Perceived intrusiveness and trust in relation to online advertising

A qualitative study amongst individuals of the Net Generation

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Abstract

The purpose of this qualitative study is to advance an understanding of trust and perceived intrusiveness in online advertising.

The theoretical framework in this thesis is based upon theories about trust and intrusiveness that derives from previous research. The theory of psychological reactance is a further constituent. These concepts and theories are defined and discussed, and possible models are introduced.

Semi-structured interviews with eight individuals of the Net Generation have been conducted to gather empirical data. The recordings from these interviews have thereafter been transcribed. In order to analyse the collected data, we have adopted a thematic analysis consisting of six phases. We coded the data and created themes that were detected during the different phases.

The empirical data has been gathered by conduction of eight semi-structured interviews with individuals of the Net Generation. These interviews have thereafter been transcribed and its content coded as a first step of the analysis. Three global themes derived from the empirical data analysis; trust, intrusiveness and observed relations, and many basic themes defined and analysed and discussed.

We conclude our study advancing our findings about an understanding of trust and perceived intrusiveness in online advertising, as well as some observed relations noticed during the analysis. We finish our thesis with some managerial implications about the importance for managers and advertisers to take into account trust and intrusiveness, as well as leads for further studies, including the testing of our developed research model through a quantitative strategy.

Keywords: perceived intrusiveness, trust, online advertising, Internet, net generation, consumer behaviour.
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1. Introduction

The introduction consists of a description of the problem background of the chosen subjects that is being examined in this thesis. That leads to the research question and the purpose of the study, which also are two important constituents. In this chapter, we also describe the disposition of the thesis, mentioning which parts that are included in the different chapters so that the reader will get an overview.

1.1. Problem Background

The emergence of the Internet is one of the greatest technological changes in the world’s history, which has a great impact on the everyday life of people all around the world. Recent statistics show that more than 2,4 billions of people, a third of the world’s population, are using the Internet (Internet World Stats, 2013). We use the Internet to search for information, to communicate, purchase products and services and a lot more. In many ways, the Internet has facilitated our life when almost everything nowadays is available online, regardless of the time of the day. For some people, the Internet has always been present. Tapscott (2009) refer to the group of people that been living with the new technology such as the Internet since their early years as The Net Generation. This is the group of people that were born in the late 1970’s until the early 2000’s. In our study we will be focusing on them. Although not only have private persons, but companies and organizations as well have seen the benefits of the phenomena.

For the last 20 years, Integrated Marketing Communications (IMC) has been used as one important element of marketing strategy and function today as a standard for many marketing organizations, agencies and also in the academic society (Kitchen et al., 2008, p. 531). Lee and Park (2007, p. 224) mention the definition proposed by the American Association of Advertising Agencies (AAAA) from 1989 as one of the most cited ones. This organization defines the phenomena as a concept “...that recognises the added value of a comprehensive plan that evaluates the strategic roles of a variety of communication disciplines, e.g. general advertising, direct response, sales promotion and public relations and combines these disciplines to provide clarity, consistency and maximum communication impact” (Lee et al., 2007, p. 224). One of these techniques, using the World Wide Web as a medium, is online advertising (Jobber & Fahy, 2009, p. 217).

As the Internet attracts so many users it has also become beneficial for companies and marketers to advertise their products and services offerings there. Nowadays online advertising is a big business: the revenues from online advertising reached $36,6 billion in the United States in 2012, showing an increase of 15 % compared to the previous year (IAB online Advertising Revenue Report, 2012, p. 4). For the past ten years the compounded annual growth rate (CAGR) has been 19,7% (IAB online Advertising Revenue Report, 2012, p. 4). The mobile advertising revenues, as a part of the online advertising, grew 111%, from $1,6 billion in 2011 to $3,4 billion in 2012 (IAB online Advertising Revenue Report, 2012, p. 4). Although, online advertising
seems to be very profitable for many companies, there are still some critical issues that need to be taken into account when resorting to these strategies.

One of those issues results from a phenomenon named reactance. This theory, also called the theory of psychological reactance and developed by Brehm (1966), deals with individuals’ (perceived) freedoms and alternatives and the (perceived) threats posit to them. Because of the perception that their freedoms are being endangered, individuals react by opposing more or less vehemently to the threats through negative or aversive responses; this consequence is also labelled as “boomerang effect” (Clee & Wicklund, 1980). Marketing, and advertising in particular, is closely linked with this theory as it often intrudes or disrupts individuals’ processes (Edwards, Li & Lee, 2002): printed outdoor advertisements, although they can be ignored to a certain degree, alter the landscape, the environment and the view, ads in magazines interrupt the reading or distract the readers, TV adverts discontinue the cognitive process in which the viewers are in terms of both timing and content, etc. This intrusiveness is a major complaint of advertising methods and practices.

From a consumer’s point of view, ads can be perceived as intrusive and create feelings of irritation and avoidance (Truong & Simmons, 2010; Morimoto & Chang, 2006; Edwards et al., 2002; Ying, Korneliussen & Grønhaug, 2009).

Ying et al. (2009) found that the perceived intrusiveness was affected by the ad value, ad placement and ad execution to different degrees. Truong and Simmons (2010) examined the link between perceived intrusiveness and consequences for the marketing strategy in a push and pull context. Their findings showed the intrusiveness depended on whether the ad was helpful or misleading and that pushed advertising were perceived as more intrusive. Push strategies such as spam mail, pop-ups and banners could lead to negative brand association.

Several authors (Pavlou, 2003; Ba & Pavlou, 2002; Lee, 1998) qualify trust as an essential element when interacting in today’s society, be it economic or social. In these relationships, another factor is to be considered: uncertainty. Almost, if not every, relationships nowadays require trust to some extent; and this need grows proportionally with the environment in which the individuals are. This is especially true in the online environment, which raises new and existent issues and concerns for the consumers, increasing their uncertainty (Fung & Lee, 1999).

With the introduction of the Web and e-commerce solutions, it has become possible for many to be present online and develop their businesses, and consumers also benefited from the spreading of such techniques. But this new medium came with its load of novelties, bringing new sources of uncertainty (Pavlou, 2003; Fung & Lee, 1999). One of the most radical change in online relationships has been raised by Lee and Turban (2001) who posited that human were not the only possible interlocutors in online relationships, but that new ones such as computing systems and shopping agents appeared and spread in the online world. The latter has led to new fears linked to failure in the infrastructure or breaches and attacks from third parties (hackers, crackers, etc.) for example.

Another important factor of uncertainty is the dematerialization of the relationships, making possible interactions between people nowhere near each other. Although this
feature appears as extremely convenient, the consumer is also faced with an unknown interlocutor (human or not), sometimes located on the other side of the world and thus out of reach (physically and possibly legally) in case of problem during their interactions. Hoaxes and unfair practices numbers have been increasing quickly. In 2005, Internet Fraud Watch dealt with over 10,000 complaints, reaching a total loss of $14 million, more than twice the amount for 2004 (NCL, 2005).

Another source of uncertainty is the risk perceived by consumers when interacting with another party online, which Pavlou (2003, p. 77) defines as “an inevitable element of e-commerce.” He (Pavlou, 2003) adds that this perceived risk is increased by the very own nature of the Web, including temporal and geographical differences in online relationships. For instance, when buying an item on eBay, it can be quite common to notice sellers located in Hong Kong for some high-tech product. Some ads or e-marketers are also hosted in various countries for various reasons (lower costs, legal issues, etc.). And this tends to increase the perceived risk.

A lot of studies have been made regarding trust in the online environment (Pavlou, 2003; Salo & Karjaluoto, 2007; Hu et al., 2003; Ba & Pavlou, 2002; Kim & Tadisina, 2005; Lee & Turban, 2001; Salam et al., 2005; Chopra & Wallace, 2003; Yang et al., 2005) as well as the intrusiveness in online advertising (Edwards et al., 2002; Fitzsimons & Lehmann, 2004; Cranor, 1998; Li et al., 2002; McCoy et al., 2008; Morimoto & Chang, 2006; Morimoto & Macias, 2009; Truong & Simmons, 2010). However, in spite of this plurality, two reasons have motivated this thesis. Firstly, even though trust online has been a crucial point and many studies have been realised, most of them have been oriented towards businesses and online transactions; thus there has not been much work regarding trust in online advertising itself. Secondly, although the intrusiveness perceived in online advertising has been already reviewed several times, sometimes on extremely specific topics (e.g. one type of advertising), and not a lot of qualitative studies have been conducted. Our study aims to advance an understanding of the perception of both trust and intrusiveness in online advertising through qualitative interviews.

1.2. **Research Question**
How do individuals of the Net Generation perceive trust and intrusiveness in online advertising?

1.3. **Purpose**
The purpose of this qualitative study is to advance an understanding of trust and perceived intrusiveness in online advertising.

While intrusive online advertising has been proven to generate reactance amongst the consumers creating negative feelings toward the advertiser and even the advertising medium itself, this study aims to look into how trust and users’ perception of ad intrusiveness in online advertising can influence each other. This study is important as the development of Web-based technology is constantly increasing as well as
concerns about it, in regards with different issues including trust and the intrusiveness.

1.4. **Disposition**

After the introduction, we present our view on research philosophy and discuss the research strategy in the scientific methodology chapter. Thereafter we lay out the theoretical framework and describe chosen theories and previous research more in detail. The subsequent chapter consists of our practical methodology. In it, we will discuss how the data collection was made and which methods we have used to analyse the material. The latter is followed by a presentation of the empirical findings. Thereafter, the empirical findings will be analysed and discussed. In the final chapter, we present our conclusions, the results of the study and managerial implications, as well as the truth criteria. Suggestions for further research within the subject and limitations of our study are also mentioned in this final chapter.
2. Scientific Method

In this section we present our philosophical standpoints together with the chosen strategy and approach of the study. We will also mention our preconceptions that might have had an effect on the study. Finally, we will discuss the secondary sources that has been used and criticism against them.

2.1. Ontology

Ontology refers to the question of the nature of social reality (Bryman, 2011, p. 20). According to Crotty (1998), “ontology is the study of being, it is concerned with ‘what is’” (Crotty, 1998, p.10). Ontology thus refers to how the researchers see and define the reality that is observed. There exist two viewpoints of what reality is, namely objectivism and constructionism (Bryman, 2011, p. 20).

Objectivism is defined as “ontological position that implies that social phenomena confront us as external facts that are beyond our reach or influence” (Bryman, 2008, p. 18). In this standpoint, it is implied that “things exist as meaningful entities independently of consciousness and experience” (Crotty, 1998, p. 5). The content of this is that all things are viewed as objects with an inner truth or meaning, which can be attained through scientific research (Crotty, 1998). It is those external facts that the individuals and objects cannot influence that constitute the truth. For this kind of careful (scientific) reasoning, quantitative methods such as surveys are preferred to try to discover the truth through various hypotheses.

The alternative approach, constructionism, implies that “social phenomena and their meanings are continually being accomplished by social actors” (Bryman, 2008, p. 19). This means it is a “continual process in that through the process of social interaction these social phenomena are in constant state of revision” (Saunders, Lewis & Thornhill, 2009, p. 111). As the name “constructionism” implies, the meaning about the social reality is built, constructed, and not present in the objects observed as suggested in objectivism (Cotty, 1998). Thus, constructionism affirms that individuals are the builders of the meanings given to the social reality, as they interact with it or between themselves (Cotty, 1998). In order to understand the meanings, qualitative research strategies are preferred as they shift the focus on the meanings made by individuals and their actions.

Our study will therefore rest on a constructionist ontological standpoint in order to come closer to understanding the meanings constructed by the selected sample. The reality that we want to find lies in the hands of the interviewees. The view of constructionism consider the reality as constructed by social actors and we think that this approach will help us to understand the thoughts of trust and intrusiveness in relation to online advertising.
2.2. Epistemology

“Epistemology, or the theory of knowledge, is a branch of philosophy concerned with a general treatment of the nature, origins, scope, and limits of human knowledge, its presuppositions and basis, and that investigates the methods by which it is acquired” (Dick, 1999, p. 306). The question of epistemology regards what the researcher considers as knowledge in his field of work (Bryman & Bell, 2011). Depending on our perspective, the data collected and our approach to it will influence the outcome of our study and it is therefore an essential aspect to discuss. When defining what is regarded as knowledge, two main paradigms have emerged named positivism and realism, which regard the social reality through either a scientific point of view or an approach focused on human interactions and their meanings (Bryman & Bell, 2011). In order to clarify and give better understanding on our point of view, the two paradigms are described below and the paradigm for this study is elaborated.

Bryman and Bell (2011) describe positivism as an epistemological perspective in which natural science’s methods are applied to the social reality. As Crotty (1998) states it, positive law (another designation for positivism) is based on “something that is posited” (Crotty, 1998, p.19), meaning that positivism is linked to direct experience and established facts. Furthermore, this direct experience needs to be witnessed scientifically and using scientific methods in order to support it (Crotty, 1998). Bryman and Bell (2001) and Crotty (1998) explain it is quite hard to precisely define positivism as it is used by many authors in a variety of ways and domains. Bryman and Bell (2011) list some main traits of positivism. Firstly, the authors mention that it follows the principles of phenomenalism, which views as knowledge only what has been witnessed or tested. Then, in the positivist paradigm, theory is a source for the creation of hypotheses that will be tested to allow or not their validation as laws or generalities; this process is called deduction, where researcher aim to confirm their hypotheses generated from existing theory. Once hypotheses have been submitted to tests, facts have been witnessed and can form the basis for the new laws; the latter is similar to the induction process where theory is created from observations and findings of the research. Also, the research must be conducted in a fashion as objective as possible, only taking proven or tested facts as valid data (Bryman & Bell, 2011).

On the other hand, interpretivism is the epistemological standpoint contrasting with positivism. When positivism studies social reality from a scientific and factual position (objective), it does not consider individuals, and the meanings and interpretations of their social actions (Bryman & Bell, 2011). That is precisely what interpretivism aims to study. In this paradigm, individuals are viewed as subjects to whom the natural sciences approach used in positivism cannot be applied. Thus, another rationale and process is needed. This is because “different ways of viewing the world shape different ways of researching the world” (Crotty, 1998, p.66) In this way, there is a need for empathy and understanding of human (inter)actions, as well as the meaning individuals make of their them (Crotty, 1998).

For this study we decided to turn towards an interpretivist approach, as the purpose is to advance an understanding of the relationship between trust and intrusiveness in online advertising. To be able to understand individuals’ perceptions on the topics, we need to get access to their interviewees’ points of view and interpret them. It is the meaning and perceptions of the social reality that this thesis aims to study, therefore
tackling the research process through a scientific (positivist) standpoint is not sufficient.

2.3. **Research Approach**

Deduction and induction are pointed out to be two possible approaches in research (Johansson-Lindfors, 1993, p. 54). Deductive approach is striving to make “predictions about future observations” by starting at the more “general ideas to return to specifics” (Graziano & Raulin, 2010, p. 31). Bryman (2008, p. 11) describe the inductive process as “drawing generalizable inferences out of observations” and mention that it contributes with new theories rather than testing existing ones. Graziano and Raulin (2010, p. 31) define inductive reasoning as something that goes from the “particular to the general”. Johansson-Lindfors (1993, p. 55) argue that the inductive approach often is linked to the qualitative approach. Further, induction process is more likely to occur when studying through an interpretivist approach as hypotheses cannot be made prior to the data collection: this is because each individual may have different views or perceptions on a same topic or actions than another individual. However, deduction can also be included to some extent, just as induction is present in other paradigms. This alternative strategy is called iterative (Bryman & Bell, 2011). As we have chosen a qualitative approach our study will be of inductive character. We are examining, and hoping to find, the potential connection and deeper understanding between trust and perceived intrusiveness in relation to online advertising. Therefore we will adopt an inductive approach. With the combination of these theories that we find appropriate and the empirical findings and results we are striving to contribute with something new, to fill in the research gap.

When adopting an inductive approach, the means the researcher start with the collection of the data and in the next step search for themes and patterns in the material (Saunders et al., 2012, p 549). We will do this by doing a thematic analysis, which is further explained later in the methodology chapter.

2.4. **Research Strategy**

In research, there are basically two main strategies: quantitative and qualitative research (Bryman & Bell, 2011, p. 26). The focus in quantitative research is measurement and statistical analysis with the aim to find connections within the subject under study (Bryman & Bell, 2011, pp. 26: 152). The aim with qualitative research is to create an understanding for how people, an individual or a group, perceive a social or human problem (Creswell, 2009, p. 4). In this study, a qualitative strategy has been adopted. We do think that a quantitative strategy also would have been interesting but as we as we are interested to capture the more underlying and deeper thoughts about intrusiveness and trust in relation to online advertising the qualitative strategy is more suitable. We would rather like to work with words than with numbers, which, according to Bryman and Bell (2011, p. 286) is what qualitative researchers do.
Creswell (2009) points out some characteristics for qualitative research. When it comes to the interviewees in a qualitative study, this data should be selected based on their experience of the topic that is examined. Further, the researchers develop their own instruments, a guide or a protocol, and collect the data themselves. It is also common to gather information from different kind of sources such as interviews, observations and documents. Mostly in qualitative research, an inductive approach is used. This is based on the bottom-up logic and goes from the particular to the general by sorting up the collected data into different themes. In a qualitative study, it is the meanings, thoughts and perceptions of the interviewees that are interesting, and therefore the researcher should not try to affect them. During the process in a qualitative study, new things can appear, shift and change and therefore this could be seen as an emergent design. The theory function as a sort of lenses, from where the questions derive. Qualitative research is interpretative and the researcher makes an observation about what they observe. These interpretations are affected by their own thought, perceptions and backgrounds. Last but not least, the purpose of a qualitative study is to “develop a complex picture of the problem” and establish a holistic picture. (Creswell, 2009, p. 175-76)

Since we have an inductive approach together with interpretivism and constructionism as philosophical positions, a qualitative study is suitable (Bryman & Bell, 2011, p. 386) Further, Silverman (2006, p. 43) recommend to chose a qualitative research approach if the researcher is interested to explore the everyday behaviour of other people. Our purpose is to get a deeper understanding of the subjects under study by carrying out semi-structured interviews.

2.4.1. Criticism on Qualitative Research

Four common aspects of critique towards qualitative research are often discussed. First, some claim that this approach is too subjective (Bryman & Bell, 2011, p. 408). The final result of these kinds of studies rests too heavily upon the researchers own thoughts about what is important. Through the whole process, from the start until the end, we have been striving for to hold a neutral position. Further, out preconceptions has also been stated so the reader are informed about our own background, knowledge and experience. Second, it is nearly impossible to replicate qualitative studies since they are so unstructured and the different steps are hard to follow (Bryman & Bell, 2011, p. 408). Although, replication is not an overall goal. A further discussion about this is mentioned in the conclusion chapter where the truth criteria are brought up. Third, since the sample mostly is very small and located to a specific place, company or a group of people is it is hard to generalize the result to a greater mass (Bryman & Bell, 2011, p. 408). Just as with the replication, qualitative research is not supposed to generalize the findings as it is in the case of quantitative research according to Bryman and Bell (2011). First of all, that is impossible. Second, we see our study as more of a complement to the existing theories in the area. We are not interested in which extent the theories can be generalized to others. In that case, we would have chosen a quantitative strategy. The fourth critique is about the lack of transparency as the process is not that clear about how different steps and choices has been made (Bryman & Bell, 2011, p. 409). We have been trying to explain and discuss on which grounds sampling and other choices has been made, which is more in detail explained in the related chapters. We are open about how the process has proceeded and see no
reason for why we should withhold information that we consider as necessary to communicate to the reader. We think it is very important to mention these criticisms against qualitative research and what we have done to minimize that this might occur. This part has been brought up to clarify that we are aware about the deficiencies with qualitative research and explain what measures we have taken to avoid them.

2.5. Preconceptions

Johansson-Lindfors (1993, p. 25) argues that the researchers preconceptions derives from his or hers social background, experiences and knowledge. As researchers, we cannot neglect that our own perceptions and previous experiences could affect the study. The preconceptions can be divided in primary and secondary preconceptions (Gummesson, 1988, cited in Johansson-Lindfors, 1993, p. 75). The author describe that the primary preconceptions are related to the personal experiences and the secondary to theoretical knowledge that has been gathered from textbooks, scientific reports and lectures. As we stem from different backgrounds we will present our preconceptions individually

2.5.1. Preconceptions of Antoine Beauvillain

I have always been interested in the Web. Although I did not come to use the very first browsers and experience the first “archaic” version of the Internet, I was quite quick to go on and explore the Web shortly after the Dot-com bubble burst, around 2002-2003. And it has not decreased; as time passed by, my interest for this world grew with the knowledge I accumulated from my use of it. My use of the Web is very versatile, as I use it for many purposes. As for many people nowadays, I use it to socialize through various websites such as social networks, emails, instant messengers, etc. Searching for information, be it for my personal use or in the framework of my studies or working experiences, has become much easier through the use of the Internet. The Web is also a great tool for leisure and hobbies: I have discovered many things through watching videos, listening to music, reading books, etc. I have also developed some personal skills such as coding, using design software, and so on. Due to this “exploration” and roaming through the wide Internet, I have therefore come into contact with quite a wide variety of advertising formats and methods. And I learnt to understand how they work and how to be careful around them (and the Web in general).

I have been studying entrepreneurship and marketing since 2010, this last year in Umeå University. Through my studies I have come into contact with various subjects, some tackling advertising, the Web, even both. Subjects such as marketing, communications and public relations, service marketing, marketing ethics have been very useful to this study. Other courses like Research Methodology and many group projects along my studies have given me experience in writing.
2.5.2. Preconceptions of Oskar Tiger

Regarding my view and on the topic that we are examining, I have never thought so much about it. I am of course also exposed to pop-ups, banners, spam mail et cetera, but I do consider these forms of advertising as something that always have been there. I do think that my trust for companies that adopt some of these methods might decrease, or otherwise. Personalized advertising might have both a positive and negative effect on me and mostly of the time I just ignore it. I buy quite a lot of clothes and flight tickets on the Internet, as well as booking hotel stays, and since I mostly purchase from companies that are familiar to me I am not too scared about giving out personal information and as long as they deliver me the promised product or service. The brand is the most important thing for me when it comes to trustworthiness. If I somehow have knowledge about the brand I tend to trust it more. I do not mind if they send me newsletters and information about an offering. Sometimes I open it up, sometimes I do not. I am used with the large amount of advertising in the online environment but I do not think about it that much. Regarding the intrusiveness, I would point out it as such a huge problem but of course there are situations when I feel it is a bit too much. Pop ups and perhaps more annoying, video ads that start when you least expect it.

I have been studying at Umeå University since the autumn of 2009. Through the years I have been taking different courses in both business administration and other areas. The business administration courses consist of many different topics within the subject itself. The ones that have been useful for this work is the more general course in marketing and the service marketing and marketing ethics module as well as scientific method. I do also have previous experience in thesis writing, partly from the course in scientific method but I have also written a bachelor thesis in political science.

2.6. Secondary Sources

In this thesis, information has been gathered from different types of secondary sources, namely already existing information in different types such as articles, books and information from the Internet.

We have used Business Source Premier, Google Scholar and also searched directly in different leading marketing journals to find relevant articles. It has also been useful to study the reference lists in the articles that we have found in the first step. Business Source Premier is a database with articles and other texts in the business field. When searching for articles in Google Scholar we have also been given information of how cited and referred the articles have been. By choosing peer reviewed articles we know that they have been read through and assessed by experts in the specific area. Keywords like “perceived intrusiveness”, “intrusiveness”, “intrusiveness model”, “privacy online”, “intrusion”, “banners”, “pop-ups”, “email”, “unsolicited email”, “spam mail”, “reactance”, “Internet advertising”, “online advertising”, “trust”, “trust online advertising”, “trustworthiness online”, “trust perception online” and “model online trust” have been used to find the articles. The sources that we finally used come from many different journals, mainly marketing journals.
Books have mainly been used for the methodology part. These have been found at the Umeå University Library where keywords like “qualitative research” and “research design” has been used. We have also received recommendations from friends about good and useful methodology books. Search results in Google Scholar have suggested some books that have been used for the theoretical chapter.

### 2.6.1. Criticism of Secondary Sources

Mason (1996, p. 24-25) points out two criteria for the usage of secondary sources: validity and reliability. The meaning of these criteria is that the selected sources should be relevant for the study and relate to the examined phenomena and also that the collected data should be derived from reliable sources. Dochartaigh (2002, cited in Saunders et al., 2009, p. 274) refer to the validity and reliability as “assessing the authority or reputation of the source”.

As mentioned earlier, the sources could be divided in three categories: books, scientific articles and information gathered from the Internet. Books have most been used for the methodology part, but also to explain the reactance theory we have used two books by Brehm (1966) and Brehm and Brehm (1981). Even if these books are quite old, the theory is still used today and has through the years been referenced many times. Brehm (1966) and Brehm and Brehm (1981) are used a lot when we introduce and present the reactance theory. The reason for this is the fact that the two of them, especially Jack Brehm (1966) was more or less the father of this theory. We then think it is better to use this source, which also is very well referenced. Further, in many of the articles that we have read about intrusiveness in the online environment, the psychological reactance theory has been used, which is an indication of its relevance and reliability. We also consider this to be a classical model and therefore we found it better to use the original source than searching for a refined alternative.

Regarding the articles, they are all peer reviewed and has been published in many different journals. Most of the articles are from 2000 and later but a number was also published during the 1990’s. Some articles were published earlier than the 1990’s. One of the reason for such choices is the fact that, although the Internet is a relatively new medium, it was still created and introduced to the public in the early 1990’s; but the themes of our study that are perceived intrusiveness (part of the reactance theory) and trust have been studied before the wide use of the Web. Therefore, these older references have been approved and cited many times, making them more reliable and credible.

The references that are gathered from the Internet are only three: two reports and some statistics. The reports have been published by well-known organizations and we do not distrust the content in them. Regarding the statistics, it has been gathered from Internet World Stats, a site that is frequently updated and provides users with population and usage statistics.
3. Theoretical Framework
In this chapter we discuss, define and describe the different concepts based on previous research. We start by presenting a short overview of online advertising and continue with the concepts of intrusiveness, reactance theory, trust and finally introduce models that will be used to analyse the empirical data.

3.1. Integrated Marketing Communications (IMC)
All the new communication possibilities that have emerged from the technology have also become a great challenge for the companies and marketers. Consumers are attacked and exposed from many different marketing techniques and they do not necessarily separate them from each other and perceive them as one message only. Coherency is important to avoid confusing brand associations. All parts of the company must be striving for the same thing and work synchronized with their marketing methods, in order to be successful in their brand building (Kotler & Armstrong, 2010, p. 429).

Integrating Marketing Communication (hereinafter referred to as IMC) has become a concept that more and more companies have adopted to deal with these issues (Kotler & Armstrong, 2010, p. 429). Kotler and Armstrong (2010, p. 429) refer to IMC as “Carefully integrating and coordinating the company’s many communications channels to deliver a clear, consistent, and compelling message about the organization and its products”. Schultz and Schultz (1998, p. 18) defines IMC as “a strategic business process used to plan, develop, execute and evaluate coordinated, measurable, persuasive brand communication programmes over time with consumers, customers, prospects and other targeted, relevant external and internal audiences”. A third definition of IMC comes from Duncan (2002, p. 7) that describes the concept as “a process for managing the customer relationships that drive brand value. More specifically, it is a cross functional process for creating and nourishing profitable relationships with customers and other stakeholders by strategically controlling or influencing all messages sent to these groups and encouraging data-driven, purposeful dialogue with them”.

The conflicting views on what IMC really is, and how it should be defined has been debated since its inception. Although, Shimp (2010, p. 10) point out five key features or characteristics that can be find in the wide range of existing definitions:

1- The IMC process should take its starting point in the customer or prospect.
2- IMC should use all available forms of communication channels and contacts that the company has.
3- IMC must seek for synergy and send out one, clear message.
4- IMC needs to build a strong relationship between the customer and the brand.
5- In the end, the overall goal is to affect the consumer’s behaviour.

The discussion about the definition of IMC is not the only question that has been under debate. The concept itself has also received some criticism. Cornelissen and Lock (2000) question whether IMC really is a theoretical concept and if it really is useful for the companies. They claim that IMC should be seen as “management
fashion” (Cornelissen & Lock, 200, p. 13). Further, Kitchen et al. (2004, p. 25) argue that one weakness with an IMC programme is the possibility to measure its effectiveness. The reason for this according to Schultz and Kitchen (2000) is the fact that marketing activities in general is hard to measure. The authors continue to argue that marketers are too focused on the outputs, what has been sent out, rather than outcomes, which is the influence and the effect that the activity or investment have had when in the end. Regardless of the critique and weaknesses that has been brought up towards IMC, the concept has undoubtedly been largely accepted and adopted by both researchers and companies (Kitchen et al., 2004).

The new electronic media has resulted in huge challenges for the whole society as well as for the ICM concept. Peltier et al. (2003) argue that the new electronic media has lead to deepened interactions with the customers and therefore claims that there is time for an extension of the IMC concept. They label this approach ‘Interactive IMC’ (Peltier et al., 2003, p. 93). Online marketing communications (OMC) has always been considered to be one of many disciplines within IMC but Jensen and Jepsen (2006) means that OMC should be seen as an independent and separated discipline and not as a part of IMC. That is because of its freedom from temporal and spatial restrictions, many-to-many communication, interactivity, hypertextuality and personalization (Jensen & Jepsen, 2006, p. 25).

Whether OMC should be considered to be a discipline separated from IMC or not, it stands clear that online marketing techniques have had tremendous impact on the way marketing these days is used. We will now therefore move over to discuss the online advertising itself.

### 3.2. Online Advertising

With the new technology, the marketing strategies have also changed. It is now easier for companies to communicate and sell products and services to their customers and also easier to find new ones. One of the most dramatic changes is the emergence of the Internet that nowadays attracts billions of users. (Kotler & Armstrong, 2010, p. 49). In the 1990s the usage increased thanks to the development of World Wide Web (WWW). The second wave of this phenomenon, mostly referred to Web 2.0 offers even more possibilities to communicate with consumer all over the world through blogs, video blogs, social networking sites and other channels. Online marketing has become the marketing strategy that increases the most. (Kotler & Armstrong, 2010, p. 50).

Among the different methods of online marketing, online advertising is one of the ones that are most used and increases the most (Kotler & Armstrong, 2010, p. 535). According to Harker (2008, p. 299), the expression “internet advertising”, or “online advertising” as it is sometimes called and the term that we will use, is defined as “any form of commercial content available on the Internet, delivered by any channel, in any form, designed to inform customers about a product or service at any degree of depth”. Here, targeted marketing is common. Johnson and Grier (2011, p. 235) refer to targeted marketing as “A general strategy through which a firm identifies consumers sharing similar characteristics [...] and strives reach them using those characteristics”.

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Jensen (2008) points out three different types of online advertising. The first one is display advertising such as banners pop-ups and interstitials (Jensen, 2008, p. 504). Second, search engine optimization (SEO) or search engine marketing (SEM), that could be both organic and paid optimization (Jensen, 2008, p. 504). This method is used with the purpose to increase the visibility by promoting a certain website and will result in a higher ranking in the result list (Jensen, 2008, p. 504). The third type mentioned is affiliate programs (Jensen, 2008, p. 507). This is when a marketer has placed an ad or a link on some others website to direct the consumer to them and whenever someone click on the link the host will get a commission for it (Jensen, 2008, p. 507).

E-mail is another common form of online advertising that makes it possible for the companies to target the customers and personalize the communication better than with printed mail, and also, this form of online advertising is very cost-effective for the companies (Merisavo & Raulas, 2004, p. 498-499). The Internet has facilitated the way to communicate with customers, but the usage of these techniques should be done in the right way to be successful.

Taylor (2009) points out six principles of digital advertising that could be useful to understand the new media and important to take into account when it comes to digital advertising. Three of these principles are connected to consumer consideration. First, “marketers must be sensitive to consumer concerns about privacy and spam” (Taylor, 2009, p. 212). This means that now when many people are living with their mobile devices turned on all day that is also a part of the private sphere and the consumers are not interested in receiving tons of unwanted messages, nor having their inboxes full of spam (Taylor, 2009, p. 412-14). As the collection of information about consumers online normally is being processed without their knowledge and acceptance, the consumers feel uncomfortable with having this information shared with the marketers (Richards, 1997, p. 320). It has also been stated that interference in the consumer’s privacy could create negative feelings and lead to avoidance (Morimoto & Macias, 2009) Second, “consumers are more likely to be receptive to digital ads from marketers they trust” (Taylor, 2009, p. 413). Having trust in the marketer is of great importance and affects the reactance to digital ads. (Taylor, 2009, p. 413) We will later return to the concept of trust. The third principle states “consumers are more likely to be receptive to respond to digital ads for products that are relevant to them” (Taylor, 2009, p. 414). Consumers are not interested of being exposed for products they do not want and do not use and therefore, exposing consumers to products and services with no relevance is not effective.

The fourth and fifth principles relates to the execution of the ad. Here, Taylor states that “digital approaches that incorporate interactivity are more likely to be effective” and “advertising messages that are entertaining have a higher chance of success in the digital context” (Taylor, 2009, p. 414-15). When the consumers are involved in the advertising processes through interactive activities such as quizzing and voting and not just a receiver, the likelihood that the consumer will stay on the website is greater. Also, a higher level of entertainment in the ads, increase the possibility that the ads will be successful (Taylor, 2009, p. 15). This principle is supported by other studies (Edwards et al., 2002, p. 92; Ying et al., 2009, p. 632) that have found that creative ads were perceived to be less intrusive by consumers than other ones.
The sixth principle can be considered as a general rule for the marketers and claims that “in the long run, new media messages need to build the brand to be effective” (Taylor, 2009, p. 416). The Internet has created a great opportunity for the marketers to establish a relationship with the consumers and the firms should take this chance of brand building. (Taylor, 2009, p. 416)

For some people, the new technology is almost like air and they cannot imagine how it would be to live without it. That is the Net Generation. Since this group always have been using the Internet, they are also the ones that have the knowledge and are experts. (Tapscott, 2009)

3.3. Reactance theory

Freedom of behaviour is an aspect of great importance in the human life. People always think about what they want to do, how and when they want to do it. The definitive decision depends on the outcome were advantages and disadvantages, wants and needs is being taken into account. Mostly, the individuals will feel that they are free and face a range of alternatives from which they can select just like they want. However, the behaviour is not always freely selected all the times and there will always be situations when individuals will act in a certain way just because they were not free to act differently. When the behavioural freedom is reduced or threatened by reduction, the person will feel motivationally aroused. The response to the reduction or the threatened reduction of the freedom could be seen as a counterforce and is called psychological reactance. (Brehm, 1966, p. 1-2) Even if the reactance theory stem from social psychology, it has been used to examine consumer behaviour and the perceived intrusiveness, both inside and outside the online environment, in a number of studies (Clee & Wicklund, 1980; Edwards et al., 2002; Morimoto & Chang, 2006; Morimoto & Macias, 2010).

Brehm (1966, p. 3) also mention the individual’s free behaviours. These free behaviours are described as a set of behaviours that a person could be engaged in either directly or in the future. Basically, for some behaviours to be free, one must possess the physical and psychological abilities to be able to engage in them and also the knowledge and experience that it is possible to do so. Further, Brehm (1966, p. 3) characterize behaviours as what, how and when one does or does not do something. Freedom in reactance theory covers behavioural and attitudinal freedoms present and used by individuals in everyday life. These freedoms can range in a wide array of domain, from personal clothing to access to information, or personal opinions for instance (Brehm, 1966). Those freedoms (or expectations of freedom) are originated either from laws or constitutions such as guaranteed rights taken for granted by individuals, or from experiences and observation of one’s environment. The experience of reactance will occur when some of these behaviours are eliminated or threatened to be eliminated. Reactance occurs when for example a person has the opportunity to engage in behaviour A, B and C but one of these behaviours are not possible (Brehm, 1966, p. 4). Clee and Wicklund (1980) mention promotional influence, when a salesperson pressure the customer to pick a specific product instead of one other, product unavailability and unexpected increase of the price of a product as different situation when the consumer freedoms could be considered as being threatened. Fitzsimons and Lehmann (2004) found that unsolicited recommendations
from the salespersons could drive the consumer to choose another product and the findings in the study by Worchel and Brehm (1971) indicates that consumers that has been told that one alternative is not available, tends to rate that higher.

Consumers might also consider commercial messages as threatening and react against them to be able to further their own goals (Edwards et al., 2002, p. 83). Pop up-ads that are perceived as intrusive could create feelings of irritation and lead to avoidance (Edwards et al., 2002).

The level of the reactance is based on three factors. First, how important the free behaviours those are being eliminated or threatened are (Brehm, 1966). Here, the reactance will be greater if the free behaviour is important to the individual (Brehm, 1966, p. 4). Second, the amount of the free behaviours that are eliminated or threatened (Brehm, 1966, p. 4). This means that the greater the proportion of the elimination or threatened elimination is, the greater will the magnitude of the reactance be (Brehm, 1966, p. 6). The third factor is related to where there is only a threat of elimination of the three behaviours and the greater the threat is, the greater will also the reactance be (Brehm, 1966, p. 6). Godfrey et al. (2011) showed in their study about the effect of multichannel relational communication in relation to the willingness to repurchase that too intensive communication with the customer could lead to avoidance and negative reactions.

The effects of reactance could differ but generally, the person that experience it will have the motivation to use any available and suitable method to get back the lost or threatened freedom (Brehm, 1966, p. 9). Aggressive and adverse feelings may be perceived when the magnitude of the reactance is relatively great and could lead to uncivilized behaviour as a result of that though it is related to the social acts of others (Brehm, 1966, p. 9). Sometimes, there is also a potential and realistic opportunity to re-establish the lost or threatened freedom. This can be done either by direct re-establishment or by implication (Brehm, 1966, p. 9-10). The direct re-establishment means that when a person has been told that s/he not can nor should engage in a specific behaviour and then this person will try to that anyway (Brehm, 1966, p. 9). Re-establishment of freedom by implication occur when the direct re-establishment is restraint and instead of engage in the specific behaviour, the person will replace it with a similar behaviour (Brehm, 1966, p. 10). Rummel et al. (2000) examined the reactance among children and their findings showed that when the parents disapproved a certain product, the children were more eager on having that. Although, younger children showed greater tendencies to follow their parents suggestions.

The reactance theory is closely connected with the notion of control. Brehm and Brehm (1981, p. 383) state that the relation between reactance and control could be seen in two ways. First, having control also means that you are having specific freedoms. Second, the motivation to get back the control is equivalent to reactance. Control is described as “the ability to effect a specific outcome” (Brehm & Brehm, 1981, p. 383) and control motivation as a motivational state with the purpose to get back the control over a specific outcome (Brehm & Brehm, 1981, p. 383-384). Morimoto and Chang (2006, p. 16) have examined consumer attitudes towards spam and postal direct mail. Their findings shows that spam were perceived as much more intrusive and more annoying than postal direct mail. Although, the interviewees did not perceive that the spam caused feelings of loss of control as it was predicted but
consider it to be important to explore further based in their limitations of the study (Morimoto & Chang, 2006, p. 17).

In another study, Morimoto and Macias (2009) used the reactance theory to analyse the perceived intrusiveness and privacy concerns. The study showed that spam mail could result in feelings of intrusion in the private sphere and lead to reactance. Consumers would rather avoid and choose not to communicate with marketers that were sending these unwanted e-mails. Deeper concerns in the consumer’s privacy from the marketers were found to be of great importance. (Morimoto & Macias, 2009, p. 154)

In relation to our study, we consider reactance to have broad acceptance and a useful tool in examining the perceived intrusiveness as a potential outcome of it. These studies that has been presented here gives a clear indication that reactance plays an important role in consumer behaviour and we assume that it could help us to develop a deeper understanding for the studied subject.

### 3.3.1. Intrusiveness in advertising

Warren and Brandeis (1890, p. 193) define privacy as the right to be left alone. With the emergence of the Internet the question of privacy, or maybe the intrusion of the privacy has become more important. The American businessman Andy Grove once said “Privacy is one of the biggest problems in this new electronic age” (Sager, 2000). Many studies, only a few of them mentioned here, have recognized the importance of privacy for consumers at the Internet (Hoffman, Novak & Peralta, 1999; Morimoto & Macias, 2010; Miyazaki & Fernandez, 2001).

Mostly, when watching a movie or a series, listening to a radio programme, reading an interesting article in the newspaper or surfing on the Internet, you do not want to be interrupted by commercials or any other form of advertising. Such elements could be considered as intrusive and there is a frequent complaint against the different advertising practices that are being used (Li, Edwards & Lee, 2002, p. 37). Bauer and Greyser (1968) found that intrusiveness is an important factor to explain advertising annoyance. The magnitude of the perceived intrusiveness could result in feelings of irritation (Li et al., 2002). The more the ads interfere, the higher will the level of intrusiveness be. Here, the placement and the execution of the ad will affect the negative feelings that might occur. (Li et al., 2002, p. 39)

Ha (1996, p. 77) described intrusiveness as “the degree to which advertisements in a media vehicle interrupt the flow of an editorial unit”. Another definition made by Li et al. (2002, p. 39) refers to the cognitive process. They state that it is important to consider intrusiveness as a cognitive process and not the reactions and negative behaviour that occur as an effect of it. It is not the intrusiveness itself that creates the negative feelings and behaviour but rather something that describes the mechanism that leads to reactance and negative behaviour and feelings. (Li et al., 2002, p. 39). Reactance should in that context be seen as the outcome of the feelings of intrusiveness and that indicates the connection between intrusiveness and the previous explained reactance theory.
Compared to traditional ads, ads that appear in the Internet may be non-editorial such as in e-mails and chat rooms, where they are not a part of the editorial content. With the new technology, the consumers are more exposed for advertising, especially on the Internet. The technology allows the ads to occur whenever during the surfing sessions. This makes it possible to expose the consumers for unexpected ads and might affect the perceived intrusiveness. (Li et al., 2002, p. 39) McGoy et al. (2008) means there are two features that have greater impact on the perceived intrusiveness than others. These or whether the ad is preventing the consumer from doing what s/he is doing and whether it is possible to close the ad or not. Furthermore, Ying et al. (2009) states that large amount of pop-ups together with pop-ups that constantly repeated themselves had a negative effect on the consumer.

The study by Truong and Simmons (2010) of the perceived intrusiveness in digital advertising states that Internet advertisements could be considered as both helpful and misleading as we mentioned earlier. Helpful advertisements are those, which contribute the customer with objective sources of information, for example allowed emails from clothing companies (Truong & Simmons, 2010). Ying et al. (2009, p. 632) supports this principle in the way that ads that provide the consumer with either useful information or entertainment are perceived to be less intrusive than the ones that are not. Not surprising, ads of a larger size were perceived as more intrusive than smaller ones. Although, ads with sounds were not found to be more intrusive than the ones without. (Ying et al., 2009). Also Edwards et al. (2002) pointed out that ads of high relevance decrease the risk of intrusiveness. The authors also state that the viewers should be targeted when they are not fully concentrated as they are more sensitive if they are concentrated. A third aspect that could limit the intrusiveness is if it gives value (Edwards et al., 2002).

The misleading advertisements are the ones that are said to favour the customer but turned out to be nonexistent. Examples of this are advertisements with incorrect information about the product and services and also banners and pop ups that leads to products and services that in the end were not available for the advertised price. (Truong & Simmons, 2010, p. 247)

In relation to online advertising, trust plays a significant role. First, online advertising is perceived to be less regulated than other marketing channels and related to intrusive advertising. Second, the websites were assumed to collect information about the consumers and thereafter sold to third parties that later were sending intrusive mails. (Truong & Simmons, 2010, p. 247) Trust will be further explained and discussed next in the theoretical chapter.

3.4. Trust
Trust is a key element in all kind of relationships (Mishra & Morrissey, 1990; Morgan & Hunt, 1994). It has been studied in a wide array of contexts and disciplines by researchers whose backgrounds were different (Koufaris & Hampton-Sosa, 2004), which resulted in a great variety of interpretations and definitions of the concept. In a conceptual approach, Giffin (1967) describes it as relying on the characteristics of another in a risky situation, where the one trusting is in need of the other party. Gambetta (1988) advances a definition of trust as a personal perception of the
likelihood that a trusted actor will behave in a way that will allow cooperation with it, in other words, the trusted actor’s goodwill. For Zecker (1986) describes trust as a set of expectations as an unspoken and unwritten contract (implicit). McKnight and Chervany (1996) conclude that the wide array of articles and books dealing with trust, generating various interpretations and definitions, is supporting the plurality and complexity of the concept of trust.

However, in spite of this diversity some traits and concepts are converging and making several appearances throughout the literature. Koufaris and Hampton-Sosa (2004) draw our attention on two main points: the trusting actor from whom the trust relationship starts has to be in a state of uncertainty about this relationship leading to the perception of a certain degree of risk; and the beliefs based on this perceived risk regarding the trustee’s ability, integrity and benevolence. The ability is the set of skills usable in the concerned situation; the integrity is the trustee’s willingness to follow moral and ethical concepts the trusting actor deems acceptable; and benevolence represents the trustee’s degree of goodwill towards the trusting actor (Pavlou, 2003). This second point is also brought up in Salo and Karjaluoto’s (2007) paper. The authors explain in their literature review “in general, trust refers to a dependence on the integrity, ability, or character of a person or a thing” (Salo & Karjaluoto, 2007, p. 605).

Regarding business or commercial relationships, trust becomes a core element of utmost importance: it is a widely acknowledged factor of success and has proven its role in many companies (McAllister, 1995). That is because trust is, according to the existing literature, a way for consumers to help them deal with the uncertainty rising with the transaction (Salo & Karjaluoto, 2007). The origin and degree of uncertainty can depend on many factors linked to the vendor, the good or service, or simply the available information about the object of the interaction between the two parties (trusting and trustee) (Salo & Karjaluoto, 2007). Likewise, trust is a key to creating and improving long-term relationships between companies and their customers (Ganesan, 1994) as initial trust will evolve into a more solid bond over the repeated buyer-seller interactions. That is why companies must strive to both develop initial trust with their new consumers, as well as maintaining or developing the trust relationships they have with their existing consumers (Salo & Karjaluoto, 2007). When the relationship has become strong enough between two parties, the uncertainty present in the trusting party that usually refrains it from engaging in interactions with a trustee can be counterbalanced (Salo & Karjaluoto, 2007). McKnight and Chervany (2002) explain that the motivation felt by the trusting party when interacting with a trusted trustee fills in and cancels at different degrees the uncertainty. This is because individuals are more prone to working and exchanging with parties they put trust in instead of a newly met and lowly trusted one. Yet, another factor may also influence the motivation and trust of the trusting party in its intention to interact with a trustee; that is the environment in which the exchanges occur (Salo & Karjaluoto, 2007).

### 3.4.1. Trust in online relationships

Nowadays technology has made it that trust relationships are not limited to people anymore. Lee and Turban (2001) posit computing systems and shopping agents as new interlocutors to interact with. The expansion of online self-services is a good
example: online banking, e-commerce (shopping, rental, trade and exchange, etc.), “pure player” companies (companies which activity consist purely in online offerings), email, etc. It is now easy for small or individual businesses to set up their website; many software and websites offers simple solutions to create and administer more or less complex websites with an ever-growing choice of options and features (Pavlou, 2003). Developing one’s presence on the web through various means is also become more and more accessible: social networks (Facebook, Twitter, LinkedIn, Pinterest, etc.), online advertising (banners, partnerships between web pages, etc.). It has also become easier for consumers to access and browse the Web as their understanding of how to look for information as well as e-vendors and e-marketers’ techniques has been improving over the year, raising their awareness of their role in the online environment (Friestad & Wright, 1994). But it has also done hoaxes and dishonest individuals good and their number has been increasing quickly. Internet Fraud Watch (NCL, 2005) dealt with over 10,000 complaints in 2005, amounting to a total loss of $14 million, more than twice the amount for 2004.

Thus trust in online relationship has raised many attention as the Internet medium became one of the fastest growing and more efficient tools for businesses of all size (Cho, 1999; Durkan et al., 2003; Poon & SWATMAN, 1997). The main problem brought up to fraud surveillance authorities by consumers was the inconsistency between companies’ offerings and promotion and the actual offerings or products and services (NCL, 2005). Lee and Turban (2001) explain that an essential element of e-commerce, also turns out to be a non-negligible issue often increasing the level of uncertainty amongst consumers. Contrary to offline conventional channels, online consumers are unable to see the products or services with their own eyes, nor test it; they only dispose of the visual advertising and descriptions available, increasing the complexity of making a decision in an online environment (Lee & Turban, 2001). Nonetheless, even though issues and concerns in regards with online interactions are always present, studies show it does not seem to discourage consumers’ willingness to spend time on the Web and engage in online interactions, trusting the companies to live up to their promises (Salo & Karjaluoto, 2007).

Many authors in the existing literature are agreeing on the importance of trust as a factor of online businesses’ success (e.g. Ba et al., 2003; Hoffman et al., 1999; Keat and Mohan, 2004; Kim and Benbasat, 2003; Lee et al., 2006; Lee and Turban, 2001). The online universe is described as radically different from the offline one, and relationships created and growing in this different environment does not follow the same rules (Salo & Karjaluoto, 2007; Pavlou, 2003). Several authors have been developing theories from all kind of fields in order to explain the role of trust in online relationships and how online trust-based relationships can be sustained and developed in this environment. Chopra and Wallace (2003), Kini and Choobineh (1998), and Kong and Hung (2006) have observed that trust is a core element of online relationships between truster (party trusting another) and the trustee, but also that the latter party may be a person or an information or computing systems. Briggs et al. (2004), Cranor (1998), Durkan et al. (2003), and Yang et al. (2005) brought in the use of third parties in online relations, as support and references in order to raise consumers’ trust. Pavlou (2003), Tavani (1999), and Walters (2001) studied one of the key concerns for online users that is the security and protection of consumer’s privacy. These three axes of study all have great influence on consumers’ trust in
online interactions and will most likely define their decision to initiate or not a relationship on the Web.

On the Web, one essential idea in trust relationships is trust between humans (the consumers) and machines or computing systems acting as interlocutors. The importance of this trust is that it often constitutes the very first step in the creation of an online relationship (Kim & Prabhakar, 2000). If the consumer is not able to trust the electronic channel in the very first place, he or she will probably not be able to establish any relationship and interact in the online channels. This distrust is often backed by the fear of failure from either humans or the computer systems (Salo & Karjaluoto, 2007). If it is not the e-vendor or e-marketer administering the webpage, the problem can also come from the internet medium itself, the server, etc. Pavlou (2003) states that all these uncertainties increase consumers’ perceived risk in the platform and can end up lowering their motivation in partaking in online relationships.

### 3.4.2. Trust and Behavioural Intentions

When it comes to consumers’ decision-making and behaviour in the online environment there is a specific set of criteria to take into account. Pavlou (2003) describes three aspects to keep in mind. First is the consumers’ willingness and capacity to actually interact and partake in activities on the Web; an individual new to browsing the Web may not feel secure at all or even not know how to do that (Pavlou, 2003). Secondly comes the inhuman, sometimes faceless nature of the online environment; as reviewed before, consumers can encounter both human beings or completely automated computing systems while they browse online (Pavlou, 2003). Lastly, in regards with their privacy, consumers must be aware and accept that their personal information they choose to give online may eventually become available to various entities; for instance, consumers can have some of their personal information sold or bought through companies’ databases (Pavlou, 2003).

Kong and Hung (2006) propose that when they first make contact with an online vendor, marketer, or medium, consumers often have little to no experience or knowledge about it. Consumers must therefore rely on a set of factors accessible to them without having already interacted with their interlocutor. Amongst those are the trustee’s reputation (what the consumer has heard about it, maybe not only from online sources), its structural assurances (policies, contracts, warranties, etc.), the medium’s quality (ease of use, appearance, etc.), and the perception of each party’s role. Once one or more contacts have been made with the trustee and trust is building up in the relationship, the trusting party is more capable of assessing the trustee’s ability, benevolence, integrity, and medium’s quality (Kong & Hung, 2006; Kim & Tadisina, 2005).

Hu et al. (2003) found that consumer motivation to undertake actions online can be influenced by their trust in relationships. They posit that trust is increasing the willingness of consumers to read or pay attention to a message as well as its perceived usefulness. When the source is trusted, consumers’ motivation is more easily triggered and interactions with the other party are thus made more willingly. This can be the case of a consumer loyal to a brand and who signs up to the newsletter: he will
be more prone to take time and read it. In the same way, past experiences can influences both for the best or the worst consumers’ perceptions and behaviours (Kong and Hung, 2006; Pavlou, 2003; Xia & Lee, 2000). Successful exchanges and interactions will reinforce the trust and the relationship (Kong & Hung, 2006; Kim & Tadisina, 2005) but, on the other way around, bad experience can damage the trust, which could never go back to its best level.

### 3.4.3. Trust and Perceived Risk

Depending on the amount of information that is known or can be obtained, consumers will develop personal beliefs and estimate the risks present in a relationship. Pavlou (2003) posits that “trust in B2C e-commerce is defined here as the belief that allows consumers to willingly become vulnerable to Web retailers after having taken the retailers’ characteristics into consideration”, meaning that consumers, when interacting with a third party online, accept the risks inherent to the Web in order to start a relationship online while relying on what they perceive or know of their interlocutor. This definition is in agreement with the main traits of trust as a concept previously evoked in the literature review: it includes the goodwill of the trustee (its benevolence) and its credibility (honesty, ability, integrity) (Pavlou, 2003; Salo & Karjaluoto, 2007).

Because of the faceless nature of online interactions, consumers are often confronted to a gap in time and space between them and their interlocutor, attributing the Internet with an intrinsic uncertainty (Brynjolfsson & Smith, 2000). According to Pavlou (2003), two types of perceived risk will emerge from the consumers’ position. First is the fear of possible loss due to incorrect information given (willingly or not) by the interlocutor and third parties, creating an asymmetry of information between the parties critical to trust; this is also called behavioural uncertainty (see also Lee, 1998). Second is in regards with consumers’ privacy when giving away personal information to the interlocutor: whether it could be leaked or sold or exchanged online, the perspective of such loss is a great and very common factor of perceived risk online, and this is referred to as structural uncertainty (see also Culnan & Armstrong, 1999).

Several authors have distinguished these two forms of uncertainty as sources of perceived risk for consumers in an online environment (Pavlou, 2003; Bensaou & Venkataman, 1996, Ring & Van de Ven, 1994). Behavioural uncertainty is originated in the very own nature of relationships involving trust as it “[trust] is a defining feature of most economic and social interactions in which uncertainty is present” (Pavlou, 2003, p.74) and where one party has the opportunity to behave in a way that will give it an advantage or a favourable position over the other party involved. This is particularly verifiable in online relationship where the distance between the parties is often unknown and security measures (e.g. regulations, laws, etc.) may not apply or be enforced. Pavlou (2003) lists four types of risks linked to the behavioural uncertainty: economic risk (monetary loss), personal risk (unsafe products or services), seller performance risk (flawed control over the processes), and privacy risk (leak or disclosure of personal information). On the other hand is environmental uncertainty, and is part of the nature of the Web, which is sometimes beyond the control of the other parties involved with it. Even if e-vendors and e-marketers have an influence on the security of their online tools such as the code, encryption
methods, firewalls, etc., they are always under the threat of malicious third parties (hackers, crackers, etc.) or failure coming from the system itself (system or server issues, hardware and software failure, etc.) (Pavlou, 2003). Again, different risks the environmental uncertainty brings up can be listed: economic risk (monetary loss) and privacy risk (leak or disclosure of personal information) (Pavlou, 2003). These two forms of uncertainty are strongly linked to one another (Bhimani, 1996): for instance, the degree of security (encryption, firewalls, etc.) makes malevolent more or less likely to happen. The role of trust here is therefore to reduce those two types of uncertainty to ease interactions between the parties.

3.5. Studied Theoretical Models

Previous research has already been made regarding the perception of trust (Ba & Pavlou, 2002; Pavlou, 2003; Salo & Karjaluoto, 2007) or intrusiveness (Edwards et al., 2002; Li et al., 2002; Morimoto & Chang, 2006; Truong & Simmons, 2010; Ying et al., 2009;) in relation to the online environment, and models have been developed by certain authors (Edwards et al., 2002; Kong & Hung, 2006; Pavlou, 2003; Salo & Karjaluoto, 2007). As our study focuses on both the perception of trust and intrusiveness in online advertising. We decided to use existing models as a theoretical foundation and inspiration for our research. We did not specifically examine already existing models, but used them as an input for developing our interview guide and later on for analysing our data and discussing the findings.

![Figure 1.](image)

*Model depicting the antecedents and consequences of perceived intrusiveness in online advertising by Edwards, Li and Lee (2002, p. 90)*

This first model above was developed and tested by Edwards et al. (2002) where the authors study the relationships and influences between five criteria: ad entertainment, ad informativeness, ad intrusiveness, ad irritation and ad avoidance. The authors behind it have been quite proficient and involved into the study of the online
environment and the role of intrusiveness in the latter (Edwards et al., 2002; Li et al., 2002) quoted respectively 255 and 175 times according to Google Scholar.

The above model is from Salo and Karjaluoto (2007). It was developed by the authors through the combination of already existing models: Pavlou’s (2003), Kong and Hung’s (2006), and Salam et al.’s (2005). The model developed by Salo and Karjaluoto aims to investigate the variety of factors influencing consumers’ beliefs in online interactions, through internal and external factors to define the consumers’ intention to start or develop a relationship with an online party. We decided to focus our attention on the internal factors, as they are more directly related to the online advertising in itself. Although perceived risk is included in the external factors of Salo and Karjaluoto’s model, Pavlou’s (2003) model consider perceived risk as an important factor and therefore we decided to include it in our own model.
As explained before, we use these theoretical models as a source of inspiration for several aspects of our study. It has been an important source of documentation when constructing the interview guide used for this study, in order to identify key points and elements to integrate in our questions. But those models have also been particularly useful in the analysis of the data collected throughout our interviews, both for defining the themes through a thematic analysis, as well as to analyse and discuss the outcome and findings.

Figure 3.
4. Practical Method

In the practical method chapter, we describe how the data collection process has been done. All the steps that have been taken are described as accurate as possible. That includes how the interviewees have been chosen, how the interviews have been constructed and conducted as well as how the empirical data finally has been analysed.

4.1. Sample Selection

Qualitative research aims to create a deeper understanding of a phenomena and find explanations or to generate new ideas. To do that, the sampling selection is important and should include relevant constituencies. The chosen units should hold characteristics that correspond with the topic that is under study. This principle that is undertaken and used in qualitative studies is called `symbolic representation`. Diversity is also of great importance. First, the chance to find the whole range of factors that is related with an issue is more probable if there is a great diversity within the interviewees. Second, it facilitates for the researchers of interdependency between variables to find the most relevant aspects from them of lesser importance. (Ritchie et al., 2003, p. 82-83)

We had set up three requirements and criteria for the participants. First of all, they should differ in age and sex. The final age range in our study for the women ran from 20 to 28 and 21 to 28 for the men. Four of the participants were women and four were men. Second, they should have experienced the examined phenomena. In other words, they should be using the Internet and have been exposed for online advertising and be able to relate their previous experience to perceptions and thought about intrusiveness and trust in relation to online advertising. Finally, their behaviour in the online environment should differ from each other in terms of usage frequency and activity in social networks. Regarding the last criteria, not surprisingly, all of them turned out to be frequent users of both the Internet and social networks. Although, their purpose of entering the Web were not the same and they had different point of views regarding the privacy online and other aspects of their behaviour fulfilled this requirement. In addition to this, as a coincidence, we succeeded to find a wide range of different nationalities without planning for it. Seven of the interviewees were students and one was a former student but now working. The diversity is reached by choosing people in different age and sex, and also different behaviours. Table 2 below shows a list of the participants.

Sampling methods can be divided in probability and non-probability sampling. In probability sampling the elements are chosen randomly. Non-probability sampling serves to find a wide range of people with different characteristics. Therefore, the samples are purposely chosen and represent different types of groups within the subject under study. (Ritchie et al., 2003, pp. 77-78)

To find participants for the study we used convenience sampling, which is a form of non-probability sampling. Bryman (2008, p. 183) define convenience sampling as a method where the samples are chosen “by virtue of its accessibility”. He continues to mention the problems to generalize the finding but that it also can function as a
springboard for further research. Bryman (2008, p. 458) also mention that this type of method mostly is used when there are some restrictions for the researchers that they need to take into account. For us, the time was not enough to apply any other possible method and therefore we have chosen this way of selecting the samples. We are well aware of that this is not the best way for sampling but still a common method, also used in research on a higher level. we argue that convenience sampling was the most appropriate method during the circumstances, and that we instead focused on diversity among the persons that in the end participated in the study. What unites all the interviewees is the fact that they are all young grown ups, belonging to the Net Generation.

<table>
<thead>
<tr>
<th>Name</th>
<th>Age</th>
<th>Gender</th>
<th>Occupation</th>
<th>Nationality</th>
</tr>
</thead>
<tbody>
<tr>
<td>Adrian, Sven</td>
<td>28</td>
<td>Male</td>
<td>Student</td>
<td>German</td>
</tr>
<tr>
<td>Cassin, Florian</td>
<td>20</td>
<td>Male</td>
<td>Student</td>
<td>French</td>
</tr>
<tr>
<td>Ergun Demet</td>
<td>27</td>
<td>Female</td>
<td>Student</td>
<td>Swedish</td>
</tr>
<tr>
<td>Golinski, Micka</td>
<td>23</td>
<td>Male</td>
<td>Student</td>
<td>French</td>
</tr>
<tr>
<td>Garbagni, Giulia</td>
<td>21</td>
<td>Female</td>
<td>Student</td>
<td>Italian</td>
</tr>
<tr>
<td>Lauwerier, Rémi</td>
<td>20</td>
<td>Male</td>
<td>Student</td>
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</tr>
<tr>
<td>Sundholm, Josefin</td>
<td>25</td>
<td>Female</td>
<td>Worker</td>
<td>Swedish</td>
</tr>
<tr>
<td>Wendl, Sarah</td>
<td>28</td>
<td>Female</td>
<td>Student</td>
<td>Austrian</td>
</tr>
</tbody>
</table>

Table 1.
List of participants

Three techniques to find participants have been adapted. First, we announced for volunteers at Facebook. Second, we targeted potential participants directly through Facebook and other channels. In addition to this, we also wrote a note where we explained the purpose of our study and urged people to contact us if they were interested to share their perceptions and thoughts. This latter technique resulted in one interviewee finally participating in the study.

Regarding the number of the interviewees, Kvale and Brinkmann (2009, p. 113) suggests that between 5 and 25 people is appropriate for interviews. Basically on recommendations, we found that 8 interviewees were sufficient for our study. This decision was made because of the fact that in qualitative research it is hard to receive new knowledge at a certain point since it is so detailed. It is just necessary for the opinions to appear once. (Ritchie et al, 2003, p. 83). As well, we started the interview quite late so the time restraints have also affected this choice, as well as we know that it takes a lot of time to transcribe the interviews and we are aiming to produce a thesis of high quality.

All the choices we have made have had an effect on the findings in the study. Other methods, approaches and choices might have led to another final result. If we would have had a greater variance of the age, some other reflections and perceptions would probably appear and it could have been interesting to find out the difference on the basis of the age. Although, comparison among different age groups is not in focus. But as we mentioned earlier, the selection of the chosen data should be based on their experience, and here we mean that it could be very interesting to find out their view on this since they do not have the same reference frames as for example older persons that grew up in a time where not the Internet existed and could perhaps make
comparisons with the pre-Internet era, based on their previous experience. We do not either neglect that the time also affected this choice.

4.2. Designing and Conducting Interviews

All our interviews took place at the University. Mostly, we managed to book a group room but for some interviews we had to find one that was not occupied. The length of the interviews could be questioned, but Bryman and Bell (2011, p. 482) means that short interviews are not necessarily inferior to longer ones. Our interviews took between 18 and 35 minutes. Although the length of the interviews differed that much, it is rather the longer interviews that should be considered as special since most of the interviews were around 20 to 30 minutes. Here, we mean that the important thing is that we receive useful information and that the interviewees have been able to share their thoughts freely. It is the quality rather than the quantity of content that matters, especially in a qualitative research. Also, we cannot force the interviewees to say something or direct our questions too much; as we are interested in to capturing their perceptions, it would not be appropriate to affect them in any way. Table 2 below give the reader information about the date, time and length of the interviews for each of the interviewees.

<table>
<thead>
<tr>
<th>Date</th>
<th>Length</th>
<th>Interviewee</th>
<th>Place</th>
</tr>
</thead>
<tbody>
<tr>
<td>2013-05-10</td>
<td>22 min</td>
<td>Sarah Wendl</td>
<td>Umeå University</td>
</tr>
<tr>
<td>2013-05-10</td>
<td>35 min</td>
<td>Demet Ergun</td>
<td>Umeå University</td>
</tr>
<tr>
<td>2013-05-12</td>
<td>24 min</td>
<td>Josefin Sundholm</td>
<td>Umeå University</td>
</tr>
<tr>
<td>2013-05-13</td>
<td>23 min</td>
<td>Sven Adrian</td>
<td>Umeå University</td>
</tr>
<tr>
<td>2013-05-13</td>
<td>32 min</td>
<td>Florian Cassin</td>
<td>Umeå University</td>
</tr>
<tr>
<td>2013-05-14</td>
<td>18 min</td>
<td>Micka Golinski</td>
<td>Umeå University</td>
</tr>
<tr>
<td>2013-05-14</td>
<td>20 min</td>
<td>Giulia Garbagni</td>
<td>Umeå University</td>
</tr>
<tr>
<td>2013-05-15</td>
<td>19 min</td>
<td>Rémi Lauwerier</td>
<td>Umeå University</td>
</tr>
</tbody>
</table>

Table 2. List of participants and where the interviews took place

4.2.1. Semi-structured Interview

There is a distinction between two types of qualitative interviews: unstructured and semi-structured interviews. Unstructured interview often consist of just one question, and depending on the interviewees answers the researcher continue to ask questions about that kind of things that s/he consider to be important to follow up. The other form of qualitative interview is semi-structured interview. In this case, the researcher has prepared a number of questions in forms of an interview guide that is relevant for the actual topic. Although, other questions that are not mentioned in the interview guide might be asked if the researcher find that important and want additional information about something that might be unclear. Both these approaches are flexible and gives the researcher great possibilities form out the interview in the best suitable way (Bryman, 2008, p. 438) We found it better and as well easier for us to choose a semi-structured interview as we consider ourselves to be better prepared for the interview. Our previous experience of doing interviews is quite restraint and this way of conducting the interview were more suitable according to this.
The first minutes of an interview are of great importance and in an early stage the researchers must make the interviewee feel comfortable and relaxed so they feel that they can open up themselves and speak out about their perception (Kvale, 2008, p. 55). Therefore, it can be useful to initiate the conversation with a small talk. Before we started the interviews we also offered the interviewees something to drink and a chocolate bar. We did so to make them feel more welcome as if they were our guests. Most of the interviewees were friends of either one of us, or at least someone they had met before. We started our interviews with once more telling the interviewees the purpose of our study. The questions that we asked derived from the theories about intrusiveness and trust. First we asked the participants about a general question regarding what they used the Internet for and after that we continued with the more specific ones related to our theories. Before the interview the interviewees filled in a paper with personal information such as age, gender, Internet usage, frequency at the Web and likely questions. and requests on anonymity. They all approved on letting us record the conversation as well as using their names in the study.

The reason for recording the interview is that researchers doing qualitative studies are not just interested in what people say, but also how they express themselves (Bryman & Bell, 2011, p. 482). Further, Klave and Brinkman (2009, p. 179) states that having the interview recorded makes it easier for the researchers to focus on the interview. As well, the authors argue that it can be hard to remember all that have been said and mostly, taking notes might both be disturbing as well as important things can be forgotten. We even used two recording machines to ensure that we would have the interviews recorded.

4.2.2. Interview Guide

An aide-mémoire, a topic guide, helps the researcher to ensure that relevant issues of the investigation is being covered and is strongly recommended (Arthur & Nazroo, p. 115). In this, important questions or sometimes just keywords that stems from the research purpose is written down and used as a tool during the interview. It also give greater insight in the research process as other can see what kind of questions or issues that has been asked and therefore increases the transparency of the study. (Arthur & Nazroo, 2003, p. 115). We had stated questions in advance to secure that we would not forget anything. The questions in our interview guide were derived from the purpose and are based on the theoretical framework. In situations where the interviewee had answered a question that we not yet had asked, we did not ask that again. This could send signals of an ignorant and not focused researcher that in the next step could have a bad impact on the interviewee.

As researchers, we set the agenda for the interview, but it is also important to not lead the discussion in a specific direction, as long as the interviewees do not leave the subject under investigation. Not all the interviews followed the same structure. Depending on what the interviewees were talking about we adapted to the situation. As the purpose of qualitative research is to understand other peoples social reality we find it important let them speak freely and not being interrupted. Bryman (2008, p. 442) claims that flexibility in the interviewing is crucial to let the interviewees describe their own view of the social world.
For the construction of our interview guide, we used Triki, Redjeb and Kamouns (2007) guide as a source of inspiration. Their guide is divided into one more general question and two themes based on their purpose. Our guide was structured in a likely way. First, we asked the participants about their behaviour on the Internet, what they use it for and what they do when they are online. After that we went deeper into the topics online advertising, trust and intrusiveness. All together there was nine question; one of the more general nature, two questions about trust and three regarding the online advertising and intrusiveness (see appendix for more information). Sometimes we asked additional questions that are not presented in the guide.

The formulation of the questions in our interview guide, as well as the probes has been clear and held short and we have deliberately avoided double questions. Legard et al. (2003, p. 155) suggest that these characteristics are the most effective approach to receive good and comprehensive answers. We did not intend to confuse our interviewees, but to receive as much information as possible to each question. Besides the clearness, we have also formulated the questions more general than precise so that the interviewees can speak openly, free and more wide about their perceptions.

Arthur and Nazroo (2003, p. 123-124) suggest that a proper and neutral language should be used and that it is crucial that definitions of specific terms is used in the same way by the interviewees and the researcher to avoid misunderstandings. When we for example ask questions about online advertising, we have brought up examples of it to clarify what kind of different types we refer to such as pop ups, banners and emails. The language was adapted to the situation and interviewee so that s/he could feel that we were talking their language. When following-up questions has been asked, we formulated these in the same way as the interviewees used the language to be able to get as much information about the discussed topic as possible. Arthur and Nazroo (2003, p. 124) claim that follow-up questions and probes are essential as they serve as a tool to get detailed information about a subject. The guide outline the main issues but depending on what the interviewees has said we asked many questions to get a clearer picture of their thoughts. If something was a bit unclear or if we wanted a further explanation of what they meant, spontaneous questions were asked.

Leading questions could influence the interviewee and the answer of the question and are suggested to be avoided (Legard, Keegan & Ward, 2003, p. 154). As we are interested to get others point of views, reflections and perceptions, leading questions has not been used. Instead of placing answers in the interviewees mouths by asking “Does the company behind the ad affect the trust towards it?” we have formulated the question as “What would you say affect the trust towards an ad?”. The former question is an example of a closed question, a question that could be answered with either yes or no and can be useful for the researcher to control that they have perceived the interviewees answer correctly (Legard et al., 2003, p. 154). In situations where the interviewee has been given an unclear answer, closed question has been asked to assure us that we have got it right.

4.2.3. Ethical Issues of Interviewing
Throughout the whole process of an interview process, the researchers need to take the ethical considerations into account (Kvale, 2008, p. 24). Kvale continue to
mention four guidelines that often are followed. First, the researchers should inform the interviewees about the purpose of the study and what that investigating (Kvale, 2008, p. 24). This should not come as a surprise when the interview is being held and the interviewee should be told of that s/he at any time can chose not to participate. We had in advance informed the interviewees about our purpose of the study. The questions were not sent out to them before as we did not think that would be important. Second, confidentiality must be guaranteed if not the participant agrees upon having their information published (Kvale, 2008, p. 26-27). In the initial contact with our interviewees, we informed them about the our study and what it would be about. We also asked them if it were okay if we used their names or if they would prefer to anonymous and they all affirmed to have their real names used. To ensure that we have perceived their perceptions correctly, we sent out the summaries to the interviewees for validation. By doing this, we avoided potential wrongly outcomes. Third, possible consequences for the interviewee, for example that they could be harmed because of their participation, should not be neglected (Kvale, 2008, p. 28) This is somehow related to the previous discussed issue and as our topic is not that sensitive we could not find any disadvantage for the interviewees after having a discussion with them about it. The fourth aspect is about integrity of the researcher, and the s/he needs to be aware of the ethical and moral issues (Kvale, 2008, p. 29). Basically, we consider this issue as an outcome of the former three issues just mentioned. By having this discussion we mean that we have positioned ourselves as ethical researchers.

4.3. Transcribing and Analysing Interviews

Even though transcribing is very time-consuming it is helpful when it comes to qualitative analysis (Bryman & Bell, 2011, p. 483). Riessman (1993, cited in Braun & Clarke, 2006, p.87) insists as well on the importance of the transcription process: “while it may seem time-consuming, frustrating, and at times boring, [transcribing] can be an excellent way to start familiarizing yourself with the data.” Several authors (Braun & Clarke, 2006; Brid, 2005; Lapadat & Lindsay, 1999) argue that the transcription process in qualitative researches is more than simply putting the content of oral interviews on paper and is an essential part of analysing the data.

Braun and Clarke (2006) explain that there is a multiplicity of methods available when transcribing interviews, and as many guidelines. However, a transcript must be as close to the audio recording as possible, including verbal and nonverbal that occurred during the interview. In order to come as close as possible as the verbal version, good care must be given to punctuation as well as it could rob the transcript from the information relevant to the study: for instance, a sentence like “This is not like me, I think. I told you” changes completely from “This is not like me. I think I told you”. (Braun & Clarke, 2006)

For the transcribing, we have used a program called Express Scribe that enables to modify the speed of the interview audio recording. This has been very useful and helpful in many opportunities seeing that some of the interviewees talked at a very fast pace, which made it hard to hear what they said in normal speed. Thanks to the software, we were able to lower the speed of the audio to listen to the audio recordings properly and do our transcripts as good as possible.
4.4. Thematic Analysing of Interviews

According to Holloway and Todres (2003), there exists a wide array of qualitative approaches that are different and complex. In answer to this complexity, Braun and Clarke (2006, p. 78) support that thematic analysis should be considered “a foundational method for qualitative analysis” as it offers a good way to procure researchers to develop core skills needed in various other types of qualitative research.

Thematic analysis is an analytical technique where the researcher tries to search for themes and patterns in the collected data. In order to detect patterns and themes to study, data coding is crucial. Once the data has been coded, the coded material will be read through once again with the purpose to find the core of the material. (Glesne, 2011, p. 187).

Braun and Clarke (2006, p. 86) points out six phases that could be followed when doing a thematic analysis within the frames of qualitative research. In the first phase, the researcher becomes acquainted with the data through reading and rereading the transcribed material. All the data should be read through so that no aspects will be missed in the further analysis. In this initial stage, it could also be useful to take notes and list all interesting parts of the data (Braun & Clarke, 2006, p. 87). The first step is the collecting of the data: through interviews, the researchers gather the perception of their interviewees, and then transcribe them in order to extract first themes and patterns, which will form main ideas and categories for the coding. (Braune & Clarke, 2006, p.87) From this point onwards, reviewing of the transcripts will allow the researchers to gather material related to the first main themes, as well as eventually coming up with newer and narrower patterns or themes. This will lead to a selection and sorting out of the relevant themes and patterns found in the collected data; the researchers then need to add similar patterns into sub-themes (Braune & Clarke, 2006, p.87). However, it can also happen during the interview process if patterns are identified or suspected in interviewees’ answers, leading to new or adjusted question from an interview to another (Aronson, 1994).

The second phase continue the process, and here initial codes from the data are produced. The way of coding the data could be done in different ways, for example highlight the parts in the transcribed data to point out patterns in what has been said. When the coding has been it is time to search for themes as well as sub-themes. This is done in the third phase and here, a thematic map of the different themes could be produced to simplify the analysis. (Braun & Clarke, 2006, p. 88-90)

Taylor and Bogdan (1984, p.131) delimitate a theme as “conversation topics, vocabulary, recurring activities, meanings, feelings, or folk sayings and proverbs”, present in the transcripts and recordings of the interviews. The creation of themes from the aforementioned data is defined by Leininger (1985, p.60) as “bringing together components or fragments of ideas or experiences, which often are meaningless when viewed alone”. And making sense of and linking together pieces of information such as feelings, perceptions, meanings, etc. follows the principles of our previously stated choice of methodology.
Refinement of the themes is being processed in the fourth phase. There should be a clear distinction between the themes and some might not even be considered as themes if the data is not able to support them. (Braun & Clarke, 2006, p. 91) For judgement of the themes, to see if they really are separated from each other, *internal homogeneity* and *external heterogeneity*, could be useful to considered here (Patton, 1990, cited in Braun and Clarke, 2006, p. 91) The refinement consists of two levels. First, the coded data must be reviewed to ensure that the claimed patterns really exist. Second, the themes themselves must be perused to see if some additional aspects have appeared (Braun & Clarke, 2006, p .91).

The fifth step of the analysis can start when the mapping of the collected data is considered adequate. It consists in naming and defining precisely the themes that are going to be brought up in the analysis of the data. The aim of this step is “identifying the ‘essence’ of what each theme is about, and determining what aspect of the data each theme captures” (Braun & Clarke, 2006, p. 92). It is important to not simply reword the collected data, but to get to its core meaning, which is of interest to the study. Also, it is salient that each theme be analysed in depth as a part of the overall web of themes and patterns and, in the same way, if it bears sub-themes or not. One must bear in mind that sub-themes are not always present in a theme: sub-themes are found when a theme is wide and complex enough that it needs a structure for itself. A key in this overall analysis is detecting if some themes happen to overlap each other, which needs to be avoided. (Braun & Clarke, 2006)

In the final phase, when the themes has been sorted out, starts the writing of the report in which the analysis is related back to the research question of the study and the chosen theoretical framework to strengthen the relevance of the data collected during the interviews and the themes that were generated. (Braun & Clarke. 2006, p. 93). After having sorted out the themes and connected them to the reviewed literature, the researchers are able to draw conclusions on their findings with credibility and reliability, creating a well-grounded argumentation of their themes and sub-themes (Aronson, 1994).
5. Empirical Findings

The result from our empirical data, the interviews, will be presented in this chapter. The structure is so that the findings from each of the interviewees are presented individually.

5.1. Interview with Sarah Wendl

The interview took place in a group room at the University with and only the three of us behind closed doors. During the interview we were not disturbed by anything. Low noises came from the ventilation system but we did not feel that it affected the interview.

Sarah browses the Web everyday for various purposes, consisting of three main hubs. The first one is searching for information, when Internet becomes a tool to investigate and gather information for various purposes. For that purpose, websites such as Google and YouTube were cited as her usual routine. Second is in order to socialize, as Internet offers a wide array of possibility to interact with others through a variety of social networks (e.g. Facebook), email services, etc. Finally, the Internet is also for Sarah a way to entertain herself, especially by listening to music online on different websites (YouTube, Soundcloud).

When asked about online advertising, Sarah admits that her overall assessment on the matter is more negative than positive. She argues that, even though she knows how easy online advertising can be for some people to use: “I know from a few friends of mine who just started a business how easy it is to use Facebook or other pages”; online advertising can exert a lot of influence on her and people in general, consciously or not. She gives an example of a game, which aim is to identify various brands’ logotypes: “I was terrified how well I know all these different signs [logos] and I didn’t recognize them before.”

She explains that her negative of online advertising as a whole is because she is scared by it. She notes that “when you search for certain topic and you realize after a few minutes later or some hours later, things like that [your search’s topic] show up everywhere”. Because of the targeted advertising, Sarah perceives the Internet as something that knows “things about your use” and therefore about herself.

On the other hand, she finds online advertising useful when it comes to sorting out the wide variety of offerings or information online. Following her reasoning, the more ads about a topic or an offer you see, the more you will know about it or the better you can remember it, and the less you will engage in an extensive search process amongst the competition or similar offers for instance. She states that she is willing to click on an ad if it is interesting or relevant to her goal when browsing, simple and visually discreet and attractive, as well as the subject being a novelty, fun or including corporate social responsibility (CSR) arguments (sustainability, ecology, etc.). Even if she does not immediately click on one, recalling an advertising judged interesting seen before is enough to direct her search process. Finally, she disapproves the excessive amount of advertising online and adds that it had made her less receptive to it through continuous exposure to it.
When it comes to the questions dealing with trust in online advertising, Sarah started off telling that she did not have a clear idea about trusting anything online, justifying herself that as she thinks she has not got enough knowledge to fully understand everything that is happening on the Web, it scares her a bit and make her more distrustful.

After some more questions, she conceded putting more trust in ads and brands that came back quite often, especially if she knew the brands beforehand (from online and traditional medias). Sarah suggested this may be due to her knowledge regarding some of the design and layout processes, which pushes her to think that an ad, which looked like it needed efforts and money, can be more trustworthy.

Regarding online advertising intrusiveness, Sarah explains that she usually does not care about advertising whether she is or not looking for something in particular online. In the same way, on most of the websites she goes on regularly, she says to be expecting some advertising firstly as she knows it from her past experience, and secondly as “I [Sarah] know they are also free pages and that’s the reason why they [the ads] pop up”. She adds that since she is used to the ads of her regular websites, she does not really look at them but instead close them almost instantly after they show up.

On the contrary, one of the most intrusive types of advertising she has witnessed online is targeted advertising: “I was looking for that [a dragonfly pendant] on the Internet and I had pop-ups about this specific dragonfly for months. [...] and that was really weird.” She argue that when advertising appears about subjects that are not of interest to her, she does not pay too much attention to it, whereas when targeted advertising hits the mark, she feels kind of scared and concerned about how and how many people knew about her intentions and interests.

Sarah also stated that she notices either extremely annoying or intrusive or very interesting ads, while the ones in between these two extremes tend to go almost unnoticed, just like their content. Although still slightly annoying, since Sarah does not notice them as much as very intrusive or very interesting ads, these do not feel as intrusive or bothering to Sarah.

5.2. Interview with Demet Ergun

The interview was held in the same group room as the first interview. Some people talking were passing by outside the room but it did not draw attention from the interview. Except from the sounds from the ventilation system, nothing else disturbed us either.

Demet is using the Internet for several purposes. First of all it is to communicate with friends via Facebook and Skype. Second, to search and find information. As she has been writing her thesis during the semester it has been a useful source to find articles and theories through databases. In relation to the information searching, she also uses the Internet to read newspapers. Finally, the Internet also offers great opportunities to download series and movies as well as listen to music through Spotify.
The first thing that Demet mentions when we ask her about her associations is banners. She usually experiences these when she is at Facebook or at the downloading sites, where they often are of sexual character. Spam mail is another association. How the different types affect her behaviour depends on the ad. If it satisfies her, it can create feelings of happiness. She exemplifies this by sharing an episode that happened recently: “The other day I was on Facebook and then I saw Zalando had an ad about a shoe. I found a cute shoe […] So I ended up buying this shoe”. Later during the interview she returns to the story and says “I had clicked on a lot of pink stuff, and I had clicked on a lot of shoes, so they promoted this specific shoe. If it would have been a black shoe I would not have looked”. On the other hand, when ads do not correspond with her interests, she gets annoyed. It does not matter or if it is a mail or a banner, as long as it is something she likes, she appreciates personalized ads. Although, when she gets exposed just because she is a girl or 27 years old she feels offended.

Whether Demet finds an ad as trustworthy or not first turns out to be a bit unclear. Initial she states that the brand not has so much influence, but rather the opportunity to make a bargain that matters. Although, that is only when it comes to the online shopping.

Then she turns over to claim that the company or organization does matter. The sender is an important aspect of the ad. Social responsible and transparent companies are perceived as more trustworthy since they take social care for their businesses and from the transparent point of view, are open with what they are doing, even if some ethical considerations could be questioned, as in the case of H&M. An ad that would offer her to buy a MacBook cheaply would be ignored since she associate Apple products as delicate and such advertising styles not suit their brand. Her final statement about the trust is that normally, she put trust in advertisements that comes from big brands and does take care of their social responsibility. The ads that influence her positively are when a company for example make a video, and if there is a story behind it. Demet appreciate creative advertising that “think outside the box”.

Demet never falls for gambling advertisements and the ones that ask her to sign up so she might win a car. In these cases, the brand does not really matter. It is the fact that it is gambling that makes her doubt so in that case the company does not really matter.

When the intrusiveness is coming into discussion, Demet says that she do not mind if companies focus their advertising at her, but she do not want them to use her to affect her friends at Facebook. Such things annoys her and she tends to unlike or block pages that is too intrusive from her point of view. More in general, she points out video advertising and pop-ups as the most intrusive types. If she wants to listen to a song or watch a video, the advertisement that starts before for some seconds is a disturbing element that she was not asking for and cannot either be avoided. It is the same thing with pop-ups that cover the screen and must be closed by her.

For several months she experienced a MacKeeper pop up, a sort of anti virus programme. She told a friend about it that suggested her to buy it, which she in the end also did. Her friend was an expert, “a geek in the topic” and her opinion affected her positively. Banners and emails is easier to handle and do not create the same feelings of irritation. Newsletters can be unsubscribed, and banners ignored.
Regarding the amount of advertising at the Internet Demet says: “Extreme amounts. You are attacked from every single angle.” This makes her less interested in the advertising. She continue with making a comparison between a big shopping mall where all the clothes are lined up and you do not know where to begin because there are so many things and a more niched boutique that might selling clothes for a higher price, but then as well, the quality is better. She tells us that she gets overwhelmed, unless the advertisement is directed towards her as in the case of the pink shoe.

5.3. Interview with Josefin Sundholm

For this interview, we had booked a group room at the University. As is was conducted on a Sunday there were not so many people at the University and no other disturbing elements.

On the question of what Josefin uses the Internet for she explain the purposes differ depending on if it is work related or private matters. In her work she is online almost during the whole day, checking mails and use communication channels such as Skype to keep in contact with her colleagues. When she is not at work, she uses the Internet to check her private mails, communicate with her friends at Facebook. Josefin makes about five purchases at the Web each year. The only thing she purchases online is clothing.

Josefin associates online advertisements with many different things. First she mentions the banners that appear at different types of downloading sites, mostly casino ads. Further, she describes banners on the side of Facebook as well as in the news feed. Those, she consider to be targeted and personalized, based on what she has been searching for and looking at earlier. Another association is sex-related pop-ups, which she thinks there are a lot of.

The online advertising does not affect nor influence her behaviour in a particular way. She says that “I do not care so much about it. It do not that bother me so much”. Although, the different forms of them influence her differently and makes a clear distinction between pop ups and banners. Banners are more informative and she can get a clearer picture of what it is about and sometimes they succeed to draw her attention. As cooking and clothes are two big interests, advertisement banners regarding these subjects might awake an interest. When it comes to the pop-ups, she does not even look at them. When they appear on the screen, she just closes them without reading the content of it. The company that Josefin works for have installed an ad blocker at her computer so when she is using that, there is not advertising at all, but when she is at work she is not surfing around that much.

When asking about the trustworthiness of an ad, she does not find that one type of online advertising is more trustworthy than another. It is not in which form the ad is designed and what it looks like, but rather what company or organization, the sender of the advertisement that has an affect on the trust towards the ad. She says that “If you see H&M having a banner on your Hotmail it feels more serious and trustworthy as well”. If she has knowledge about the company and are aware of their business and like what they do, she puts more trust in it. The casino advertisements are described as
jokes with a low level of trust. The characteristics of a trustworthy ad have nothing to do with the execution of it, it is determined by the sender and the company behind it.

Advertisements that urge her to sign up with the chance to win an iPhone or other items are deliberately avoided. The reason for this is that it would probably lead to more ads, and second, she assumes that they would start calling her on the cell phone. Josefin puts no trust in these.

The casino and sex pop-ups are identified as intrusive. Also dieting tips and other issues that Josefin is not interested in is pointed out to be intrusive. She found them intrusive since they do not fit her preferences and repeatedly cover the screen with their message. Banners do not attack in the same way as they are more of editorial character and therefore could be easily avoided. Regarding spam mails and newsletters, Josefin do not find these to be intrusive. Her inbox is not filled with unwanted emails since they go directly to the junk mail. The newsletter that she subscribe to has she chosen herself. These are opened up and read depending on the subject field.

Privacy at the Internet and targeted and customized advertising was earlier something that Josefin was a concerned about and found creepy. Although, recently she met a person who was working with this and he explained to her that they are not able to see exactly what she has been searching for or looking at. Instead, the system is built upon numbers and algorithms and depending on her previous searching, she will experience related suggestions. By the fact that it is numbers that control this, she still is anonymous. The marketers do not have all the information about her and as long as there is no person that will have personal information about her, she does not find it scary and intruding. Still, Josefin is thoughtful with the information that she shares with others at the Internet. One year ago, Josefin finished her academic studies and entered the labour market. She is aware of that potential future employer might check her up at the Internet and she do not want them to have access to all information, gathered from the Web.

Even if she thinks that there is massive amount of advertising in the online environment, she is not that concerned about. It has become a natural element at the Internet, a part of the every day life. The quantity does not influence her view on online advertising. For the companies it is necessary to advertise themselves in many different ways to be able to find new customers and stay in touch with the existing ones.

5.4. **Interview with Sven Adrian**

Just as the previous interviews, this was also taking place in a group room at the University that we had booked. Sven was a peculiar interviewee: he stipulated from the time he contacted us as a volunteer for the interview that he was an Adblock (an ad blocker plug-in) user. Thus, he is preventing an important part of the online advertising to reach his screen. However, he used to browse without this plug-in but decided to take such a radical measure, thus his opinion looked promising on giving an alternative view for the study.
Sven is a regular daily user of the Web. As soon as he gets up he logs in his social networks and starts the day reading online newspapers. He also uses Internet to access information for both his work or personal interests. He is especially keen to browsing when looking for information before a purchase (online or offline) to make the most advantageous choice. He describes himself as a long-time user who has “grown up with the Internet”.

Although he did not always blocked advertising online as he started to get used to it, Sven now uses an ad blocker that prevents almost all types of paid advertising (banners, adwords, commercial links, some pop-ups and pop-unders, etc.) to display while he is browsing. The factor that made him take the decision to get an ad blocker was some target advertising that relentlessly appeared, about the same topic: “every website I went on [there] was the same advertisement for the same website”.

The reason for his attempt to take off advertising from his browsing experience is that it disrupts his activity or as he says “it disturbs the flow”. When online advertising is mentioned, his thoughts are bringing something annoying, which is why he installed, and does not plans on uninstalling, his ad blocker. And for the few advertisements that still manage to bypass the blocker, they are mostly perceived as annoying and often irrelevant (e.g. newsletters).

He explains that most of his acquaintances do not bother with online advertising, and instead tolerate it even if they perceive it as intrusive or even do not take notice of them: “they think it’s normal, […] they are kind of blind [to online advertising].” As he considers having enough knowledge to search the Web by himself, he perceives ads as hindrance.

When the question of trust in online advertising is risen, Sven has several criteria that influence his trust: an advertising should states facts while staying as neutral as possible in order to allow the viewer to make up his own opinion; a third party’s review or a trusted seal can be a decisive factor; and the reputation of the advertiser. On the contrary, flashy and poorly designed ads, groundless and subjectively formulated ads are on Sven’s blacklist, especially if the advertiser or the source is unclear (server located in a no-regulation area, oddities in address, etc.). He avoids Adwords and sponsored links as well as they are not a pure reflection of consumers’ preferences but the highest bidders for some keywords.

He explains having a hard time giving out personal information for privacy concerns and often creates fake email accounts to give when he needs to sign up on certain websites to prevent unwanted consequences such as receiving spam mail, having his [real] email address leaked, etc. In general, trust will also depends on what is offered and the context (or the website) on which it is offered.

Sven perceives online advertising as intrusive most of the time, and the way it displays can particularly annoying: “I said it’s mostly annoying, the way it’s made up, the way that it pops up.” In the same way, he points out that the way content is pushed to him is especially unpleasant; he does not want more information that what he needs, and online advertising is bringing such surplus in his browsing experience.
However, he insists on the context in which advertising is displayed: “if you go on some sketchy [shady] websites, [...] you kind of expect there would be a lot of, I mean, 10 pop-up windows”. He further explains that it is linked to the website’s reputation: as those shady websites’ content is not legal or conventional, they do not care about what ads they display or how they are displayed as consumers will most likely not complain; on the other hand, a well-known website or brand must be careful to adapt what is displayed in order to fit his image and reputation.

5.5. Interview with Florian Cassin

As the interview with Florian was held a while after the one with Sven we used the same group room. The interview was not interrupted, nor disturbed by external factors.

Florian is a regular daily user of the Web. Again, we can clearly identify the three main purposes witnessed amongst most of the participants: entertainment, information and work, and socialization. He uses the Internet to listen to music and watch videos during some of his free time. He explains how working was improved through the Internet: “we were all [Florian and his working group] working at the same time on a Google doc.” He also notes purchasing products and services from time to time using the Web. And he uses social networks in order to keep in touch with people away from him.

The first thoughts that come to Florian’s mind when he is mentioned online advertising are the advertisements displayed before a video, such as YouTube’s. He sees them as a prerequisite step to access content online; his view of online advertising is thus not very pejorative. He adds being impressed by the clever ways used by the ads to convey their messages.

However, he realises that online advertising can anger some individuals “because you are seen as a laboratory rat, [...] when you are spied”. But he then explains that online advertising does not bother him too much as it is generally connected to his interests. He justifies his perception saying that he got accustomed to online advertising and views it as a compensation for free access to content online. Thus he does not think that there is too much advertising online nor that it is very annoying overall.

Nonetheless, he is much more prone to be interested in interactive and rich media ads (e.g. videos, interaction-enabled ads, etc.). According to the University of Washington (2013) “the defining characteristic of rich media is that it exhibits dynamic motion. This motion may occur over time or in direct response to user interaction.” Florian makes explicit his preference for entertaining and interactive advertisement. He also thinks there are lots of possibilities to improve advertising: make it more modern, improve the design, increase the interactivity with the users, etc.

For Florian, trusting or not an advertisement will depend on many variables. First of all, his past experience is a major factor: he explains trusting more or more easily advertisements he found entertaining or with which he had a positive experience. In that aspect, he once again posits interactive ads have more likely to create an enjoyable experience. The trustworthiness, ability, benevolence, and integrity of an
advertiser is also primordial: in case an ad is not accurate or lies about its content or offers, Florian states “I really don’t trust them anymore”.

In order to strengthen his trust in an advertisement, Florian prefers to have a third party intervene in the ad like peers or experts, appearing on the ad or giving reviews, in addition to basic information like a price, which gives more objectivity to the ad according to Florian: “that’s why a third objective part is required”. Also in agreement with this objectivity concern, ads that display neutral information that can be checked by the consumers are better viewed by Florian: “I also like when there are facts and figures you can check on your own”.

In regards with intrusiveness, Florian feels that the way an ad displays and its format play an important role in intrusiveness: he particularly hates pop-ups and pop-unders. Coupled with the quantity of certain types of advertising, he starts feeling really bothered at some point: “you just get it [newsletters] five times a day.”

Another point that he characterizes as intrusive, is the access and use to private information. As he stated earlier in the interview, he does not really mind targeted advertising and, on the contrary, finds it convenient; but depending on the degree advertising intrude your privacy, Florian thinks online advertising can become a serious concern and a constant bother. In that way, he argues that one must be cautious about what he does and upload on the Web, as it can most likely be seen and used freely for various use, including commercial uses.

5.6. **Interview with Micka Golinski**

We had not booked any room as they all were taken but we managed to find one that was not occupied. In the beginning of the interview someone tried to enter the room but the door was locked and the person went away. We had not really started the interview at this point so we don’t think it affected the interviewee. Otherwise, the place was quiet and calm.

When Micka goes online, it is mainly to communicate with people and stay in touch with them through different types of social networks. Gmail, Google Drive and likely things are other online functions that are used a lot.

When online advertising is mentioned, he associates it with banners and that companies make a profit out of it. When we ask about other types that he recognize and think of, pop-ups and newsletters are mentioned. He assumes that there is some connection between what he has been searching for on the Internet and the products that are advertised.

Micka is not that bothered about the online advertising, he does not really care about its existence and would not say they affect his behaviour in the online environment. He thinks that there are massive amount of the phenomena but takes no specific actions or measures to control it. The advertising is there, but he just does not care about it. When we ask if there are some types of online advertising that influence more or less he says that pop ups are the one that he is most concerned about because
of their characteristics, just popping up at the screen and filled with massive amounts of information.

For Micka, the trustworthiness is basically depending on the reliability of the company, the message of the ad as well as the purpose of it. The execution is an important component. If it looks professional, he puts more trust into it and vice versa.

If the advertising is too personal he gets concerned. He describes the targeted and personalized advertising as “a deep analysis of what you have been looking for at the Internet” and that such things that are “related to your private life” not should be used by others for their own purposes. The targeted advertising, such as adapted banners at Facebook, is being perceived as both intrusive and not trustworthy. Just because he has been searching for something at the Internet sometime, it does not mean that he is really interested in it and that there is a real need. When he is looking at videos he also experience advertising and tells us about a certain situation when he felt it was disturbing: “I have been watching sport videos for a couple of times and once the ad was about loosing weight and I was like okay…”. To deal with these issues he changes the page as fast as he can with the aim to get rid of it.

He is cautious with giving out personal information at the Internet. First of all, he does not want to receive a lot of emails and second, when it comes to online shopping he avoid it because of security reasons. The latest time that he went shopping at the Web was more than one year ago.

Micka finds the quantity of online advertising to be massive. Further, he thinks that this way of marketing is not the best way for the companies and that people consider it as spam. In the end, this strategy is not good for the companies. He would rather see that the companies were focusing more on the originality.

5.7. Interview with Giulia Garbagni

The interview was conducted in the same group room as with Micka. During this interview there was no disturbance at all.

We started the interview by asking Giulia to describe what she does when using the Internet. The only social network she is a member at is Facebook, where she is quite active. Checking emails is also on the list of what she uses the Web for, but that is mainly for school related purposes. The Internet also gives her the possibility to read newspapers online. Besides this, Giulia is also a frequent online shopper of books and clothes.

When we mention online advertising, she says that “It is too much. It is disturbing and you do not really pay attention to it anymore”. To deal with the huge amount of online advertising that she found disturbing, she recently asked a friend to help her to install an ad blocker so she could surf on the Web without being interrupted by advertisements that she was uncomfortable with. These advertisements that she chose to block were mostly sex related ones.

Other forms of advertising that she recognized were banners at Facebook, newsletters from companies that she subscribes to and also spam mail. These various types influence her differently. The emails that she receive is deleted before they even has
been read. Newsletters with an interesting object being promoted are read if they are promoted by companies that she likes. Otherwise it goes directly to the trash bin. She explains that she has her favourite brands and do not feel that she has time, nor is interested to check out unknown companies offers. As she does many clothing and book purchases via the Internet she has experienced a lot of advertising about these things. Sometimes, even the product that just bought is being advertised for her. Banners influence her positive if she recognize the company behind the ad or if someone has suggested her she knows about a certain product that is being promoted in the ad.

A trustworthy advertisement has to be realistic and not promise too much. She exemplify this by saying that if the discount would be too high, she would suppose that the product is of low quality or that something is wrong with it. Colourful ads with an interesting execution also as a positive effect on her, but too much blinking disturbs the vision of the screen and are therefore not preferable. In the end, the website from which the ad origin sets the basis of the trust. Brands that she recognize from before, either by own experience or second opinions from friends and relatives is considered to be trustworthy. If there is a company that she has not been in contact with before, she gets suspicious about it and if they would really do what they promise. She has heard stories about people that ordered an iPhone and received a watermelon instead. Guarantees and the possibility to send back the product is important. The reason for why some advertisements have a higher level of trustworthiness than other forms is basically because of the brand behind it.

The advertising gets intrusive when there is too much of it and repeatedly about the same thing. She says that “If I already have something through a website and it happen that the same kind of product appear again I get annoyed because I already have it and I am not interested in focusing on it anymore”. More specifically, pop ups are perceived as intrusive as they appear without expecting it. The type of advertising that is pointed out as the most intrusive one are video ads that is shown before a video. When she is eager to watch a clip or a video at YouTube or any other channel, she do not want to start being interrupted, but at the same time it is impossible to ignore it. She deals with these issues by keeping other pages opened up and wait until the commercial is finished. Although, videos with a catchy beginning are sometimes watched to the end.

The amount of the advertisement in the online environment is considered to be too much. Giulia feels that she has had enough of it and is not motivated to pay attention to it.

5.8. **Interview with Rémi Lauwerier**

Like in all the other interviews, it was held in at pre-booked group room at the University. We were not interrupted or disturbed in any way.

Rémi is an accustomed Web user. As for him, he uses the Internet for various purposes. He is a Facebook and Twitter user, which he browse for both leisure, to socialize, and to search for information. Searching for information and reading news
online represents an important part of his use of the Internet both for work or personal aims, such as planning trips for instance.

On the spot, Rémi links online advertising to some well-known advertisements such as pop-ups and pop-unders adverts that appear when a link is clicked, the advertisements coming before videos on YouTube, and also banners on websites he visits regularly. He qualifies these first thoughts as “quite annoying”. But overall he does not feel too bothered by online advertising, and thinks it is not that annoying most of the time because he does not really notice nor pay attention to online advertising, mainly when it is “kind of small squares in the pages for example”. But when other types such as pop-ups appear, he finds them very annoying and adds: “I just click to close and I don’t even read the stuff [the ad]”.

Rémi thinks that there is an important quantity of advertising online and he regrets to see that it is quite often irrelevant to his purpose when he is browsing. “The problem is that it is not very targeted”, he adds. “I would like to have a more… To be able to choose a little bit more what kind of advertisement I want to see.” He would like to be able to filter himself the advertising that he is proposed. On the other hand, he explains that online advertising can sometimes be a useful way to discover some things.

Concerning his overall assessment of trust in online advertising, Rémi does not fully trust anything he sees online. This is mainly because of his own and others’ past experiences: “because of all the people who were kind of cheated by online advertisement, who had some problems.” He explains that one of his point of focus to stay out of trouble when dealing with online advertising is the source (the sender or the brand) of the ad. The content of an ad is also a good way of filtering obviously fake or misleading advertising. According to Rémi, “the most trustworthy advertising would be… I know the brand, the sender is clearly identified, or […] if the price is very low, I won’t trust the stuff [the ad] because I know it’s impossible”.

He affirms that he is able to identify suspicious ads depending on several criteria. As listed previously, the content of the ad is a first obvious point: who and where is the sender, and what does it offer me (is it realistic?)? Rémi adds that the design of an ad can be a good indicator: “you can very easily see if it’s elaborated or if there’s an effort put into designing beautiful, in a way, advertisement.” Finally the context in which you are can give you good insight and let you expect the kind of advertising you will be exposed to. He says, he would rather have ads “by the websites, that are more conscious of the well-being of their Internet followers and visitors on their page” and filter or not see the rest, as he considers the former to be more responsible of the content uploaded and displayed.

When Rémi is questioned about online advertising intrusiveness, his first reaction is to describe something, which “you don’t intend to watch the content, but it just shows up”. He is particularly annoyed by the ads that appear and pops-up or that are unrelated to the purpose of his browsing; in both case, it will interrupt what he was doing. However, ads those have a better way to display (“banners and whatever in the page is not really annoying”) and are more linked to his goals during his browsing are view as not intrusive, but even as positive and useful.
When Rémi is subjected to advertising he deems intrusive, he usually avoids or dismisses it: “when one appears, I just click to close and I don’t even read the stuff.” He explains using an ad blocker on some websites, which he qualifies as “very useful”. However, he cannot always get rid of online advertising. In those case, he explains that even if he perceive some adverts as intrusive, he will “not care about it and just skip” in order to lessen the impact it could have on his ongoing process.
6. Analysis and Discussion

In this chapter, we will analyse the empirical findings. The analyse aims to answer our stated research question and will refer back to the theories and previous research that has been mentioned theoretical chapter. We start by analysing the intrusiveness and thereafter the trust. Finally, we analyse themes that we estimated combined both of our two main axis. The basic themes are written in *Italics* in each paragraph.

6.1. Intrusiveness in online advertising

*General thoughts on online advertising* was a common, basic theme, brought up by all interviewees except Florian. The perceived intrusiveness is well widespread in the online environment. Not surprising, certain forms were perceived as more intrusive than others. This is particularly true seeing that ad clutter phenomenon was quite often pointed out by interviewees; an ad clutter being “the presence of a large amount of non-editorial content in an editorial medium” (Ha & McCann, 2008). Interviewees as intrusive and a source of irritation often regarded the overload of some types of advertising. Regarding the views of advertising, it was mainly positive. Although, some interviewees thought that the disadvantages exceeded the advantages. Even if the advertising was sometimes perceived as intrusive, annoying, disrupting and uncomfortable, most of the interviewees showed an understanding for its existence. Or at least, they knew which role it played as many websites are financed through advertising. Even Sven (ad blocker user) thought the consequences could be catastrophic if everyone installed ad blocking programs.

In relation to this, one basic theme was therefore *tolerance for advertising as it offers access to free content*. A number of interviewees pointed out that the fact that so much is for free on the Web, increase their understanding for the rich amount of advertising online as well as it decrease the perceived intrusiveness. Florian said: “We have free access to everything online so it is the kind of thing I am willing to accept” and continued later by saying “If you start to say ‘I want to use free social networks, free emails, free everything without a counterpart’ I guess it is very idyllic. It just can not be”. The advertising was not considered as a problem as it functioned as a payment for all what is free on the Internet. The interviewees that argued for this means that being exposed for advertising is their way of paying for all the things that available at the Internet for free. They also pointed out that even if they did not like video advertisements they could accept it.

On the contrary, some interviewees felt that these ads that appear before the video started was preventing them from doing what they were doing. This corresponds with McGoy et al. (2008) who claimed that this affected the perceived intrusiveness. Demet said that “I want to access this song. Why do I have to wait for two minutes?”. Such elements were pointed out to be very disturbing and intrusive. As the video ad not could be stopped, it increased the feelings of the interference. Here, Giulia makes a comparison with other forms of advertisements and say: “Instead if you see a written message in the corner of the screen you can just ignore it”. Some interviewees means that the fact that the ad cannot be stopped is the driver for the intrusiveness.
In the same way advertisements that just appear raises intrusiveness was another theme. The most prominent critique was directed to the pop ups as these, as Giulia expressed it, “just pop up when you do not expect it”. This characteristic has been proven in previous research to be the reason why they are not appreciated by users that experience them (Li et al., 2002; Ying et al., 2009). Another aspect of the perceived intrusiveness regarding the pop ups was the content of them. Casino advertisements are frequent in the online environment and gambling turned out to be something that did not attract the interviewees. Sven meant that “It would be the same thing as if walk through the city and then someone walking steps in front of you, holds up a sign and block your view”. The content of this is that the consumer self wants to decide on what to do and not be forced or directed by someone else to behave in a certain way. This could be related to the reactance theory where free behaviours are considered to be an important aspect, from not just a consumer point of view, but in any occasion, and might lead to reactance if they are threatened or eliminated (Brehm, 1966). Besides the pop ups, videos that just starts when closing the mail or enter a certain website were considered as intrusive. Especially because these involve sounds and it can be hard to figure out at which page this video is playing at. According to Ying et al. (2009) the sound have not any effect on the intrusiveness. Although, the interviewees in our study said that the sound also is a driver that might cause such feelings as irritation.

Targeted advertising not on target were shown to be a another theme. Most of the interviewees appreciated targeted advertising when it provided them with information about a product or service they liked. The interviewees mean that the targeted advertising become intrusive when it is not really on target, i.e. promoted products that already had been bought and products that were not demanded on a regular basis. Giulia said that the advertising gets intrusive : “When it’s basically too much and also constantly about the same product”. As these ads not was useful for them, nor created any value they felt that they had been intruded They are simply not interested in being exposed for such things that goes beyond their span of interest. Several authors (Taylor, 2009; Truong & Simmons, 2010, Ying et al., 2009) have pointed out that ad value is a determinant that could have an effect on the perceived intrusiveness and the interviewees clearly agree upon this. Some interviewees explained this and said that just because they had been searching for something once, it did not necessarily mean they would be interested in that later. It could also have been that they were looking for something for someone else.

Targeted advertising that lead to reactance was another theme. Giulia felt uncomfortable with the sex related advertisements that she had experienced for a time so she consulted a friend for help with installing an ad blocker. Sven had been looking for a certain product, it started to appear everywhere; “every website I went on [there] was the same advertisement for the same website”. Sven reacted very strongly and powerful against this and installed an ad blocker. The feelings of annoyance and irritation finally led to a reaction against this. This behaviour corresponds somehow with the reactance theory. The decision to install these programs would not have been taken if it were not because of these experiences. The interviewees never explicitly said that they had felt that their free behaviours were threatened or eliminated but these ads drew attention from their actual purpose, they were disturbed. When browsing, they want to have control over the situation and these events decreased the control. As Brehm and Brehm (1981, p. 383) states it, control is “the ability to effect a
specific outcome”. The two interviewees took measures to deal with the problem and get the control back. This is also related to the study by Godfrey et al. (2011) that found that too intensive communication could result in reactance. In addition to this, Micka considered targeted advertising as “a deep analyse of what you have been doing” and thought it invaded the personal sphere to a degree the interviewee did not like. Micka meant that targeted advertising is always intrusive. This should not be seen as an independent theme but a sub-category of the mentioned theme.

When asked about their perception of intrusiveness, interviewees quite often expressed that an ad’s quality influence its perceived intrusiveness. This means that the concerned interviewees were actually perceiving either less intrusiveness if the ad was of good quality, or on the contrary more intrusiveness if the quality of the ad was lacking. Sven gave the answer “when it’s flashing and saying ‘please click here’, [...] it’s very annoying” and Micka said “some advertisements look like much more professional and less intrusive.”. Although, not all of the interviewees explicitly stated that their perception of intrusiveness could be impacted by the ad’s quality, all those who did we

Some characteristics that could decrease the perceived intrusiveness was if it had an entertaining design and provided the person with information that was not excessive. This theme goes under the name ad entertainment and informativeness influence ad intrusiveness. Too big promises tended to be a driver for the intrusiveness. Demet said that video ads with “a story behind it” caused curiosity and interest since it is something more than just traditional marketing. A nice and fine execution of the ad draw more attention to it than if it does not look professional are other common opinions among the interviewees. Ads with high level of entertainment (Taylor, 2009; Ying et al. 2009, Edwards et al., 2002) and the execution of the ad (Li et al., 2002) are proven to be important. Also here, this could be related to our study as it corresponds well with what have been found important in previous research.

Some interviewees have alluded to a phenomenon similar to ad avoidance, when their perceived usefulness about the ad was low. However what the interviewees described was not completely ad avoidance, as they sometimes did not intent to avoid the advertisements. They knew that it were there and existed but chose not to focus on it, they omitted the advertising unconsciously. As the advertising at the Internet has become “a part of the everyday life” they said that “It is more like a habit to close them and do not look at them” (Josefin); “most of the time it’s not really annoying or I don’t take care of it, I don’t pay attention to it, actually.” (Rémi), “You do not really pay attention to it anymore” (Giulia). Later, Rémi answered that he felt this type of occurrence was mostly unconscious and reflexive: “because I’m very used to online advertising, as you have it on every page, so... most of the time I don’t care about it and just skip.” Other interviewees have expressed such feelings, for instance, Sarah stated she “don’t really know what kind of adverts those are” and “don’t know why [the reason] that is”. It is interesting to see how the interviewees told us being aware of advertising being present somewhere in their browsing space and having grown accustomed to this presence. Banners, emails, pop ups and videos does not always interrupt in the online behavioural routine. Closing pop ups, deleting emails are actions that do not bother, nor disrupt the interviewees particularly. It is as if, in some cases, the interviewees had become oblivious of online advertising as the latter did not either be intrusive or get their interest. Sarah had an interesting statement: “I do
recognize them [advertisements] when I don’t like them [...]. But in between they are just not visible.” This illustrates the basic theme named “ad omission” or “ad obliviousness”. As it does not seem to be such criterion in the online advertising intrusiveness (Edwards et al., 2002; Li et al., 2002; Truong & Simons, 2010), this study could advance this as another factor regarding ad intrusiveness.

6.2. Trust in online advertising

A basic theme when discussing trust in online advertising was the influence of the advertising medium on the individual. Some interviewees who recognized that online advertising had, to some extent, influenced them discussed this issue. Sarah, for instance, said: “I think we are very much influenced even though we don’t recognize it all the time.” Other interviewees, although they did not explicitly specify having been influenced, several admitted it through their answers: “If I saw some products advertised then I started thinking about them and see the prices and compare different websites...” (Giulia), “I found a cute shoe. I like shoes. So I ended up buying that shoe because I saw it [the ad].” (Demet); then revealing the influence advertising sometime exerts on them. This relates to what Deighton and Schindler (1988) demonstrated: “advertising can alter the sense made of experience retrospectively, even when it raises no expectation prospectively” (Deighton & Schindler, 1988, p.114). With that, we can observe that, when confronted to advertising, individuals’ experience will most likely be influenced even if they did not expect anything in particular from the advertising (as the advertising itself may not be expected).

Another point, which plays a noticeable role in trust is that an individual’s perceived level of knowledge in online advertising influences the perceived risk and thus the overall trust assessed to online advertising. Sarah pointed out: “... I don’t have the knowledge to understand a tiny little bit of it [technical aspects of online advertising]. And that’s what scares me.”, making explicit that the issue of not knowing how online advertising or the Web in general work made her more reluctant to trust it. On the other hand, other interviewees stated to be more at ease when dealing with online advertising as they knew more about it: “I’ve grown up with the Internet, so I’m pretty “robust” when it comes to such things [odd or potentially harmful content in online advertising].” (Sven) This same interviewee added that people do not have so much knowledge about online advertising, how it works and can be prevented for instance. An individual’s knowledge is described by Friestad and Wright’s (1994) model as the perception of the aforementioned individual of how and why his or her interlocutor has created and presented a message. According to their level of knowledge, the individual is able to judge the message observed and continue or not to interact with it. Seeing the Internet is growing to be a crucial medium for information and communication, we could think people are naturally getting more and more knowledgeable and crafty, and it could be interesting to have more research undertaken about it.

A basic theme that won unanimous support was that the ad quality influences trust. As seen in previous models, an ad’s quality is expected to have an impact on the trust that consumers give it, either in a negative or positive way. Almost all interviewees agreed on that point: “You can very easily see if it’s elaborated or if there is an effort put into designing [...]. It makes me feel there was work behind it, so there are people,
honest people in a way.” (Rémi). When asked about trustworthiness criteria, Giulia stated that “it has to be like catchy in your eyes [...] maybe not too much like blinking and disturbing your vision of the screen”. Florian insisted on the fact that, even if online advertising had improved and good quality adverts already exist, “there are huge possibilities to be more and more modern and design”; and when describing an example of a high quality advertising which he trusted to the point to share it with his network, Florian pointed out that “it was very interactive. [...] It was really well done”. This trust in an ad quality is directly related the work by Kong and Hung (2006) using the Elaboration Likelihood Model (ELM) developed by Petty and Cacioppo (1986): as users do not have or have limited knowledge about their interlocutor, they refer to the observable factors (“peripheral route”), including the quality of the interface.

The importance of third parties often appeared in the interviewees’ answers. A majority of them stated that third parties can be more influential than the advertiser’s reputation. Even if the advertiser’s own reputation may seem as a primordial aspect of trust, it would appear that Internet users give more weight to peers and experts’ reviews and ratings, seals of trustworthiness, etc. in assessing trust in online advertising. Answers such as “the company or the product they advertise has a rating where other users have rated it, then it’s okay, this adverts may be trustworthy” (Sven), “usually when consumers are interviewed I kind of think that it’s more relevant and more true than just basic information.” (Florian), showed that the interviewees were much more prone to be confident about an ad’s truthfulness. Briggs et al. (2004), Durkan et al. (2003), and Yang et al. (2005) studied the role of third parties in trustee-truster relationships. According to the majority of the interviewees, third parties are a great source of information when their own knowledge is limited or nonexistent. Also, in Salo and Kajaluoto’s (2007) model, the authors posit third parties as a direct factors influencing the trust, and the interviewees have in general explicitly confirmed this relationship.

When the interviewees were asked about the online advertising’s trustworthiness, a theme they considered basic was that the topic of an ad affects the trust. The interviewees mentioned several points ranging from the objectiveness of the ad (“When it just says facts about the product” -Florian) to the topic itself of the advert (“The casino ads [...] they feel like they are just jokes” -Josefin), or the content of the advertising (“I know it’s impossible or it seems too beautiful to be real” -Rémi). Some of the interviewees were affirming they considered the topic of the advertising as the very first criterion in assessing the truthfulness of an advert before even looking to other aspects of it. When they identify a topic they are either interested in or familiar with, interviewees said they are able to assess something similar to a first evaluation of the ad’s truthfulness. In order to do so, their personal knowledge and experiences are the main sources of information. Many researchers have pointed out that the past experiences and acquired knowledge granted individuals more ease to identify a message and make their own opinion and reinforce or change their perceptions (Friestad & Wright, 1994; Kong & Yung, 2006; Pavlou, 2003). Some of the interviewees explained they did not understand how obviously suspicious topics, mostly related to illegal, sexual, or gambling content, could even still be advertised online, for instance Demet said: “Those types of weird advertisements. I’m always amazed of those, [...] I don’t understand how that works.” Some other interviewees said that since those “weird advertisements” are still around, it might signify that it
does work, although they themselves find it extremely surprising. That could be because of a stronger experience and knowledge of the Web of users of the “Net Generation” compared to older users.

6.3. **Observed relations**

All of the interviewees, although they did not employ the same terms, have been subjected to targeted advertising. Some of interviewees argued they perceive such advertising either as intrusive (“the cookies saved the fact that I was googling ‘bike pants’ [...]. Everywhere I went there were bike pants and it was annoying” -Sven), be it the adverts are relevant or not, or sometimes as something useful or a source of inspiration (“sometimes I also like to discover new stuff” -Rémi). But a majority of interviewees actually affirmed that targeted advertising can become untrustworthy when it is too intrusive. Sarah said that the fact of being observed and then targeted through advertising already made her uneasy with online advertising in general; but when the advertising became more and more precise or omnipresent in her searches, she explained she started to “think it’s quite scary.” Sarah continued and explained that this fear came mostly from the uncertainty regarding the privacy on her personal information: “I wonder how many people knew I was searching for that?” Florian argued that even though targeted advertising is legal as it uses information put on public space or gathered through legal means (records of purchases, clicks on certain types of links and websites, etc.), he did not really see it as untrustworthy. He nonetheless explained that he was afraid of having data he deemed as “very private” used by advertisers. The existing literature (Kong & Yung, 2006; Cranor, 1998; Salo & Karjaluoto, 2007) has defined privacy as an important factor influencing trust, but as we can see privacy also plays a salient role in the perception of intrusiveness amongst our interviewees.

*Privacy concerns influences both trust and intrusiveness.* One common opinion about the privacy was the targeted advertising that we just mentioned. Besides this, there was also other aspects of privacy that was raised during the interviews. Every single one of the interviewees were cautious with what kind of information they shared with others at the Internet. This could be on social networks like Facebook, or websites where they signed up and were willing to make an online purchase but feared how this information could be used. Micka said “I don’t do online purchases that often. [...] Maybe because of the risk, I would say. I would say for security reasons”, and Giulia expressed it like this: “I don’t really know if... Hamm... how they would use my data for example”. They all avoided the type of advertisements that asks you to follow several steps and type in your email address with the chance to win an iPhone or something similar. First of all, the probability to win the actual product were perceived to be very small, if existing, and second, signing up at these would probably lead to even more advertising via mail, the phone or other possible channels. The interviewees had no trust at all in them.

Another theme that a majority of interviewees stressed was that high perceived ease of use and perceived usefulness lower intrusiveness and increase trust. A lot of interviewees, when describing the types of advertising they trust more easily, stated that simple looking ads (meant in terms of content, not on the design part) were potentially easier to exploit and actually more useful. This follows the theory studied
in the literature (Pavlou, 2003; Lee & Turban, 2001; Salo & Karjaluoto, 2007). But in addition to that, interviewees consciously or unconsciously described that such advertisements also reduced their perception of intrusiveness. Many interviewees explained that such advertisement, often displaying facts or neutral and objective statements were more trustworthy as well as less intrusive: “I think they are very easy [to read], they have short messages, you know what it’s about and they don’t take that much space” (Sarah), “the advertisement for the university just said ‘You are looking for a master’s degree? Why not study in Denmark?’, it didn’t say ‘the best master’s degree’ or ‘the most interesting one’.” (Sven). Kim et al. (2010) posited that perceived ad informativeness and ad entertainment had a positive relationship with trust online. It could be that perceived ease of use and usefulness are somewhat similar to perceived ad informativeness, however not so much perceived ad entertainment. And in that way, a clear relationship between trust and perceived intrusiveness in online advertising could be advanced in further studies.

A basic theme that emerged, connecting the trust and intrusiveness was that the presence of a third party raises trust and lowers intrusiveness. Even if some advertisement was found to be non trustworthy and perceived as intrusive, a third party recommendations could have a positive effect on this. This was shown to be related to both pop-ups and banners. Demet told us that if a friend had seen an advertisement that led to a website that was found useful, this could have a positive effect also on her. Suggestions made by others could be seen as a basis of trust (Briggs et al., 2004; Yang et al., 2005). Here it is not the website itself that is trustworthy but the friend that the recommendation comes from. Regarding the pop up, it had been seen as a disturbing and intrusive element for some months but a promise that the product in the advertisement was really good from a friend with knowledge about the promoted product finally increased the trust for it. Demet said “So that was actually something that was trustworthy but I perceived as intrusive and annoying cause it kept on popping up”. The pop ups was still considered as intrusive but as the product was recommended decreased the level of intrusiveness. Also, the pop up disappeared after the product had been purchased. If it would have repeated itself afterwards feelings of intrusiveness would still be present (Ying et al., 2009).

We can see that there is a possible connection between these issues. People are more willing to trust an ad or website if someone else before have good experience of it and correspond this information further. This also indicates that the level of perceived intrusiveness decrease as something good might come out of the ad.

Another recurrent theme that linked both the trust and intrusiveness aspect of online advertising and that was agreed by almost all the interviewees was that the context in which users browse influence trust and intrusiveness in online advertising. The definition of their concept of context can vary from an interviewee to another but some main traits appeared repeatedly such as the advertiser’s reputation, the advertiser’s trustworthiness, ability, benevolence and integrity, and their past experience. In that way, depending on the context they are browsing in, the interviewees admitted being aware that the probability to encounter intrusive advertising, and in higher quantity could vary: “if you go on some sketchy [shady] websites, where you can watch movies for free, you kind of expect that there would be a lot...” (Sven). Nonetheless, the opposite was also true, according to the interviewees. Rémi stated that there are “websites that are more conscious of the well-being of their Internet followers and visitors on their page.”. In addition to this, all the
interviewees that were aware of the context issue also noted that the trustworthiness of the advertising was influenced by the context: “if it’s a sketchy [shady] website they will use a lot of advertising for... things that are not very trustworthy or things you don’t want to get exposed to.” (Sven). Sven added that because of the already “sketchy [shady]” context (“they are doing something illegal anyway” -Sven), the advertisers present on such websites did not care about neither the intrusiveness of their advertisements, nor its nature and thus its trustworthiness. McKnight and Chervany (1996) defined six elements of trust in end-users’ behaviour. Amongst those criteria is what they labelled “situational decision to trust”, which is the fact that people have already decided on trusting or not another party when they are in a specific situation, although the trusting party may not have a clear idea of the trustee.

Another theme that might link the subjects under study is the sender affects trust and the perceived intrusiveness. The interviewees mentioned recurrent that the brand behind the advertisement was of great importance. Mostly, advertisements from more well known brands were more trustworthy as they knew what the company was doing and the advertisements did not come as a surprise. As they had previous experience of their business, they could, not foresee, but expect what would come from the brands. H&M, Zalando and Zara are selling clothing and shoes, Unicef engage in children’s rights and Ferrari produce cars. In situations when they could recognize the brand or company behind the ad they felt more comfortable with it, and perceived as more serious than if the sender was unknown or not familiar. The initial contact with an marketer is crucial for the establishment of a relationship in the online environment (Kong and Hung, 2006). Most of the interviewees said that they already had their favourite brands, on forehand decided preferences and were not willing to explore and find others. Their loyalty towards some company were strong and they pointed out that they did not want to spend time to figure out what this unknown company was doing and how trustworthy it was. Also, thoughts that were brought up regarding these ads without a clear or unknown sender was that these caused suspicious thoughts and could be misleading. Truong and Simmons (2009) pointed out that misleading advertisements, that do not keep what they promise, could increase the perceived intrusiveness. The interviewees said the trust basically depended on the sender of the ad. In addition to this, they were not willing to put trust in the same extent to ads where the sender was unknown or new to them. As they felt that these ads were of no use for them, perceptions of intrusiveness were more likely to arise. We mean that there is a possible connection between these subjects but cannot establish that possible link with this study.
7. Conclusions

The closing chapter consists of three parts. First, we draw conclusions from the study and then we discuss the implications. Thereafter, we will go through the truth criteria and finally we mention the limitations of our study and make suggestions about further research.

7.1. General conclusions

With the Internet becoming an unavoidable and crucial medium of communication, many issues and concerns have been raised in previous research, however some topics still need to be studied more. The research question for this study was: how do individuals of the Net Generation perceive trust and intrusiveness in online advertising? The purpose of this qualitative study is to advance an understanding of trust and perceived intrusiveness in online advertising. The existing literature was reviewed as well as the existing models, in order to identify criteria and factors to direct the study undertaken. In order to do so, a qualitative research strategy focusing on individual semi-structured interviews was put into action. A total of eight interviews were conducted and transcribed to be analysed thoroughly using a thematic analysis method. In that way, basic themes were extracted from patterns found in the data and analysed and discussed.

Following the study’s global themes, the study confirmed some of the previously made studies. Regarding the intrusiveness, elements such as links between ad informativeness and ad entertainment were noticed to increase ad intrusiveness, as shown in Edwards et al. (2002) or Li et al. (2002); or that ad clutter may lead to ad intrusiveness and avoidance as posited by Ha and McCann (2008). Some other findings were less expected. Ad entertainment and informativeness shorten search process and create references for future searches showed that even if an ad is intrusive, it can be reused later on by the individual as an asset in his or her search process. Tolerance for advertising as it offers access to free content is an interesting example of how individuals’ goals may influence their perception of the intrusiveness in online advertising, although the advertising itself may interfere with those goals. Another theme was developed and appeared a lot in the data: “ad omission” or “ad obliviousness”, which differs from the existing consequences of ad intrusiveness (ad irritation and ad avoidance) described in Edwards et al. (2002) in the way that there may be no conscious behaviour from the individual, but a reflexive one.

Concerning trust in online advertising, facts from previous researches (Pavlou, 2003; Salo & Karjaluoto, 2007; Kong & Yung, 2006) such as ad quality influences trust and ads’ topics affect the trust were verified. Again, other topics of interest were noted in the collected data. Links between trust and Friestad and Wright’s (1994) persuasion knowledge model were advanced in the theme perceived level of knowledge in online advertising influences the perceived risk, showing that the trust interviewees put in online advertising could be affected by their knowledge of the medium itself, the topic, or the content of an ad. It was also noteworthy that the interviewees placed more importance into some of the criteria: third parties can be more influential than the advertiser’s reputation stresses that individuals were more favourable and prone to extend their vision from just the information that was pushed to them by the ad and
advertiser, looking into third parties or assessing more trust to an ad that actually displayed third parties reviews and opinions.

Lastly, findings included what was considered as possible relations between perceived intrusiveness and trust. In those, criteria could have crossed influences on both axes or one it was not expected to have an impact. Like so, *intrusiveness increases with user privacy concerns* showed how trust issues could worsen the perceived intrusiveness in advertising as interviewees expressed being both suspicious and annoyed or scared by advertising intrusiveness. An important and recurrent theme that was highlighted by most of the interviewees was *the context in which users browse influences trust and intrusiveness in online advertising*. Although it encompassed some criteria linked to trust, it affected both the perceived intrusiveness and trust.

From our findings and the studied previous literature, some already researched points could be reinforced and other findings and insights in various areas of the trust and perceived intrusiveness in online advertising have been brought forward. In order to visualize both the focus and findings of this study, a model has been developed using already existing models (Pavlou, 2003; Edwards *et al.*, 2002; Kong & Hung’s, 2006; Salam *et al.*, 2005; Salo & Karjaluoto, 2007) in order to advance research on online advertising.

![Developed research model for investigating the perception of trust and perceived intrusiveness in online advertising](image)

On the developed model are represented the main axes of study of this paper, namely the trust and ad intrusiveness and their criteria and subcriteria. Arrows represent the influences of each part of the model, the latter pointing from the factor influencing to the element being influenced. Throughout our study, we have come across a theme that seemed to impact both the trust and perceived intrusiveness a lot, and we decided to integrate it to our developed research model. That theme is what we call “browsing context”, and it was decided to add it as a major component seeing how it seemed to influence the interviewees’ perceptions of our main research subjects.
7.2. **Managerial Implications**

In our study, we were hoping to develop a deeper understanding of trust and intrusiveness in relation to online advertising. In regards to theoretical implications, we argue that, although individuals have unique perceptions for each trust and perceived intrusiveness in online advertising, it is possible that a relationship between these two global themes exist. Managers and advertisers should therefore pay attention to keep both trust and intrusiveness in mind.

Seeing the data gathered throughout the interviews, it appeared feasible to advance new possible links between the trust and intrusiveness themes. In terms of managerial implications, this imply that advertisers must consider both aspects that are trust and intrusiveness in the conception and implementation of adverts in order to reach more efficiently their targets. Improvements should be made on already existing advertising, and innovations or different methods must be seriously considered. As one of the interviewees in this study stated: “I think online advertisement... There are really huge possibilities to be more and more modern and design.”

Globally, the interviewees regarded online advertising not too pejoratively. However, they were not fully satisfied and reassured when dealing with it; and interviewees with a rather negative view on the medium were quite set on their perceptions of online advertising. Our study also brought forward what we labelled “ad omission”, which differs from the already studied ad irritation and ad avoidance. This phenomenon was a recurrent theme across our interviews and it could be of interest to managers and advertisers to look into it. To completely gain their targets’ trust and avoid any negative reactance, advertisers must go with the evolution of the views and perceptions from this Net Generation, which is especially prone to changing and adapting to the online environment.

7.3. **Truth Criteria**

Guba and Lincoln (1984, cited in Bryman & Bell, 2011, p. 395) suggest that two criteria could be used to evaluate the validity and reliability of a qualitative study; **trustworthiness** and **authenticity**. The trustworthiness criteria consist of four sub-criteria; credibility, transferability, dependability and confirmability. The authenticity criteria is not brought up here since it lacks of influence (Bryman, 2011, p. 399).

Credibility means that the findings of the study must be credible and that the researcher has perceived the interviewees correctly (Bryman & Bell). To ensure this, we sent out the summaries of the interviews to each one of the interviewees to let them confirm and validate our perceptions about their thoughts. Bryman and Bell (2011, p. 396) call this technique **interviewee validation** and claim that it is a good technique to achieve credibility in a qualitative study based on interviews.

Since qualitative studies often are based on small samples and very unique to its character, they are difficult to replicate. Instead, researchers could make “thick descriptions” (Bryman & Bell, 2011, p. 398), a detailed explanation of the culture under study to facilitate for other researchers to transfer the results to others. Throughout the thesis we have made we have explained the process and methods. We let the question of transferability be left unsaid but if someone would like to do a
likely study in the future s/he is provided with detailed information as well as the interview guide.

Guba and Lincoln (1984, cited in Bryman & Bell, 2011, p. 398) suggest that an ‘auditing’ approach could be adopted as a technique to strive for dependability. In this, the researcher save all the material, from fieldwork notes to interview transcripts that has been generated during the study and then should a peer function as an auditor to see if it has been made in a proper manner (Bryman & Bell, 2011, p. 398). Further, the authors claims that this method not has been so successful, partly because of the large amounts of material that generates from qualitative studies. We have saved notes, transcriptions and other material as well as the recordings from the interviews and could easily be accessed for review by others.

Confirmability refers to the studies objectiveness and researchers should be striving for bias not to occur and not affect the study in a certain direction (Bryman & Bell, 2011, p. 398). First of all, qualitative studies are interpretative, and the researchers might somehow have an effect. Although, that has not been of our interest and we do not see why it should be like that in this case. Further, our preconceptions have been explained and during the interview sessions we did not use tactics to lead the interviewees in a specific way. The questions in the interview guide is a clear indication of their more general character. Finally, the analyse has been made without taking a position, we have not been partial, nor judgemental.

7.4. Limitations and Further Research

This study have three limitations. First of all, since it is a qualitative which could be considered a limitation in itself, as it makes it more difficult to replicate or generalise our findings. In our study we have been aiming for the creation of a deeper understanding about trust and perceived intrusiveness in relation to online advertising. To complement these findings, we think it could be an interesting approach to perform a quantitative study on the same subjects and investigate to which degree any relationship between the trust and perceived intrusiveness can be brought forward. Our study showed several aspects that appear to not have much research background. For instance many interviewees did not even think of advertising, or at least some forms of it, as advertising. We labelled this as “ad omission”. These thoughts were very prominent among the interviewees in the study. From a business perspective it could be valuable to investigate this further.

A second limitation is the group under study. We chose to focus on individuals of the Net Generation, which have some specific characteristics. This group has grown up with the Internet and has not experienced the life before it came. The primary limitation here is the age. The interviewees are between 20 and 28 years old and both younger and older people have therefore been excluded. We mean that it could be interesting to study other age groups as well to see if their perceptions are the same, and if they are not, to study how they differ from the findings in our study of individuals in the Net Generation. Further, the experience and knowledge also are components in the Net Generation concept.
Finally, the focus on this thesis has been on online advertising. Initially, we were also interested in integrating mobile advertising as part of our focus for this study. The mobile advertising is growing at a fast pace in parallel to the growth of smartphones and mobile technologies. Although, we thought it would be a too huge task. The third limitation of this study is the fact that we have been focusing on online advertising. We suggest that similar studies should be made on mobile advertising.
8. References


9. Appendices

9.1. Appendix 1 - Interview guide

General question
1) Could you please describe what you use the Internet for?

Online advertising
2) When online advertising is mentioned, what associations come to your mind?
3) How does online advertising affect your online experience and behaviour?
4) From your own past experience, why do you think various types of online advertising influence you differently?

Trust
5) What are the main characteristics of online advertising that you find to be trustworthy?
6) Why, do you think, some online ads are perceived as trustworthy and others are not?

Intrusiveness
7) When do you find online advertising to be intrusive?
8) How do you deal with online advertising, which you perceive to be intrusive?
9) In general, what do you think about the amount of advertising online?

9.2. Appendix 2 - Personal information questions

1) Full name
2) Age
3) Gender
4) Nationality
5) Field of studies/work
6) On average, how much time do you spend online per day?
7) How often and for how do you use social networks?
8) Which one(s) is (are) they?
9) How often do you make purchase online?
Is there any of the answers above you want us to not display in our study? (Write down its number)
Would you like us to send you the transcript of your interview once it is available for you to read?
9.3. **Appendix 3 - Thematic Analysis - Connection between the themes**

<table>
<thead>
<tr>
<th><strong>Global Theme:</strong> Intrusiveness in online advertising</th>
</tr>
</thead>
<tbody>
<tr>
<td>Basic Themes:</td>
</tr>
<tr>
<td>- General thoughts on online advertising (7 interviews - 15 times)</td>
</tr>
<tr>
<td>- Tolerance for advertising as it offers access to free content (3 interviews-5 times)</td>
</tr>
<tr>
<td>- Advertisements that just appear raises intrusiveness (6 interviews - 9 times)</td>
</tr>
<tr>
<td>- Targeted advertising not on target (6 interviews - 8 times)</td>
</tr>
<tr>
<td>- Targeted advertising can lead to reactance (6 interviews - 8 times)</td>
</tr>
<tr>
<td>- Targeted advertising is always intrusive (1 interview - 3 times) (sub-theme)</td>
</tr>
<tr>
<td>- An ad’s quality influences its intrusiveness (5 interviews - 6 times)</td>
</tr>
<tr>
<td>- Ad entertainment and informativeness influence ad intrusiveness (3 interviews - 4 times)</td>
</tr>
<tr>
<td>- “Ad omission” or “ad obliviousness” (5 interviews - 15 times)</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th><strong>Global Theme:</strong> Trust in online advertising</th>
</tr>
</thead>
<tbody>
<tr>
<td>Basic Themes:</td>
</tr>
<tr>
<td>- Influence of the advertising medium on the individual (3 interviews - 3 times)</td>
</tr>
<tr>
<td>- Perceived level of knowledge in online advertising influences the perceived risk (3 interviews - 3 times)</td>
</tr>
<tr>
<td>- Ad quality influences trust (7 interviews - 8 times)</td>
</tr>
<tr>
<td>- Third parties can be more influential than the advertiser’s reputation (5 interviews - 7 times)</td>
</tr>
<tr>
<td>- Ads’ topics affect the trust (5 interviews - 10 times)</td>
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</table>

<table>
<thead>
<tr>
<th><strong>Global Theme:</strong> Observed relations</th>
</tr>
</thead>
<tbody>
<tr>
<td>Basic Themes:</td>
</tr>
<tr>
<td>- Targeted advertising can become untrustworthy when it is too intrusive (5 interviews - 9 times)</td>
</tr>
<tr>
<td>- Intrusiveness increases with user privacy concerns (7 interviews - 11 times)</td>
</tr>
<tr>
<td>- Privacy concerns influences both trust and intrusiveness (8 interviews - 17 times)</td>
</tr>
<tr>
<td>- High perceived ease of use and perceived usefulness lower intrusiveness and increase trust (5 interviews - 7 times)</td>
</tr>
<tr>
<td>- Presence of a third party raises trust and lowers intrusiveness (5 interviews - 13 times)</td>
</tr>
<tr>
<td>- The context in which users browse influences trust and intrusiveness in online advertising (6 interviews - 11 times)</td>
</tr>
<tr>
<td>- The sender affects trust and the perceived intrusiveness (6 interview - 11 times)</td>
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</tbody>
</table>