AD AVOIDANCE IN DIGITAL ADVERTISING: THE IMPACT OF PRIVACY DISRUPTION AND PERCEIVED INTRUSIVENESS

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ABSTRACT. *Purpose*: Technological intervention in all domains has changed the world, and data has become major input for building strategies. This technology intervention has paved the way for digital marketers to collect data for developing marketing strategies destroying consumer privacy. Digital marketing strategies include social media ads, which are a private space for every user. This article presents empirical inferential data to determine the impact of privacy risk, privacy concern, and privacy control on ad-avoidance behaviour. A structured questionnaire was adopted in this study to collect data among digital natives and digital immigrants. N=100 was bootstrapped to 5000 subsamples. The model developed to test the impact is a reflective Structural Equation Model (SEM); hence the present data was analyzed through SmartPLS software, Version 3. The SEM model depicted the estimates of the interrelationship between the major constructs in the dataset. Findings showed a positive relationship between privacy risk and perceived intrusiveness. Similarly, perceived intrusiveness was strongly related to ad avoidance. Marketers need to concentrate on balancing the intrusive digital ads on social media platforms. The current research contributes to the advertising intrusiveness literature by developing a conceptual framework that provides an understanding of variables leading to ad avoidance.

Keywords: Digital Advertising, Privacy, Ad avoidance, SmartPLS, Social Media Platforms

1   INTRODUCTION

Despite the benefits of technology, there are always drawbacks, such as data security issues, privacy worries, manipulation of digital content, an excessive dependency on gadgets, social alienation, etc. (Goodman, 2019). As soon as users log into the internet, they get involved in various social networking sites and become customers for e-Commerce websites. Users fail to understand that they are the database to marketers, and they do not know how to escape from its' snare. It is not the fault of marketers, but it is the algorithm through which digital marketing survives. With the knowledge of intrusive advertisements, the consumer develops a negative attitude

and shows their responses through ad avoidance. This scenario will continue as businesses use non-human advertisement agents in workplaces, such as Alexa, Facebook's Pet Messenger, Google's Duplex, and IBM's Watson, etc.

Human rights and privacy have always gone hand in hand, but they have become inseparable over recent years. Users believe that online ads make them feel violated of their privacy. Awareness of privacy risks associated through social media posts also contributes to ad avoidance. Another key factor behind the disconnect between consumers' preferences for particular brands and companies' advertising practices is that algorithms often select the ads for users to see based on previous behaviour or past purchases or demographics. Changes in the privacy policies of social media platforms that benefit marketers and the emergence of new technologies that potentially exploits consumers' privacy have led to increased intrusiveness. This empirical research attempts to understand the relationship between privacy disruption and perceived intrusiveness and to examine its influence on ad avoidance. This study aims to investigate the effect of privacy disruption and perceived intrusiveness on ad avoidance.

2   LITERATURE REVIEW

2.1 Digital Marketing Strategies

In today's digitally advancing world, where gadgets have permeated every aspect of our lives, the best way to reach the customers is by harnessing the power of internet. Digital marketing is a tactic that emphasizes the use of numerous internet platforms and tools to advertise goods, services, or brands (Kannan, 2017).

Digital marketing strategies are now majorly based on algorithms, data mining, consumer profiling, targeting consumers through posting ads on social media platforms, and several other strategies that are transforming traditional advertising methods (Kwan et. al., 2005). Companies have begun to use consumer data to create personalised advertisements and experiences. This often leads to weighing in its benefits in terms of increased ad relevance and customer satisfaction, and addressing the raising concerns on privacy disruption and perceived intrusiveness. (Chen et. al., 2011). The present study aims to delve deep into these matters and how it tends to affect consumers' ad avoidance behaviour.

2.2 Perceived Intrusiveness

Perceived or ad intrusiveness depends on how the advertisement interference affects users' cognitive processes. The medium used for advertising and the responses it receives from consumers are typically used to gauge intrusiveness. Researchers have revealed that whenever users' perceived autonomy decreases, their perceptions of ad intrusiveness increase (Morimoto & Chang, 2013; Tan et al., 2019; Youn & Kim, 2019). Consumers perceive ceratin advertisements as intrusive, particularly when they involve excessive personalization, unsolicited communication, or unauthorized use of personal data (Baek & Morimoto, 2012). On the flip side, an

interesting view of the effect of websites' intrusiveness on privacy on the firm's performance reveals that high intrusiveness leads to better performance (Cecere & Rochelandet, 2013). In addition, more intrusive ads tend to be more eye-catching, making them more effective in reaching potential customers. (Hajian et. al., 2023)

- Thus, positive or negative ad avoidance behaviour of consumers primarily relies on their perception on ad intrusion which in itself is the result of one's perception on privacy disruption.

2.3 Privacy Disruption

Privacy is a fundamental right that ensures protection of information shared with others and how far the information is preserved confidentially. In order to safeguard one's personal identity, dignity, and freedom of expression without the worry of data theft, the concept of privacy is acknowledged from multi- dimensional aspect, overlapping law, economics, management, psychology and sociology, (Cecere & Rochelandet, 2013).

Recent technological developments call attention to the societal implications of privacy disruption caused by digital marketing strategies. It is imperative for marketers to attempt to find a balance between using data analytical tools and also respecting individuals' privacy (Cooper et al., 2023). Resultantly, as these strategies evolve, privacy concerns, privacy risks, and privacy controls become increasingly intertwined. Furthermore, it becomes necessary to provide deeper insights on each of these components of privacy disruption individually.

2.3.1 Privacy Concern

Privacy concerns refer to individuals' anxieties or worries about the protection and control of one's personal information in various contexts, such as online platforms and social media. Privacy concern is a possible loss due to voluntary or surreptitious information disclosure (Dinev & Hart, 2005; Hong et al., 2021). These concerns can arise due to exploitation of personal information and perceived intrusion. As per earlier literature, people who have high privacy concerns, in contrast to other-viewing mode, are more likely to believe that their images may be misused and, as a result, respond poorly to virtual try-on applications (i.e., think the apps are invasive and, as a result, hate them). This is becoming a major concern and it can be stated that the social price paid to acquire goods/services is personal privacy (Moran & Weinroth, 2008). On the other hand, those with limited privacy concerns, like professional models, are not concerned about how their images are used, meaning that they will not consider utilising their images to be more intrusive or unfavourable. (Feng & Xie, 2019). In order to evaluate the influence of privacy concern on perceived intrusivess, we hypothesise:

H₁: Privacy Concern has a direct influence on the perceived intrusiveness.

2.3.2 Privacy Risk

Gironda (2014) has defined privacy risk as the degree at which an individual believes that there is a high potential loss of their personal information while they share them in internet. Potential breaches may include data theft, fraud, click-baits, discriminated content generation, etc. The reason for such risks is a result of lack of proper data protection measures, companies providing access of users' data to third party application, etc. Risks of privacy disclosure exist not only from direct access to private data but indirectly through seemingly harmless data published by users (Vu et al., 2018). Also, visual attention acquired through display of personalised digital ads augment perceived ad intrusiveness and users may tend to develop a negative attitude towards ads that threaten their privacy (Pfiffelmann et al., 2020). Hence, it is hypothesized:

H2: Privacy Risk has a direct influence on the perceived intrusiveness.

2.3.3 Privacy Control

Privacy control is an individual's belief in their ability to manage the release and dissemination of personal data. Having control over one's personal information mitigates potential threats like privacy breaches, data theft, etc. ensuring that one can access the internet while also maintaining autonomy over sensitive information (Punj, 2018). Studies have found that when internet users are given the autonomy to decide on the level of privacy, personalised ads became more effective because of the sense of security that comes with privacy control (Tucker, 2014). Previous studies have pointed out that lower privacy control leads to perceived intrusiveness. (Krafft et al., 2017). To validate the same, we postulate:

H3: Privacy Control has a direct influence on the perceived intrusiveness.

2.4 Ad Avoidance

Advertising avoidance is the action of media users that reduce their exposure to ad content. Avoidance is a negative behaviour resulting from certain communication problems (e.g., hindrance, distraction, disruptions, etc.) related to advertising (Speck & Elliott, 1997). Ad avoidance is less about skipping ads and more about skipping irrelevant or intrusive ads. This is important to remember when one considers moving onto the social web (Evans, 2012).

Three elements comprise the framework of ad avoidance.cognition, behaviour, and affect, considered attitudinal responses. Speck and Elliott (1997) suggested that there are three types of advertising avoidance: cognitive (ignoring ads), behavioural (flip or skip), or affective (eliminating or blocking the ad). Cognitive ad avoidance is when consumers intentionally ignore ads, affective ad avoidance is when consumers dislike the ads and avoid the source of the ads, and behavioural ad avoidance is the actual physical action taken to avoid ads. These responses of Ad avoidance for internet advertising can be revealed as Cognitive, Behavioral and Affective (CAB)

(Cho & Cheon, 2004). Some researchers have selected only cognitive and behavioural ad avoidance as key elements for their studies (Li et al., 2002). While studying the ads, the researchers revealed that ad intrusiveness and threats in using social media platforms positively affect ad avoidance (Youn & Kim, 2019).

2.4.1 Cognitive Avoidance

Cognitive ad avoidance is the intentional or unintentional mental process that humans adopt to block out information from advertisements. Users adopt various ways to filter out irrelevant content at a cognitive level, especially if they feel that the ads are invasive and intrusive in nature. Youn & Kim, (2019) found that when Facebook users perceive ads as intrusive, they are more likely to avoid them at the cognitive level, meaning they will try to ignore or mentally block out the ads. This negative reaction results in ad avoidance behaviour, which takes root from perceived intrusiveness. To statistically address this claim, we hypothesise:

H_4: Perceived intrusiveness has a direct influence on the Cognitive avoidance.

2.4.2 Affective Avoidance

Affective ad avoidance stems from users' dislike towards certain types of advertisements that cause discomfort, annoyance, irritation, or any such negative feeling that makes them unintentionally block out such ads (Rejón-Guardia & Martínez-López, 2014). Users tend to scroll past advertisements that make them uncomfortable and may even skip to a different online platform to protect their emotional state of being. Contrarily, perceived intrusiveness towards personalized ads may tend to reduce if users are exposed to more number of ads. Thus, to find if perceived intrusiness has an impact on affective ad avoidance, the following hypothesis is put forth:

H_5: Perceived intrusiveness has a direct influence on the Affective avoidance.

2.4.3 Behavioural Avoidance

The conscious actions taken up by individuals to selectively avoid the ads that pop up on their screen is called behavioural ad avoidance. These actions stem from the users' desire to have control over the content that shows up in the online platforms they prefer. To excersice this control, users may unfollow ad pages, make use of ad-blocking software, hide or report ads, etc. (Youn & Kim, 2019). This suggests that when users perceive a increased level of intrusion from ads, they will develop a negative behaviour and would likely take actions against seeing them again. Resultantly, we postulate:

H₆: Perceived intrusiveness has a direct influence on the Behavioral avoidance. Conclusively, privacy is always related to invasiveness, and intrusiveness usually leads to avoidance behaviour (Miltgen et al., 2019). Likewise, intrusiveness is considered an aspect of privacy in e-commerce, including email advertising, which is often considered "spam" and an irritant by consumers (Adekannbi & Abiokuta, 2020; Lin & Kim, 2016; Morimoto & Macias, 2009). Hence, it is perceived that privacy disruption is a key driver of ad intrusiveness reflecting ad avoidance behaviour. Research in this area reveals less empirical evidence on the relationship between privacy disruption and ad avoidance.

Figure 1 *Research model*
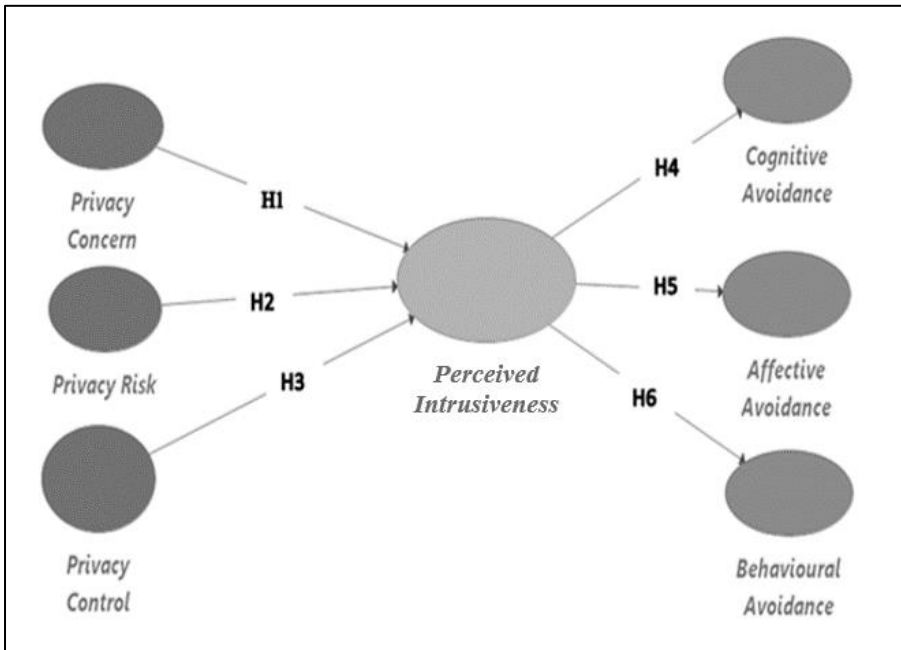
3   METHODOLOGY

Data was collected through a structured questionnaire comprising both categories and a five-point Likert scale (level of agreement: strongly disagree to strongly agree). The indicators were related to the perception of privacy risk, privacy control, privacy concern, perceived intrusiveness, cognitive avoidance, affective avoidance, and behavioural avoidance. The constructs and their indicators were drawn from published literature (Gironda & Korgaonkar, 2018; Kelly et al., 2019; Li et al.,

2002). The study population comprised both digital natives (born during the digital age) and digital immigrants (born before the digital era). The data were collected from the participants who fulfilled a few basic criteria (a smartphone user, who, at-least once, should have made online shopping using an account on social networking sites). Partial least square variance-based SEM was suitable for the study adopted in the research.

4   FINDINGS & DISCUSSION

4.1   Respondents' Profile

As shown in Table 1, 65% of the respondents were Gen Y and had witnessed the web revolution's different phases. Most respondents were female (57%), and the remaining were male. The highest portion of the respondents had postgraduation degrees, and many respondents were residing in the city. The study considered both digital immigrants (17%) and digital natives (83%). Respondents using the internet for 5 to 9 hours per day constituted 50% of the sample size.

Table 1. *Respondents Profile*			
Demographic variables	**Descriptors**	**Frequency (%)**	
Generation Cohort	Baby boomers (1946-1964)	5	-5
	Generation X (1965-1979)	9	-9
	Generation Y (1980-1994)	65	-65
	Generation Z (1995-2014)	21	-21
Gender	Male	43	-43
	Female	57	-57
Education Level (completed)	Schooling	8	-8
	Undergraduate	29	-29
	Postgraduate	50	-50
	others	13	-13
Digital Gen	Digital immigrant	17	-17
	Digital native	83	-83
Internet Usage per day	More than 10hours	24	-24

	Between 5 to 10 hours	50	-50
	Less than 5 hours	26	-26
Social Media Usage**	Twitter	20	-4.6
	YouTube	90	-20.7
	LinkedIn	48	-11.1
	Instagram	30	-12.9
	Google +	30	-6.9
	Facebook	68	-15.7
	WhatsApp	94	-21.7
	Ticktock	18	-4.1
	Snapchat	10	-2.3
*Note: as N = 100, both percentage and frequency are the same values			
** Note: as these Multiple responses, the sum of N is not 100			

Based on the multiple responses, we find that WhatsApp (21.7%), YouTube (20.7 %), and Facebook (15.7%) were the most commonly used social media. The respondents' profile ensures that the selected sample is sufficient to bring out appropriate findings from the sample section.

4.2   Assessment of the model

The conceptual model through PLS-SEM analysis comprised of two-stage process, which includes measurement and structural models (Ghaderi et al., 2019). The measurement model depicts convergent validity (construct validity, internal consistency, AVE), discriminant validity (Fornell-Larcker criterion), and goodness of fit of the model. The convergent validity and discriminant validity were deployed to check the measurement model. The reliability is expected to be above 0.7, and AVE is acceptable if the value exceeds 0.5 (Hair et al., 2017, 2018). Table 3 depicts Cronbach alpha values of all the variables above 0.9. Still, the reliability is checked through the CR coefficient for appropriateness in PLS-SEM. The CR of the latent variables were above 0.9. AVE of all the variables ranged between 0.740 to 0.851; the reflective model is assured of having a satisfactory level of convergent validity. The values depict that these latent variables/ constructs are theoretically related.

Table 2. Reflective Measurement Model

Constructs	PLS Code	$\bar{x}$	SD	Loading	α	CR	AVE
Affective Avoidance	AA1	3.86	1.096	0.917	0.935	0.953	0.837
(AA)	AA2	3.81	1.111	0.933			
	AA3	3.74	1.23	0.905			
	AA4	3.81	1.214	0.904			
Behaviour Avoidance	BA1	3.86	1.2	0.884	0.921	0.94	0.757
(BA)	BA2	3.83	1.114	0.857			
	BA3	3.7	1.204	0.782			
	BA4	3.66	1.21	0.905			
	BA5	3.75	1.062	0.916			
Cognitive Avoidance	CA1	3.8	1.249	0.887	0.925	0.947	0.817
(CA)	CA2	3.74	1.171	0.925			
	CA3	3.82	1.099	0.918			

	CA4	3.83	1.059	0.886			
Privacy Concern	CN 1	3.58	1.176	0.906	0.941	0.952	0.74
(CN)	CN 2	3.64	1.196	0.91			
	CN 3	3.64	1.204	0.92			
	CN 4	3.62	1.19	0.896			
Privacy Control	CTL 1	3.09	1.365	0.93	0.929	0.949	0.824
(CTL)	CTL 2	3.16	1.34	0.945			
	CTL 3	3.08	1.361	0.927			
	CTL 4	3.14	1.334	0.888			
Perceived In-trusiveness	PI 1	3.6	1.149	0.879	0.942	0.958	0.851
(PI)	PI 2	3.78	1.196	0.868			
	PI 3	3.75	1.186	0.875			

	PI 4	3.42	1.201	0.86			
	PI 5	3.73	1.303	0.877			
	PI 6	3.67	1.32	0.887			
	PI 7	3.38	1.247	0.772			
Privacy Risk	PR 1	3.67	1.304	0.921	0.927	0.948	0.82
(PR)	PR 2	3.79	1.116	0.923			
	PR 3	3.68	1.24	0.885			
	PR 4	3.82	1.099	0.892			

- Discriminant validity is done through Fornell-Larcker criteria, as it is the most preferred technique. These values compare the average root of the AVE variables with the LV correlations, and the square root of each must be greater than its highest correlation with any other construct (Acceptable discriminant validity $=\sqrt{AVE} > Correlation\ of\ Constructs$) . As per the requirement, the AVE squared values (0.915,0.870, 0,904, 0.86, 0.908,0.905) were greater; hence, the construct fulfilled the discriminant validity's requirement. These results reveal that they are unique and do not measure the same. These constructs are not overlapping with each other.

Table 3. *Discriminant Validity (Fornell-Larcker Criteria)*

	AA	BA	CA	PI	CN	CTL	PR

	AA	BA	CA	PI	CN	CTL	PR
AA	0.915						
BA	0.879	0.877					
CA	0.836	0.838	0.904				
PI	0.586	0.50	0.567	0.86			
CN	0.638	0.607	0.666	0.463	0.908		
CTL	0.388	0.374	0.417	0.291	0.549	0.923	
PR	0.648	0.571	0.714	0.528	0.843	0.393	0.905

- Furthermore, the model's Goodness of Fit (GOF) was assessed based on the Global goodness of fit statistic, it was calculated with the equation given by Tenenhaus et al., and many researchers have applied this formula to test their research models (Tenenhaus et al., 2005). This Equation of GOF.

$$\text{GoF} = \sqrt{average\ of\ all\ AVEs\ value\ *\ average\ of\ all\ R^2}$$

$$= \sqrt{0.807 * 0.3003}$$

$=0.49$

- As per the research model, GOF is 0.49, greater than 0.36, the suggested value (Wetzels et al., 2009). Hence, the research model has a good overall fit.

4.3 Hypothesis Testing

In this study, 5000 subsamples were generated by bootstrapping the originally collected 100 responses at 95% confidence intervals, and a confidence interval different from zero indicates a significant relationship. The results of hypothesis testing are summarised in Table 5, which depicts a negative and insignificant relationship between privacy concerns and perceived intrusiveness (β = - 0.012, t = 0.065). The second hypothesis with the standardised coefficient shows that privacy risk and perceived intrusiveness have a positive and direct relationship (β = 0.498, t = 2.617). The coefficient of privacy control and perceived intrusiveness is calculated, and third, the hypothesis is rejected. Hypothesis four with a coefficient (β = 0.567, t =6.076), five with a coefficient (β = 0.586, t = 6.919) and six with a coefficient (β = 0.500, t =5.494) has positive and direct significance, and this implies that perceived intrusiveness has direct influence on the cognitive, behavioural and emotional avoidance behaviour. This result implies that the extent of perceived intrusiveness impacts cognitive, behavioural and emotional avoidance behaviour.

Table 4. *Outcomes of Structural Equation model analysis*

Path	Beta	T-value	P-values	Decision	+/-
H1: Privacy Concern → Perceived Intrusiveness	-0.012	0.065	0.948	Insignif	-

				icant	
H2: Privacy Risk → Perceived Intrusiveness	0.498	2.617	0.009	Significant	+
H3: Privacy Control→ Perceived Intrusiveness	0.102	1.185	0.236	Insignificant	+
H4: Perceived Intrusiveness → Cognitive Avoidance	0.567	6.075	0.000	Significant	+
H5: Perceived Intrusiveness → Affective Avoidance	0.586	6.919	0.000	Signif-	+

				nifi-	
				can	
				t	
H6: Perceived Intrusiveness → Behavioural Avoidance	0.5 00	5.4 94	0.00 0	S ig- nifi- can t	+

Figure 2 *Empirically Validated Research model*
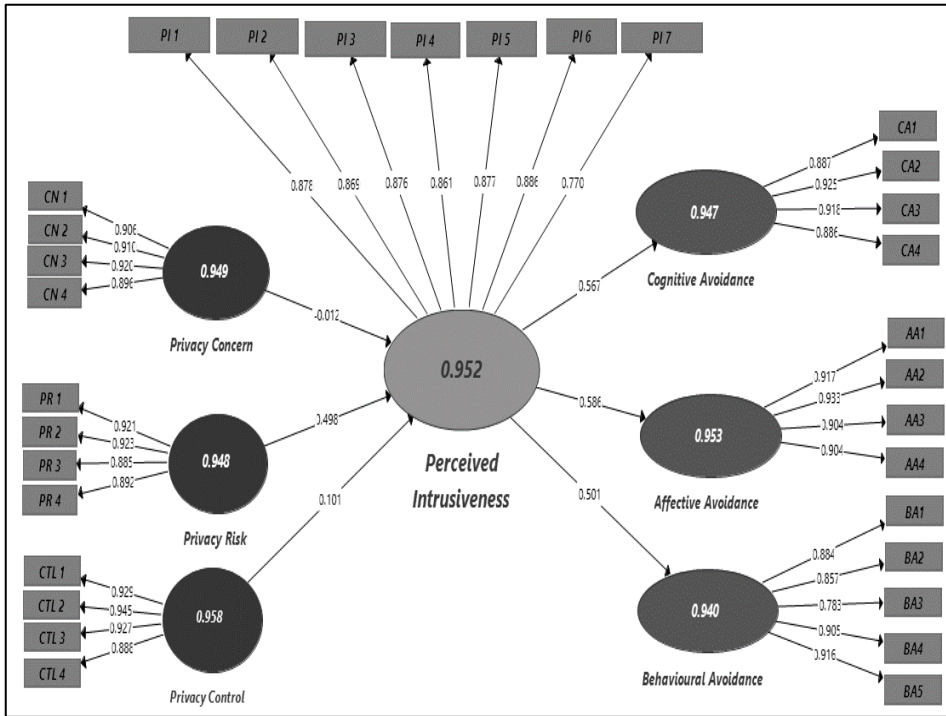
Source: Generated using SmartPLS Software

5 PRACTICAL IMPLICATIONS

Perceived ad intrusiveness refers to the extent to which an advertisement is perceived as disruptive or annoying by the viewer or user. This can be influenced by various factors such as the format of the ad, its placement, and the relevance to the viewer. Ad avoidance refers to the deliberate efforts made by viewers or users to avoid or skip ads. This can be done through ad-blocking software, fast-forwarding through TV commercials, or simply scrolling past ads on social media platforms. Perceived ad intrusiveness and ad avoidance are closely related. Ads that are perceived as highly intrusive are more likely to be avoided by viewers, while ads that are less intrusive may be more tolerable and may even be viewed or engaged with voluntarily. Advertisers and marketers are always seeking to strike a balance between capturing the attention of their target audience and avoiding intrusiveness. They may use various strategies such as native advertising, which blends seamlessly with the content, or personalized advertising, which is tailored to the interests and preferences of the viewer. It is crucial to highlight, however, that some viewers may still see even these techniques as invasive, therefore it is critical to continue to develop and adapt to customer preferences. It is imperative that their advertisements

are seen by the intended audience and have a positive impact on brand awareness, consideration, and purchase behavior.

Marketers need to ensure that their ads are not perceived as annoying, intrusive, or irrelevant, which can lead to ad avoidance, negative brand perceptions, and even damage to the brand's reputation. For this purpose, advertisers and marketers may use a variety of strategies and tactics such as Targeting (Using data and analytics to identify the right audience for the ad and deliver it in a contextually relevant manner), Personalization (Creating ads that are tailored to the individual preferences and interests of the viewer, such as retargeting based on previous interactions or using location-based targeting), Native Advertising (Creating ads that are seamlessly integrated into the content environment, such as sponsored posts on social media or product placement in movies or TV shows), Ad format and placement (Using non-intrusive ad formats such as native ads, in-feed ads, or sponsored content, and placing them in less intrusive areas such as in-stream or in-feed), Ad frequency (Controlling the number of times an ad is displayed to the same viewer to avoid saturation or annoyance). Ultimately, it is important for advertisers and marketers to continuously monitor and analyze the impact of their ad campaigns and adjust their strategies based on consumer feedback and preferences to ensure that their ads are effective, relevant, and non-intrusive.

The study also revealed that there is a strong relationship between privacy disruption and perceived advertising intrusiveness. Privacy disruption occurs when individuals perceive that their personal data or online behavior is being tracked, monitored, or used without their explicit consent. This can include the collection and use of data for targeted advertising purposes.

When users perceive that their privacy is being invaded, it can lead to heightened perceptions of advertising intrusiveness. For instance, if a user feels that they are being tracked across various websites or apps without their consent, and then see an ad that seems to know too much about their interests or behaviors, they may feel that the ad is intrusive or creepy. This can negatively impact their perception of the ad, and the brand behind it. To mitigate privacy disruption and reduce the perceived intrusiveness of advertising, companies can implement various measures. Firstly, obtaining clear and explicit consent from users before collecting and using their data for advertising purposes. Secondly, being transparent about the data being collected and how it is being used. Allowing users to opt-out of data collection or targeted advertising, providing users with control over their data, such as the ability to delete or update it. Using non-intrusive ad formats, such as native advertising or in-feed ads, that blend in with the content environment and are less disruptive to the user experience. By implementing these measures, companies do not only protect user privacy but also improve the user experience and reduce perceived intrusiveness of advertising. This, in turn, can lead to higher levels of engagement, brand loyalty, and overall ad effectiveness.

6   CONCLUSION

The current study establishes an insignificant relationship between the influence of privacy concern on perceived intrusiveness, contrary to established findings that those who have more concern for privacy would show negative responses (Morimoto & Chang, 2013). However, the second hypothesis goes in the same vein as the previous research, where the results show that increased privacy risk will increase perceived intrusiveness. The implication depicts that only privacy risk directly and positively influences perceived intrusiveness among the three subcomponents of privacy disruption. Privacy concern does not impact ad avoidance since most of the respondents were digital natives who are considered to be tech-savvy and ardent internet users. The study confirmed that perceived intrusiveness positively correlates with cognitive, affective and behavioural avoidance. The result implies that whenever the perceived intrusiveness increases, the avoidance behaviour also increases, which correlates with a previous investigation (Youn & Kim, 2019).The current research contributes to the advertising intrusiveness literature by developing a conceptual framework that provides an understanding of variables leading to ad avoidance. The drivers of advertising intrusiveness and the potential consequences result in negative behavioural, emotional and cognitive responses. Marketers can design advertisements that consumers might perceive as less intrusive to minimize negative responses. Future research can explore other drivers of perceived intrusiveness and identify the mediating role of perceived intrusiveness on privacy disruption and ad avoidance behaviour.

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