This concept is transferable to personalized advertisements since, especially in social media, advertisements use a wide variety of personal information. For some personal data, users might not be aware (of how) it is collected (e.g., Malheiros et al., 2012) and how this data is subsequently used in algorithms to personalize advertisements (Segijn & van Ooijen, 2022). This unawareness might create discomfort, uncertainty, and, thus, creepiness when faced with a personalized advertisement (Malheiros et al., 2012). It can be expected that consumers are motivated to react toward personalized advertisements in the opposite direction of the intended behavior and respond negatively toward it (De Keyzer, van Noort, et al., 2022). In our study, this might mean not engaging with the advertisement and avoiding it altogether. Therefore, we expect the following:

H3. The positive effect of perceived personalization on brand engagement is mediated by perceived creepiness, such that perceived personalization increases perceived creepiness, which, in turn, decreases (a) click intention, (b) like intention, (c) comment intention, and (d) share intention.

H4. The positive effect of perceived personalization on ad avoidance is mediated by perceived creepiness, such that perceived personalization increases perceived creepiness, which, in turn, increases ad avoidance.

2.5 | Ability to process the ad: The influence of hedonic and eudaimonic well-being

Well-being is multifaceted and often conceptualized as hedonic and eudaimonic well-being (Dodds et al., 2021; Ryan & Deci, 2001). Hedonic well-being relates to happiness and encompasses the emotional quality of an individual's everyday experience (Kahneman & Deaton, 2010) and is composed of both a cognitive component linked to an evaluation in terms of life satisfaction and an affective component characterized by the prevalence of positive rather than

negative emotions. Eudaimonic well-being represents the degree to which a person fully functions (Ryan & Deci, 2001), can realize their human potential, and lives meaningfully (Dodds et al., 2021). Well-being, both eudaimonic and hedonic, have been proven to be interconnected with social media use (Beyens et al., 2020). Furthermore, well-being influences cognitive processing, for instance, in the context of learning (Hawthorne et al., 2019). Although well-being has not yet been studied as a moderating variable of advertising processing, previous research shows that consumers' psychological status, such as mood (Batra & Stayman, 1990), affects how advertising messages are processed. Therefore, we will focus on psychological characteristics, specifically well-being, as a boundary condition affecting how personalized advertising is perceived.

2.5.1 | The moderating role of hedonic well-being

Previous research has established relationships between the two components of hedonic well-being and the processing of advertising messages. For instance, extensive research has focused on how mood (positive and negative) affects advertising processing (e.g., Batra & Stayman, 1990), with mood (positive and negative) being related to the affective component of hedonic well-being. Mood represents mild, pervasive, and generalized affective states rather than intense emotions (Batra & Stayman, 1990), while affective well-being is linked to deeper mental states characterized by positive and negative emotions, such as happiness and anxiety. Given the lack of research linking advertising processing and affective well-being, previous research on mood will guide the derivation of hypotheses. Besides, life satisfaction, the cognitive component of hedonic well-being, explains why people are influenced by nostalgic advertising (Ju et al., 2017).

Lang (2017) proposes that individuals only have a limited capacity to process information: when an individual does not have the capacity to process information, the message cannot be thoroughly encoded, stored and/or retrieved. Information processing is, therefore, dependent on the available resources to encode, store, or retrieve the message.

The affective component of hedonic well-being has often been conceptualized as mood. For example, previous research showed that a positive mood enhances relational elaboration (i.e., relating information presented to nonpresented information), which consumers use to link pieces of information or focus on the theme shared in the ad (e.g., Lee & Sternthal, 1999; Zhu & Meyers-Levy, 2007). According to Lang (2017), a positive mood increases the available resources through which an individual can engage in a more thorough processing of the message. As such, positive well-being (of which mood is part) can affect the consumer's ability to process the message. Since personalized advertisements are intended to showcase relevance, extensive processing can result in heightened levels of relevance through self-reference (Hawkins et al., 2008). At the same time, extensive processing might also induce questions about

the origins of personal information, which, in turn, might trigger feelings of creepiness.

H5. Positive affective well-being will moderate the mediated relationships between personalized advertising on social media and (a) click intention, (b) like intention, (c) comment intention, (d) share intention, and (e) ad avoidance.

Moreover, prior research on mood and information processing shows that a negative mood facilitates item-specific elaboration because of limited available resources and focus on specific items in the personalized ad (Mohanty & Suar, 2014; Zhu & Meyers-Levy, 2007). Under these circumstances, an individual does not have the ability to thoroughly process a message and will focus on specific elements, such as personalization cues, which can, in turn, trigger perceptions of relevance and/or creepiness. For example, when consumers with negative affective well-being realize that an ad was shown to them because they were previously exposed to a reel from the advertised brands, this might elicit creepiness because they feel they are being watched. On the other hand, it might trigger feelings of relevance because it is salient that they are interested in the brands' content. Therefore, we hypothesize that:

H6. Negative affective well-being will moderate the mediated relationships between personalized advertising on social media and (a) click intention, (b) like intention, (c) comment intention, (d) share intention, and (e) ad avoidance.

The cognitive component of hedonic well-being, life satisfaction, has received less attention. It represents "a global assessment of a person's quality of life according to his chosen criteria" (Shin & Johnson, 1978, p. 478), which represents a judgment of how satisfied someone is with their current life when comparing a person's own standards (Diener et al., 1985). Based on the above reasoning, we expect an individual satisfied with their life to have plenty (or at least sufficient) resources available to process a message. Under that circumstance, Lang (2017) predicts that the individual will thoroughly process the message. At the same time, individuals unsatisfied with their lives might be cognitively preoccupied and, therefore, do not have sufficient cognitive resources to elaborately process a message.

When relating this to the context of personalized advertising, it may be expected that when satisfied with life, it might be easier to relate the information presented to one's self and see how the product could be relevant. At the same time, this information can also be related to one's previous behavior on the platform, indicating that the platform or the advertiser has access to personal information. When less satisfied with life, it might be easier to focus on one specific aspect of the advertisement or to use heuristic cues rather than to engage in thorough processing because of limited available resources. This one specific element could indicate that it is highly relevant or that it is highly creepy. Therefore, we expect that:

H7. Life satisfaction will moderate the mediated relationships between personalized advertising on social media and (a) click intention, (b) like intention, (c) comment intention, (d) share intention, and (e) ad avoidance.

2.5.2 | The (potential) moderating role of eudaimonic well-being

Given the connection between mood, affective well-being, and consumer responses to advertising established in previous research, affective well-being is a relevant boundary condition requiring further examination. However, as mentioned, well-being is typically divided into two sub-concepts: hedonic well-being, composed of affective well-being and life satisfaction, and eudaimonic well-being. According to Ryff (1989), eudaimonia is focused on meaning and self-realization. It focuses on the idea of human development and positive psychological functioning, which can be achieved by finding personal meaning and self-reflecting on one's life (Lengieza et al., 2019). Moreover, the eudaimonic conception of well-being calls upon people to live following their true selves: "having a purpose and meaning in life, positive self-regard, autonomy, positive relationships with other people, and feelings of continued growth and development" (Dodds et al., 2021, p. 357). Research on consumer behavior shows that self-realization can be obtained by pleasing one's self by purchasing consumer goods (e.g., Razmus et al., 2022). Unlike the constructs related to hedonic well-being, eudaimonic well-being has not yet been studied as a variable related to information processing.

To hypothesize, we again build upon the reasoning of Lang (2017). When not living to their true selves, consumers might only use part of their cognitive capacity to improve their eudaimonic

well-being. As such, they might not engage in thorough processing of personalized advertising. Due to a lack of previous research on the topic, it is unclear what exactly to expect. However, given the importance attributed to self-realization and the true self in conceptualizing eudaimonic well-being, one could expect that feelings of relevance can be elicited when seeing personalized advertisements. Besides, the presented information could be related to one's goals and perceived as relevant; likewise, they can be perceived as related to one's goals and perceived as creepy.

In such research scarcity related to the moderating role of self-realization, we are interested in exploring a possible link between the eudaimonic well-being dimension and brand-related outcomes.

RQ1. *To what extent does eudaimonic well-being moderate the mediated relationships between personalized advertising on social media and (a) click intention, (b) like intention, (c) comment intention, (d) share intention, and (e) ad avoidance?*

Two data collections ensured the testing of the conceptual framework. Figure 2 presents our conceptual model. Study 1 was run as a *pre-registered* cross-sectional between-subjects survey distributed to an online panel. Following up, we used the think-aloud method (Payne, 1994) to gain insight into the processing mechanism studied in the first study.

3 | STUDY: A PREREGISTERED BETWEEN-SUBJECTS CROSS-SECTIONAL SURVEY

Considering our focus on the effect of perceived (instead of actual) personalization, our design involves exhibiting a mock branded social media post with different personalization cues for a focal consumer product category.

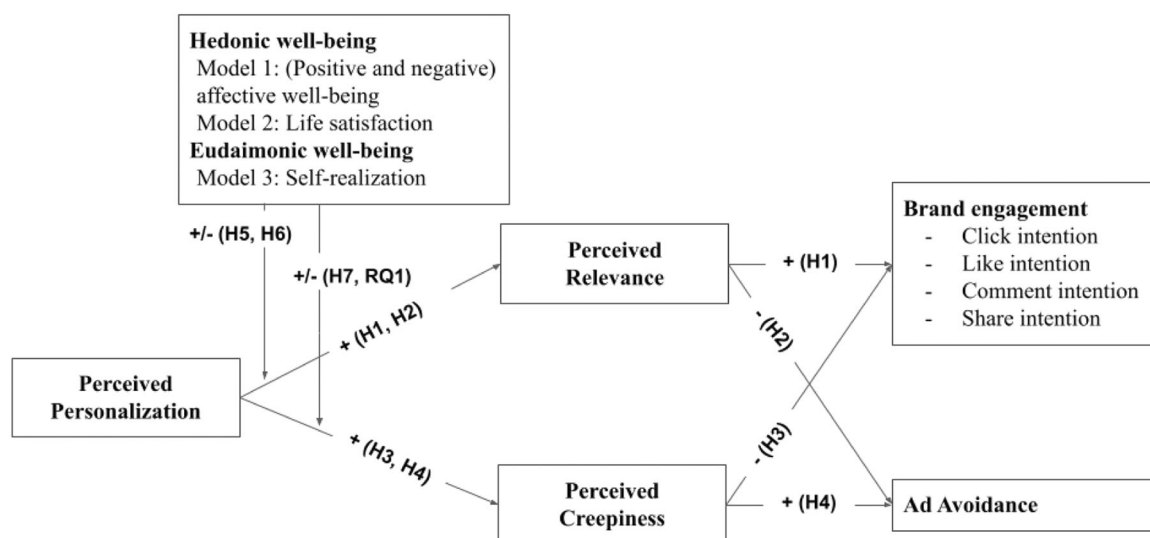


FIGURE 2 Conceptual framework.

3.1 | Methods

3.1.1 | Pretests

First, we conducted a pretest to design our visual stimuli with Dutch and Flemish social media users ($n = 29$; $M_{\text{age}} = 26.41$, $SD_{\text{age}} = 3.68$; 72.4% female) to select the focal product category. For seven different product types (i.e., clothing, smartphones, beauty products, personal care products, bicycles, bars, and headphones), we measured individual's level of product category involvement (De Keyzer et al., 2017), satisfaction with product-category-satisfaction with product-category-related life (Grunert et al., 2007), and attitude toward the product category (Baecke & Van den Poel, 2011). Based on these pretest results, we selected bicycles as the focal product category for the main study as respondents were at least moderately involved ($M_{\text{invol}} = 4.40$, $SD_{\text{invol}} = 1.68$) and satisfied with them, and their product-category attitude ($M_{\text{att}} = 4.16$, $SD_{\text{att}} = 1.15$) was also close to the 7-point scale's midpoint. We used a real bicycle brand (i.e., Pure Cycles), which was never available in The Netherlands or Flanders, assuring external validity and avoiding potential effects of prior brand attitudes and experiences. Stimulus material is available online in Supporting Information: Appendix A.

To induce variance in perceived personalization, we developed four mock branded Instagram-style social media posts, where three exhibited personalized cues. Respondents were shown either a nonpersonalized ad (Supporting Information: Appendix A, Figure A, panel a) or cue-based-personalized ad (i.e., "because you follow [brand]," "because you liked a post from [brand]," "because you watched a reel from [brand]"; Supporting Information: Appendix A, Figure A, panels b–d).

3.1.2 | Participants, procedure, and measures

The survey was delivered in January 2023 to an online consumer panel sample of Dutch-speaking adults, all Instagram users from The Netherlands and Belgium (Flanders). A priori power analysis found that a minimum sample size of 760 was needed to detect a small-sized effect of 0.02 at the standard 0.05 α error probability and a 0.80 of power. We initially collected 801 responses. After removing seven participants with durations higher than +2 SD from the mean, 794 cases remained in the final sample ($M_{\text{age}} = 30.28$, $SD_{\text{age}} = 7.62$, 18–54 years old; 61.3% female), as presented in Table 1.

After a welcome screen asking for informed consent, respondents stated their birth year and the social media platforms they use weekly. Next, they read that they were about to see an Instagram feed advertisement and were requested to look at the advertisement as they would in real life. Then, they were randomly exposed for at least 5 s to one of the four Instagram-like static mock posts. Respondents then answered the dependent variables (in random order), followed by the mediating

TABLE 1 Sample characteristics.

Construct	Items	Descriptives
Age	What year were you born?	$M = 30.28$ ($SD = 7.62$)
Gender	With which gender do you identify?	<ul style="list-style-type: none"> • Male • 36.9% • Female • 61.3% • Nonbinary • 1.1% • Prefer not to say • 0.6%
Educational level	Which is your highest obtained educational level?	<ul style="list-style-type: none"> • Primary school • 2.6% • High school • 35.4% • Professional bachelor • 27.8% • Academic bachelor • 18.0% • Master • 12.5% • Ph.D. • 1.3% • Other • 2.4%
Country	In which country do you currently live?	<ul style="list-style-type: none"> • The Netherlands • 62.6% • Belgium • 37.4%

(random order), moderating (random order), and independent variables.

As behavioral measures of ad engagement, we used three items related to users' intention to like/share/comment on social media posts and a click intention indicator adapted from Buzeta et al. (2023). We measured both ad avoidance and perceived relevance using three items each from De Keyzer, Dens, et al. (2022a). To measure perceived creepiness, we used three items from De Keyzer, van Noort, et al. (2022). Positive and negative well-being were measured using 10 items from the State-Trait Depression Scales (Krohne et al., 2002), life satisfaction utilizing four items adapted from Diener et al. (1985), and self-realization via six items from Choi et al. (2014) and Kim et al. (2015). As the independent variable, we measured perceived personalization using five items from De Keyzer, Dens, et al. (2022a). We finally gauged statistical controls and additional demographics (gender, education level, and country of residence). All variables were measured using 7-point Likert-type scales or bipolar semantic differentials. Table 2 contains all measurement items, origins, descriptives, and Cronbach's α estimates.

The questionnaire and stimuli were developed in English and translated to Dutch using a collaborative and iterative translation procedure (Douglas & Craig, 2007) to ensure the meaning equivalence of the translations, with parallel translations generated by AI as input evaluated by two bilingual researchers.

3.1.3 | Data analysis

We employed partial least squares structural equation modeling (PLS-SEM) to test three models with specific moderating

TABLE 2 Measurement items.

Construct	Items	Descriptives
Social media use	Which of the following social media platforms do you regularly use (at least once a week)? <ul style="list-style-type: none"> • Facebook • Instagram • YouTube • Reddit • Pinterest • Snapchat • TripAdvisor • Twitter • TikTok • WhatsApp • Other 	<ul style="list-style-type: none"> • 76.8% • 100.0% • 74.8% • 11.1% • 36.5% • 48.7% • 4.3% • 20.4% • 44.2% • 89.3% • 1.4%
Click intention Buzeta et al. (2023)	<ul style="list-style-type: none"> • I would click the advertisement to obtain more information. 	M = 3.02 (SD = 1.76)
Like intention Buzeta et al. (2023)	<ul style="list-style-type: none"> • I would like this Instagram advertisement. 	M = 2.80 (SD = 1.72)
Share intention Buzeta et al. (2023)	<ul style="list-style-type: none"> • I would share this Instagram advertisement. 	M = 2.42 (SD = 1.58)
Commenting intention Buzeta et al. (2023)	<ul style="list-style-type: none"> • I would comment on this Instagram advertisement. 	M = 2.53 (SD = 1.65)
Ad avoidance (De Keyzer, Dens, et al., 2022a)	<ul style="list-style-type: none"> • I want to resist the advertisement • I want to dismiss the content of the advertisement • I want to avoid this kind of advertisement 	M = 3.61 (SD = 1.44)
Perceived relevance (De Keyzer, Dens, et al., 2022a)	For me, this Instagram advertisement by Pure Cycles is <ul style="list-style-type: none"> • not important - important • not relevant - relevant • meaningless - meaningful 	M = 3.55 (SD = 1.73)
Perceived creepiness (De Keyzer, van Noort, et al., 2022)	To what extent do you think the advertisement by Purecycles was <ul style="list-style-type: none"> • creepy • disturbing • worrying 	M = 2.58 (SD = 1.34)
Positive affective well-being (Krohne et al., 2002)	When considering your life in general, to what extent do the following emotions apply to you? <ul style="list-style-type: none"> • I am happy • I am whole • I am safe • I am peaceful • I enjoy life 	M = 4.99 (SD = 1.12)
Negative affective well-being (Krohne et al., 2002)	When considering your life in general, to what extent do the following emotions apply to you? <ul style="list-style-type: none"> • I am gloomy • I am depressed • I am sad • I am hopeless • I am low 	M = 3.07 (SD = 1.38)
Life satisfaction (Diener et al., 1985)	<ul style="list-style-type: none"> • The conditions of my life are excellent • I am satisfied with my life • So far, I have gotten the important things I want in life • If I could live my life over, I would change almost nothing 	M = 4.50 (SD = 1.24)

TABLE 2 (Continued)

Construct	Items	Descriptives
Self-realization (Choi et al., 2014; Kim et al., 2015).	<ul style="list-style-type: none"> • My life has meaning and purpose • I feel confident and good about myself • I like my living situation very much • When I really want to do something, I usually find a way to do it • I have an easy time adjusting to change 	M = 4.89 (SD = 1.14)
Perceived personalization (De Keyzer, Dens, et al., 2022a)	<ul style="list-style-type: none"> • This ad is tailored to my situation • I believe this ad is customized to my needs • This ad was targeted at me as a unique individual • I believe this ad is customized to my characteristics • This ad was personalized according to my profile 	M = 3.15 (SD = 1.43)

TABLE 3 Specific indirect effects.

	Path	Model 1		Model 2		Model 3		Significant
		β	<i>p</i>	β	<i>p</i>	β	<i>p</i>	
H1	PercPerso -> PercRelev -> Click Intention	0.26	<0.001	0.27	<0.001	0.27	<0.001	Yes
	PercPerso -> PercRelev -> Like Intention	0.23	<0.001	0.23	<0.001	0.23	<0.001	Yes
	PercPerso -> PercRelev -> Comment Intention	0.19	<0.001	0.20	<0.001	0.20	<0.001	Yes
	PercPerso -> PercRelev -> Share Intention	0.20	<0.001	0.20	<0.001	0.20	<0.001	Yes
H2	PercPerso -> PercRelev -> Ad Avoidance	-0.12	<0.001	-0.13	<0.001	-0.13	<0.001	Yes
H3	PercPerso -> PercCreep -> Click Intention	0.02	0.034	0.03	0.027	0.03	0.028	Yes
	PercPerso -> PercCreep -> Like Intention	0.07	<0.001	0.08	<0.001	0.08	<0.001	Yes
	PercPerso -> PercCreep -> Comment Intention	0.12	<0.001	0.14	<0.001	0.15	<0.001	Yes
	PercPerso -> PercCreep -> Share Intention	0.12	<0.001	0.14	<0.001	0.14	<0.001	Yes
H4	PercPerso -> PercCreep -> Ad Avoidance	0.17	<0.001	0.20	<0.001	0.20	<0.001	Yes

Note: We do not report the specific indirect effects stemming from the moderator and control variables, for parsimony. The specific moderated indirect effects are separately reported in Tables 4–6.

Abbreviations: PercCreep, perceived creepiness; PercPerso, perceived personalization; PercRelev, perceived relevance.

variables (i.e., Model 1: positive and negative affective well-being; Model 2: life satisfaction; Model 3: self-realization) using SmartPLS 4.0.9.5 (Ringle et al., 2022). PLS-SEM analyzes causal chains and complex nomological networks involving many intervening variables, such as moderation and mediation elements (Hair et al., 2022). The state-of-the-art PLS-SEM modeling uses 10,000 subsamples for a percentile bootstrap procedure, path weighting, a maximum of 3000 iterations,

and a stop criterion of 10^{-7} in their algorithm settings (Hair et al., 2022).

3.2 | RESULTS

The preliminary checks and PLS-SEM model assessments are available online in Supporting Information: Appendix B.

3.2.1 | Structural model estimation results

Since all our hypotheses and research questions relate to mediation effects, Tables 3–6 focus on presenting specific indirect effect results. Table 3 shows that, concerning H1 and H2, perceived personalization has a significant positive indirect effect via perceived relevance on click intention (Model 1: $\beta = 0.26$; Models 2 and 3: $\beta = 0.27$; all p 's < 0.001), like intention (Models 1–3: $\beta = 0.23$; all p 's < 0.001), comment intention (Model 1: $\beta = 0.19$; Models 2 and 3: $\beta = 0.20$; all p 's < 0.001), and share intention (Models 1–3: $\beta = 0.20$; all p 's < 0.001), along with a significant negative indirect effect via perceived relevance on ad avoidance (Model 1: $\beta = -0.12$; Models 2 and 3: $\beta = -0.13$; all p 's < 0.001). H1 and H2 are thus confirmed. Next, related to H3 and H4, perceived personalization has a significant positive indirect effect via perceived creepiness on click intention (Model 1: $\beta = 0.02$; $p = 0.034$; Model 2: $\beta = 0.03$; $p = 0.027$; Model 3: $\beta = 0.03$; $p = 0.028$), like intention (Model 1: $\beta = 0.07$; Models 2 and 3: $\beta = 0.08$; all p 's < 0.001), comment intention (Model 1: $\beta = 0.12$; Model 2: $\beta = 0.14$; Model 3: $\beta = 0.15$; all p 's < 0.001), and

share intention (Model 1: $\beta = 0.12$; Models 2 and 3: $\beta = 0.14$; all p 's < 0.001), along with a significant positive indirect effect via perceived creepiness on ad avoidance (Model 1: $\beta = 0.17$; Models 2 and 3: $\beta = 0.20$; all p 's < 0.001). Since the effects on brand engagement oppose their expected direction, H3 is not supported, whereas H4 is confirmed.

Regarding H5, Table 4 shows that positive well-being does not moderate the mediated effects of perceived personalization either via perceived relevance or perceived creepiness on any of the brand engagement or ad avoidance variables. H5 is thus rejected. Concerning H6, while negative affective well-being does not moderate the indirect effects via perceived relevance on any of the brand engagement or ad avoidance variables, it does moderate the indirect effect via perceived creepiness on click ($\beta = 0.02$; $p = 0.020$), like ($\beta = 0.05$; $p < 0.001$), comment ($\beta = 0.08$; $p < 0.001$), and share intention ($\beta = 0.08$; $p < 0.001$), along with ad avoidance ($\beta = 0.12$; $p < 0.001$). Thus, H6 is partially confirmed.

Regarding H7, as exhibited in Table 5, life satisfaction does not moderate the indirect effect of perceived personalization via

TABLE 4 Specific moderated indirect effects, Model 1 (moderator: affective well-being).

	Path	Model 1		
		β	p	Significant
H5	Positive well-being \times PercPerso \rightarrow PercRelev \rightarrow Click Intention	0.00	0.227	No
	Positive well-being \times PercPerso \rightarrow PercRelev \rightarrow Like Intention	0.01	0.157	No
	Positive well-being \times PercPerso \rightarrow PercRelev \rightarrow Comment Intention	0.02	0.139	No
	Positive well-being \times PercPerso \rightarrow PercRelev \rightarrow Share Intention	0.02	0.137	No
	Positive well-being \times PercPerso \rightarrow PercRelev \rightarrow Ad Avoidance	0.03	0.135	No
	Positive well-being \times PercPerso \rightarrow PercCreep \rightarrow Click Intention	0.04	0.086	No
	Positive well-being \times PercPerso \rightarrow PercCreep \rightarrow Like Intention	0.03	0.088	No
	Positive well-being \times PercPerso \rightarrow PercCreep \rightarrow Comment Intention	0.03	0.089	No
	Positive well-being \times PercPerso \rightarrow PercCreep \rightarrow Share Intention	0.03	0.090	No
	Positive well-being \times PercPerso \rightarrow PercCreep \rightarrow Ad Avoidance	-0.02	0.105	No
H6	Negative well-being \times PercPerso \rightarrow PercRelev \rightarrow Click Intention	0.03	0.137	No
	Negative well-being \times PercPerso \rightarrow PercRelev \rightarrow Like Intention	0.02	0.140	No
	Negative well-being \times PercPerso \rightarrow PercRelev \rightarrow Comment Intention	0.02	0.141	No
	Negative well-being \times PercPerso \rightarrow PercRelev \rightarrow Share Intention	0.02	0.142	No
	Negative well-being \times PercPerso \rightarrow PercRelev \rightarrow Ad Avoidance	-0.01	0.167	No
	Negative well-being \times PercPerso \rightarrow PercCreep \rightarrow Click Intention	0.02	0.020	Yes
	Negative well-being \times PercPerso \rightarrow PercCreep \rightarrow Like Intention	0.05	<0.001	Yes
	Negative well-being \times PercPerso \rightarrow PercCreep \rightarrow Comment Intention	0.08	<0.001	Yes
	Negative well-being \times PercPerso \rightarrow PercCreep \rightarrow Share Intention	0.08	<0.001	Yes
	Negative well-being \times PercPerso \rightarrow PercCreep \rightarrow Ad Avoidance	0.12	<0.001	Yes

Note: We do not report the specific indirect effects stemming from the moderator and control variables, for parsimony. The specific indirect effects are reported in Table 3.

Abbreviations: PercCreep, perceived creepiness; PercPerso, perceived personalization; PercRelev, perceived relevance.

TABLE 5 Specific moderated indirect effects, Model 2 (moderator: life satisfaction).

	Path	Model 2		
		β	<i>p</i>	Significant
H7	Life Satisfaction \times PercPerso \rightarrow PercRelev \rightarrow Click Intention	0.04	0.083	No
	Life Satisfaction \times PercPerso \rightarrow PercRelev \rightarrow Like Intention	0.04	0.085	No
	Life Satisfaction \times PercPerso \rightarrow PercRelev \rightarrow Comment Intention	0.03	0.086	No
	Life Satisfaction \times PercPerso \rightarrow PercRelev \rightarrow Share Intention	0.03	0.085	No
	Life Satisfaction \times PercPerso \rightarrow PercRelev \rightarrow Ad Avoidance	-0.02	0.093	No
	Life Satisfaction \times PercPerso \rightarrow PercCreep \rightarrow Click Intention	0.00	0.776	No
	Life Satisfaction \times PercPerso \rightarrow PercCreep \rightarrow Like Intention	0.00	0.757	No
	Life Satisfaction \times PercPerso \rightarrow PercCreep \rightarrow Comment Intention	0.00	0.751	No
	Life Satisfaction \times PercPerso \rightarrow PercCreep \rightarrow Share Intention	0.00	0.751	No
	Life Satisfaction \times PercPerso \rightarrow PercCreep \rightarrow Ad Avoidance	0.01	0.751	No

Note: We do not report the specific indirect effects stemming from the moderator and control variables, for parsimony. The specific indirect effects are reported in Table 3.

Abbreviations: PercCreep, perceived creepiness; PercPerso, perceived personalization; PercRelev, perceived relevance.

TABLE 6 Specific moderated indirect effects, Model 3 (moderator: self-realization).

	Path	Model 3		
		β	<i>p</i>	Significant
RQ1	Self-realization \times PercPerso \rightarrow PercRelev \rightarrow Click Intention	0.03	0.426	No
	Self-realization \times PercPerso \rightarrow PercRelev \rightarrow Like Intention	0.03	0.366	No
	Self-realization \times PercPerso \rightarrow PercRelev \rightarrow Comment Intention	0.02	0.366	No
	Self-realization \times PercPerso \rightarrow PercRelev \rightarrow Share Intention	0.02	0.367	No
	Self-realization \times PercPerso \rightarrow PercRelev \rightarrow Ad Avoidance	-0.01	0.370	No
	Self-realization \times PercPerso \rightarrow PercCreep \rightarrow Click Intention	0.00	0.168	No
	Self-realization \times PercPerso \rightarrow PercCreep \rightarrow Like Intention	-0.01	0.170	No
	Self-realization \times PercPerso \rightarrow PercCreep \rightarrow Comment Intention	-0.01	0.172	No
	Self-realization \times PercPerso \rightarrow PercCreep \rightarrow Share Intention	-0.01	0.172	No
	Self-realization \times PercPerso \rightarrow PercCreep \rightarrow Ad Avoidance	-0.02	0.184	No

Note: We do not report the specific indirect effects stemming from the moderator and control variables, for parsimony. The specific indirect effects are reported in Table 3.

Abbreviations: PercCreep, perceived creepiness; PercPerso, perceived personalization; PercRelev, perceived relevance.

perceived relevance or perceived creepiness on any brand engagement or ad avoidance variables. H7 is thus rejected.

Finally, concerning RQ1, and as presented in Table 6, our findings indicate that self-realization does not moderate the indirect effect of perceived personalization via perceived relevance or perceived creepiness on any brand engagement or ad avoidance variables.

Finally, the related direct effect estimates can be found in online Supporting Information: Appendix C.

4 | FOLLOW-UP STUDY: THINK ALOUD

The results from the first study open avenues for further investigation regarding the mechanism explaining the effects of personalized advertising depending on an individual's well-being. Specifically, we wanted to understand the perceptions of creepiness and relevance, and the role played by well-being. Therefore, we ran a think-aloud study to gather an in-depth understanding of the relationships

between these variables. This method allows for a deeper understanding of the different antecedents using an introspective method.

4.1 | METHODS

A think-aloud survey (Payne, 1994) was developed in December 2023 and directed to an online consumer panel sample of Dutch-speaking adults, all Instagram users from the Netherlands and Belgium (Flanders). Participants ($n = 36$, $M_{\text{age}} = 32.33$, $SD_{\text{age}} = 11.51$; 38.9% female) were asked to tell out loud what feelings and thoughts came to mind while watching the same stimuli from the previous study. Participants consented to record their speech. First, participants saw one of the stimuli and were asked to freely talk about their perceptions of the personalized nature of the ad. Next, they were randomly probed about their perceptions of relevance and creepiness and their likelihood to engage with or avoid (in random order) the advertisement. Finally, participants were randomly presented with two out of four possible well-being scenarios that described an individual with different well-being. Participants were asked to talk about the advertisement from this person's perspective, again, in terms of relevance, creepiness, engagement, and avoidance. After seeing and commenting on the stimuli, participants were requested to answer the same well-being measures used in the previous study ($M_{\text{PosWell}} = 5.24$, $SD_{\text{PosWell}} = 1.06$; $M_{\text{NegWell}} = 2.62$, $SD_{\text{NegWell}} = 1.22$; $M_{\text{LifeSat}} = 4.99$, $SD_{\text{LifeSat}} = 1.11$; $M_{\text{SelfReal}} = 5.35$, $SD_{\text{SelfReal}} = 0.94$; all α 's > 0.70), followed by the demographics.

The voice recording transcripts were analyzed using theoretical thematic analysis (see Braun & Clarke, 2006). After this process, all authors reviewed the preliminary set of themes, leading to a definitive set of themes reported.

4.2 | RESULTS

4.2.1 | Perceptions and behaviors related to personalized ads

Participants report being used to seeing personalized ads on social media. It is "part of the user experience" on these platforms, and using individual information seems to be normalized. Moreover, participants acknowledge that platforms must get their revenue from advertising since their use is free of charge.

The typical social media user seems to exhibit an automatic pass-by or "scroll to avoid" behavior, only stopping for relevant/useful content, called information scanning (see Slater, 1997). This relevant/useful content could lead participants to click to know more, share to help a friend or comment to ask a question. Participants consider as relevant/useful the ads conveying "interesting" information or products they are looking for in the market. Given that social media users are used to seeing personalized ads, these do not elicit creepiness feelings.

These perceptions seem to depend on the social media users' well-being. Participants do not report a different behavior (from the one described in the general scenario) for individuals experiencing positive well-being or high life satisfaction or self-realization levels. Focusing on the self-realization construct, "nothing could motivate" the high self-realization individuals to engage with the advertisement. However, individuals with low self-realization could be driven by brand activations such as contests or giveaways to engage with the advertisement. Contrarily, users experiencing high levels of negative well-being would be less interested in ads and more actively avoid them, thus not engaging with them because they do not find providing personal information for advertisements useful.

4.2.2 | The role of relevance and usefulness

Participants preferred relevant advertisements to nonrelevant ones, acknowledging that advertising is part of the social media experience. Nevertheless, they also worry about being "manipulated" into "buying more." Whether the ad is perceived as relevant seems to depend on social media users' well-being. In the context of negative well-being, participants do not think the presented ad is relevant since it dissonates with the overall individual's well-being state because of its positive (i.e., happy) tone. Similarly, for lowly self-realized individuals, personalized ads can be useful, but at the same time, it is also "weird" to realize that their information is being used (related to privacy concerns, see below). Highly life-satisfied participants indicate that provided they already follow the brand's social media account, personalized advertisements are useful as they keep them updated.

4.2.3 | Discerning between creepiness and privacy concerns

While valuing relevant/useful ads, participants also worry about being "watched" or "tracked," which respondents identified as "unpleasant," "uncomfortable," and "creepy." Some participants mentioned that individuals with more negative well-being could find the ad creepy because their privacy concerns would be raised, or their negative emotions would be triggered more quickly. For the participants scoring high in negative well-being, personalized advertisements are indeed perceived as creepy because it feels they are "spying" on their activity, participants are being tracked and participants sometimes wondered "how can they know that?" Personalized advertisements seem to raise privacy concerns, not because they are personalized, but because they use personal data to generate such personalized offers or communications.

This does not seem to occur to users experiencing positive well-being. These individuals feel secure, therefore not caring as much about their privacy. It was also highlighted that the generally positive feelings about the ad matched the individual's positive well-being. Participants scoring high in positive well-being indicate that they "know how it works" and are aware that "people are tracked and

analyzed," which makes it not creepy. In this line, it is interesting that while users high in negative well-being do not want their personal information being used to deliver an advertisement, users with a high positive well-being score consider them useful because they realize these ads are based on previous interactions with the company (as indicated by the personalization cue). Social media users seem to distinguish between the creepiness generated by personalized advertisements and the creepiness that stems from being aware that personal data is being used for such personalization. This seems to be related to privacy concerns, which are also connected to well-being.

Lowly life-satisfied individuals all mentioned that personalized advertising is creepy because of being tracked, which raises privacy concerns. Moreover, lowly self-realized individuals indicate that personalized advertisements are creepy but find it normal to use personal information in advertising. Finally, both individuals with high life-satisfaction and high self-realization indicate that the information in personalized advertisements is public and, as such, can be used in advertisements. This is in line with the notion of shared privacy ownership of the communication privacy management theory (Petronio, 2013), in which personal information shared becomes owned by the individual and – in this case – the platforms.

5 | DISCUSSION

Our findings add to our understanding of how personalized advertising on SNSs is processed based on the framework by Wagner et al. (2017). By applying an approach-avoidance perspective Kelly et al. (2020), we provide insights into how brand engagement is generated and how ad avoidance decreases using personalized advertising. We studied the role of two mediators, perceived relevance and perceived creepiness, which are crucial when processing advertisements that are perceived as personalized. Our findings from both studies show that perceived personalization can increase perceived relevance, generate more positive brand engagement, and decrease ad avoidance, reaffirming the importance of perceived relevance as a key mediating variable in advertising personalization on social media (de Groot, 2022; De Keyzer, Dens, et al., 2022a).

Moreover, perceived creepiness has unexpected effects on brand engagement in the experimental study: perceived creepiness positively affects engagement, indicating that consumers who perceive a personalized advertisement as creepier are more willing to click, like, share, or comment on this message. This finding might reflect the different natures of these behaviors. For example, Chwialkowska and Kontkanen (2017) divide brand engagement into more private (i.e., reading and watching content) and more public responses (i.e., liking, commenting, and sharing). The follow-up study confirms this division in which participants mention not to want to bother others by, for example, sharing an advertising message. It can be argued that, in the presence of increased levels of creepiness, social media users are driven to expose the "creepy content" to others by reacting in a more public manner. This reaction might be explained by the homeostase utility (e.g., Zajonc, 1971): people have

a basic desire for balance in their lives. This idea has been translated to dissatisfying consumption experiences, as people restore balance after a negative experience by venting these feelings (i.e., by commenting or sharing) (Hennig-Thurau et al., 2004).

Another interesting finding is that while creepiness increases engagement, it also increases ad avoidance. In line with the previous reasoning, it can be argued that brand engagement, as expressed by commenting, sharing, liking, or clicking, does not necessarily represent an automatic and/or strictly positive/negative consequence (i.e., consumer response). In the case of commenting, sharing, or even clicking behaviors, users can leave a positive/negative comment, share to help/warn others, and even click to receive more details so they can get informed or report it based on the content. At the same time, the follow-up study indicates that users high in privacy concern would try to interact as little as possible to avoid getting additional content because of their engagement with the advertisement. Intuitively, one would think that liking always represents a positive evaluative response. However, liking (but also commenting, sharing, and clicking) can be considered a paralinguistic digital affordance in that these cues "facilitate communication and interaction without specific language associated with their message" (Hayes et al., 2016, pp. 172–173). These affordances are idiosyncratic to the medium and the user; while the evaluation of a "like" can indeed be a positive evaluation of the content (Hayes et al., 2016), it can also be a sign of acknowledgment of viewing (Hayes et al., 2016; Lee et al., 2016), besides mere agreement (Lee et al., 2016). Moreover, liking can also depend on the user profile, as those users with higher self-esteem, more diligence, more emotional stability, and less prone to subjective norms have been shown to click "like" to express enjoyment. Similarly, a high positive affective well-being individual indicated to like just about anything on their feed, as a seemingly automatic process. Conversely, those with lower self-esteem, less diligence, less emotional stability, and higher subjective norms clicked "like" for pleasing others (Lee et al., 2016). This interesting finding certainly warrants further research.

As a result, these findings might not be contradictory since, as defined by Kelly et al. (2020), ad avoidance is measured by both passive and active behaviors; a consumer who is creeped out at such a level that energizes an interaction with the content might react by wanting to avoid the ad (e.g., blocking it) while also wanting to expose it to others (e.g., sharing it). Moreover, these effects might point at the influence of an omitted variable: the fact that some people vent their negative feelings (i.e., complain) and others refrain from it is explained by attitudes toward complaining and personality traits (e.g., altruism) (e.g., Souiden et al., 2019). For instance, consumers who tend to become dissatisfied are more prone to complain. In this sense, when consumers feel creeped out, they either avoid the ad or react to it to vent their negative feelings, depending on individual specific characteristics.

Our findings also contribute to Wagner et al.'s (2017) framework by furthering insights into consumers' ability to process SNS posts by understanding the boundary conditions of the personalization effects on social media. We are the first to establish the moderating role of

well-being as a variable that affects consumers' ability to process personalized advertising. First, we show that negative affective well-being is a relevant moderator of the effect of personalized advertising on brand engagement and ad avoidance via creepiness. More specifically, our findings in both studies suggest that negative well-being strengthens individuals' motivation to process a personalized advertisement because it is perceived as creepy. Although the processing itself was outside the scope of the experimental study, it could be that those in a negative state are more engaging in item-specific processing, focusing on the personalization cues, which in turn trigger their feelings of creepiness. Furthermore, affective well-being does not moderate the mediated relationships via perceived relevance. The different findings for the two moderators might be related to the nature of these variables. As indicated by the follow-up study, a more negative affective well-being might enable an individual to focus on the negative perceptions, that is, creepiness. This seems to align with the mood-consistency effect (e.g., Putrevu, 2014): a negative mood generates more favorable responses to a negative message.

Both studies show that, unlike hedonic well-being, eudaimonic well-being does not affect how personalized advertising is processed. This finding is surprising since previous research has shown that purchasing consumer goods can increase self-realization (e.g., Razmus et al., 2022). Moreover, we expected that a lower perception of self-realization would decrease individuals' cognitive capacity, reducing their available resources to process the message elaborately. Nevertheless, a lack of available resources might have increased the likelihood of using heuristic cues, that is, the personalization cues. As such, the processing might differ for those with different levels of self-realization, but the interactions in which the individuals engage (or avoid) might be (statistically) similar.

5.1 | Managerial implications

We find that personalized advertising does not only have positive effects; when consumers are creeped out, they negatively respond to marketing messages on social media. Although we did not measure the sentiment of their engagement, it is advised to be careful since this type of (negative) word-of-mouth might have far-reaching consequences (e.g., Lopes et al., 2022). Therefore, we suggest practitioners to focus on cues that elicit perceived personalization without eliciting negative responses. As such, practitioners should investigate ways of increasing the relevance of personalized ads by employing personalized advertisements while also investigating ways of reducing creepiness.

Moreover, we advise social media platforms to consider consumers' well-being when displaying personalized advertising. While personalized ads in the form of brand activations might generate engagement, it should be noted that negative well-being increases the likelihood that consumers perceive a personalized advertisement as creepy and consequently avoid it. This could be operationalized using machine learning approaches to social media

data to detect and measure well-being. For instance, Youyou et al. (2015) show that computers are better at making personality judgments than humans. Other research shows that social media trace data can predict crucial components of well-being, such as mental health (Guntuku et al., 2017). Given the amount of personal data that SNSs capture, it is possible to build accurate algorithms to judge individuals' well-being.

5.2 | Limitations and further research

Further studies should investigate different types of personalization and the cues that increase their personalization perception. It became clear from the follow-up study that the stimuli did not elicit high levels of perceived personalization. Although the cues used are ecologically valid in an experimental or qualitative setting, they might not be strong enough to elicit perceptions of personalization or lead to creepiness and relevance feelings in a qualitative study. The difference between actual and perceived personalization has been previously established and should be considered when studying personalized advertising (De Keyzer, Dens, et al., 2022b). Using different methodological approaches, researchers need to weigh different types of validity differently, and as such, it might be necessary to better understand how to elicit perceived personalization, relevance, and creepiness to advance knowledge in this field.

Also, researchers should note that personalization cues depend on the characteristics of each social media platform and, therefore, need to be consistently designed for an experimental or qualitative setting. Therefore, other social media types should be studied. While the used personalization cues show higher levels of ecological validity for Instagram, brand communication in other social media can take advantage of other personalization cues, including age, gender, location, life events, interests, and friend referrals (De Keyzer, Dens, et al., 2022b).

Further research should also investigate the somewhat contradictory effect we find for engagement behaviors to explain what drives consumers triggered by creepiness to share and comment on a personalized social media post. It would be interesting to test our reasoning that personal characteristics, such as attitudes toward complaining or personality traits (e.g., altruism), drive consumers to either avoid the ad or engage with it by sharing and commenting. From our qualitative study, individuals seem to distinguish between the creepiness of exposure to personalized ads and the privacy concerns (e.g., the tracking of personal information) resulting from such exposure. Therefore, further research might investigate what drives perceived creepiness and disentangle it from privacy concerns to better understand how it influences engagement and avoidance behaviors.

Next, further research might explore the differing effects of well-being as moderating variables versus well-being as mediating variables. In the current study, well-being is conceptualized as a characteristic that affects the number of available resources to process a message (i.e., the ability to process). However, Dodds et al.

(2021) have conceptualized it as variables triggered by advertising messages.

Further research may explore other product categories eliciting different levels of involvement since previous research shows that product involvement significantly influences ad effectiveness (Te'eni-Harari et al., 2009). This is particularly relevant given that buying certain products (i.e., experiential rather than material) is related to greater levels of well-being (Aknin et al., 2018). Therefore, depending on their well-being, consumers are expected to react differently when exposed to personalized advertisements. Using an experiment allowed us to select only one product category; however, indications of this variation are found in the qualitative study, in which some participants mentioned not being interested in bikes. A field study using existing social media brand accounts across different product categories can extend the generalizability of our findings and increase external validity.

Our experimental study conceptualized eudaimonic well-being as self-realization, which is only one of many operationalizations for this sort of well-being (Brandel et al., 2017). This can explain why eudaimonic well-being was not found relevant in the experimental context of this product category; however, it might be more relevant for others. Future research should investigate other operationalizations of eudaimonic well-being, for instance, the flourishing scale (Diener et al., 2010), since it encompasses more dimensions besides self-realization.

Participants were exposed to static pictures of bicycles as mock posts, mimicking actual Instagram timelines. Future research should use interactive stimuli and real brands to increase our findings' ecological validity. Finally, although self-reported measures are standard in survey research, strengthening internal validity, interactive stimuli or field experiments could increase the robustness of the findings (Bergkvist et al., 2023).

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DATA AVAILABILITY STATEMENT

The data that support the findings of this study are openly available in Open Science Framework at https://osf.io/8fdnv/?view_only=d1bfe06fafc2499e88f90a4981d70105.

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