## Exploring user's reactions toward retargeting in mobile application: the role of data congruency and ad user control

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## Abstract.

While consumers are looking for increasingly personalized mobile experiences requiring their consent to share their personal data, perceived intrusiveness of ads has also shown to reduce consumers' acceptance of advertising. Our research seeks to understand how perceived intrusiveness impacts retargeted ad acceptance by taking an ethical perspective. The results of two experimental online studies show that the perceived intrusiveness negatively impacts ad acceptance due to lower perceived ethicality and higher reactance. More importantly, we find that data congruency regarding the mobile app service positively moderates the indirect effect of perceived intrusiveness on ad acceptance through perceived ethicality. Furthermore, we find that granting greater ad user control positively moderates the same mediation. Our findings contribute to retargeting literature by understanding how intrusiveness impacts ad acceptance, and how to restore ad acceptance by granting greater consumer control in disempowering advertising techniques.

**Keywords:** Retargeting; intrusiveness; perceived ethicality; congruency; user control

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