Website personalization experience: value creation or value destruction?

Laetitia Lambillotte

PhD. Student, Université Catholique de Louvain – Louvain Research Institute in Management and Organizations

laetitia.lambillotte@uclouvain-mons.be

Ingrid Poncin

Professor, Université Catholique de Louvain – Louvain Research Institute in Management and Organizations

ingrid.poncin@uclouvain-mons.be

ABSTRACT

With technological advances in personalization systems, companies worldwide are increasingly able to learn from their online consumers' data and adapt their websites accordingly. While prior research explores the development of new models to improve data collection and content adaptation, little is known about the value of website personalization experience. This paper addresses the understanding of the website personalization experience and the value creation. The results highlight website personalization experience can be considered as an extended online customer experience, which calls some variables into question such as perceived control. Consequently, this can influence value creation and can lead to value destruction. However, variables such as trust, Digital knowledge and the type of website seem to moderate the impact. Theoretical and managerial implications of the results are discussed.

RESUME

Les avancées dans les technologies de personnalisation permettent aux entreprises d'en apprendre davantage sur les données des consommateurs en ligne et d'adapter leur site en fonction. Les précédentes recherches se sont intéressées au développement de modèles de personnalisation permettant d'améliorer la collecte de données et l'adaptation du contenu des sites web. Cependant, peu ont investigué la valeur de l'expérience. Cet article vise dès lors à comprendre l'expérience de personnalisation et plus particulièrement, la création de valeur. Les résultats montrent que l'expérience de personnalisation est une expérience en ligne étendue qui remet en question certaines variables comme le contrôle des consommateurs. Ces éléments peuvent influencer la création de valeur et peut entraîner une destruction de valeur. Toutefois, des variables comme la confiance, la connaissance digitale et le type de site web semblent modérer cet impact. Par ailleurs, les implications théoriques et managériales liées aux résultats sont discutées.

Keywords: Co-creation, co-destruction, Customer Experience, value, website personalization

Mots-clés: co-création, co-destruction, expérience consommateur, personnalisation web, valeur

INTRODUCTION

Providing a compelling website experience has become a key challenge for marketers (Bodoff and Ho, 2016; Lemon and Verhoef, 2016). Consumers are exposed each day to 5,000 brand stimuli in average and cope with a plethora of information (Armstrong, 2009). Consequently, they can have access to multiple website in a few clicks but can also decide to leave it in a few seconds if content and/or navigation do not match the quality they expected (Lavie et al., 2010).

Since the early 1980's, literature has highlighted the importance of experience in the consumer's consumption (Babin et al., 1994; Meyer and Schwager, 2007; Pullman and Gross, 2004; Thompson et al., 1989) and recently in website navigation (Novak et al., 2000; Overby and Lee, 2006; Rose et al., 2012). This online competitive context leads companies to show a growing interest in website personalization to provide the consumer a unique experience (Tam and Ho, 2006).

Prior research on website personalization mainly focuses on the technological development supporting the automatic adaptation of the website (Hauser et al., 2014; Hauser et al. 2009; Liang et al., 2008). Authors develop models to improve data collection in order to learn about consumer's preferences and enhance the effectiveness of the website. However, does this data collection really match consumers' preferences? As experience is key in website navigation, it is important to go beyond technical aspects by examining the website personalization experience and its value for the consumer.

The purpose of this article is to understand the consumer's website personalization experience. Based on qualitative methods, we provide a deep understanding of key drivers influencing value creation of website personalization experience.

THEORETICAL BACKGROUND

Customer Experience

Meyer and Schwager (2007: p.118) explore customer experience (CE) as "the internal and subjective response that customers have to any direct or indirect contact with a company." The interaction between the consumer and the company is therefore seen as a key element to generate value (Gentile et al. 2007). Through those interactions, the consumer reacts to the company 'stimuli and is involved at different levels (Brakus et al., 2009; Gentile et al., 2007; Rose et al. 2012). Rose et al. (2012) identify two main dimensions of CE: cognitive and

affective. The cognitive dimension refers to the consumer's cognitive response, which involves the one's mental process (Rose et al. 2012). The affective state is a consumer's emotional response to brand stimuli, translated into moods, feelings and emotions (Gentile et al., 2007; Rose et al., 2012). Recent articles on CE explore additional dimensions such as social, sensorial and behavioral responses (Lemon and Verhoef, 2016; Verhoef et al., 2009).

Value creation is the main outcome of CE (Gentile et al., 2007; Overby and Lee, 2006). In order to be compelling and create value, the customer experience must be consistent with the consumer's expectations through all the interactions the consumer experiences (Brakus et al., 2009; Gentile et al., 2007). Authors distinguish two kinds of value: the utilitarian value and the experiential value (Addis and Holbrook, 2001; Gentile et al. 2007; Mathwick et al. 2001). On the one hand, the utilitarian value is a functional, rational outcome resulting from the CE (Babin et al., 1994). On the other hand, Babin et al. (1994: p.646) considers hedonic or experiential value as "more subjective and personal than its utilitarian counterpart and results more from fun and playfulness than from task completion."

Website Personalization experience

Murthi and Sarkar (2003: p.1344) define personalization as "the process of using a customer's information to deliver a target solution to that customer." In an online context, website personalization gives marketers the opportunity to tailor their website for each consumer (Tam and Ho, 2006). Website personalization goes from a simple background adaptation to a complete adaptation of the website. While Amazon and Netflix recommend personalized products to every consumer, CNN directly adapts its website content based on the consumer's previous research.

Researchers generally use *customization* and *personalization* interchangeably to define a system-initiated adaptation of the website (Ho and Bodoff, 2014; Treiblmaier et al., 2004). However, both terms refer to a different reality. On the one hand, website customization refers to a user-initiated content and design adaptation of the website (Ho and Bodoff, 2014; Treiblmaier et al., 2004). For instance, some web portals such as *MSN* offer customization opportunities providing consumers the opportunity to tailor the design and the available content type themselves according to their needs (Kalyanaraman and Sundar, 2008). On the other hand, Ho and Bodoff (2014) explore website personalization as a system-initiated and automatic adaptation of the website based on the user's preferences. Therefore, three dimensions underlie website personalization experience: automation, adaptation of website content and consumer's

preferences. Automation is based on the tracking of the consumer's data trough web logs or cookies that collect behavioral and personal data (Ho and Bodoff, 2014; Li, 2016; Murthi and Sarkar, 2003). Based on those data, personalization agents infer consumer's preferences and automatically adapt the website accordingly (Ho and Bodoff, 2014).

Prior research on website personalization examines processes and technologies best supporting data collection and content adaptation (Ansari and Mela, 2003; Ferretti et al. 2016; Hauser et al. 2014; Ho and Bodoff, 2014; Kumar and Benbasat, 2006; Montgomery and Smith, 2009). However, as the marketer's key challenge is to provide the consumer a compelling experience, we aim to examine the value of website personalization experience for the consumer. Is website personalization valuable for the consumer? How is value created?

METHODOLOGY

Sample

Given the nature of the paper objectives, we conducted qualitative research to contribute to a deep understanding of the value of website personalization experience. Qualitative research with in-depth interviews particularly aims to understand consumer's perceptions, motivations and opinions (Malhotra, 1999; Stokes and Bergin, 2006). One-to-one, in-depth semi-structured interviews were conducted with twenty consumers. We selected participants following some criteria: differences in terms of age, gender, education, socio-professional categories, web expertise and usage. The aim was to have different points of view and evaluations. Appendix 1 presents a summary of the characteristics of the sample.

Data collection and analysis

Interviews were conducted based on an interview guide to provide directions for the interviews (Malhotra, 1999; Miles and Huberman, 1994; Vernette and Giannelloni, 2015). The interview sequence adopted a funnel approach and was similar for all interviews (Malhotra, 1999): (1) The interview started with general semi-structured questions related to online experience. (2) Then, interviewees were invited to navigate on different websites and to briefly comment their experience. This phase included the presentation of two news websites, two services-oriented websites, and two product-oriented websites. One site per category was a personalized website. The aim of this second phase was to have consumer's first impressions regarding their website experience. (3) Afterwards, we showed two pictures of the Netflix personalized website. We

started showing participants a first picture presenting a user's results page. The interviewee was invited to describe it and to give his or her opinion. Then, we showed a second picture presenting a second user's results pages. The purpose was to address questions related to website personalization. (4) Finally, the interview ended with semi-structured questions related to consumers' perceptions regarding website personalization, website personalization experience and website personalization data collection types.

The data collection ended when saturation was reached and therefore no additional information emerged through continued investigation (Miles and Huberman, 1994). All interviews were audio-recorded and transcribed into 368 pages and around 141,746 words (included authors' intervention). We first coded the corpus with the Nvivo software and analyzed it with open and axial coding (Vernette and Giannelloni, 2015). The aim was to identify emerging themes and to consider common and different perceptions among the interviews. Afterwards, we confronted codes with the current literature.

RESULTS

The analysis highlights different aspects of website personalization experience and its value for the consumer. We first consider the website personalization experience and its characteristics. Then, we focus on website personalization mechanisms influencing the consumer's website experience and finally identify potential threats leading to value destruction.

Website personalization experience

Based on the experiential marketing literature, we can consider website navigation as an experiencing environment (Bridges and Florsheim, 2008; Overby and Lee, 2006). Consequently, website navigation aims to provide both utilitarian and experiential value (Bridges and Florsheim, 2008). Website stimuli from both content and design such as text, pictures or colors influence the consumer's navigation (Rosen and Purinton, 2004). To be compelling and create value, the online customer experience (OCE) must be consistent with the consumer's expectations through all the interactions the consumer experiences (Brakus et al., 2009; Gentile et al., 2007). The analysis highlights six characteristics enabling the evaluation of the quality of the website personalization experience: (1) the perceived control, (2) the perceived usefulness, (3) the perceived ease-of-use, (4) the perceived playfulness, (5) the matching of the consumer's preferences and (6) an extended OCE.

Extended OCE

It emerges from the analysis that website personalization experience can be considered as an extended online customer experience whose limits exceed website boundaries to the company's other channels or other websites with online retargeting and personalized advertising. Retargeting is the use of the consumer's data to provide the surfer an advertising on a website, based on the surfer's behavior on a previous website (Bleier and Eisenbeiss, 2015b; Wedel and Kannan, 2016). This online ad is usually personalized (Bleier and Eisenbeiss, 2015a). Participants have the impression that personalized website and personalized advertising are the same thing as they both display elements they searched. Consequently, the consumer's experience on a personalized website can influence the consumer's evaluation of the consumer's next online activities.

> *"[…] If I search something on Amazon and as I use Chrome and my Gmail account is open, I will find the products I searched on Amazon in my Facebook newsfeed."* Interviewee 13 (woman, 40 y.o.)

Perceived control

The automated aspect of website personalization influences the consumer's control of the website. Unlike *website customization* that is user-initiated and requires the explicit control of the surfer, *website personalization* is system-initiated and is based on the tracking of the consumer's data (Ho and Bodoff, 2014). This data collection doesn't require the explicit control of the consumer and can raise the question of the consumer's perceived control on website.

> *"So this [website personalization] can be not bad but it's pretty oriented."* Interviewee 14 (man, 44 y.o.)

Novak et al. (2000) consider control as a cognitive dimension of OCE that refers to the consumer's opportunity to take decisions and control actions on a website. Besides, De Barnier (2002: p.82) explores control or dominance as "the degree of freedom the consumer experiences when is exposed to a *stimulus* and the extent to which he or she feels his or her capacity for action is more or less limited." Therefore, control can be considered as both cognitive and affective dimension.

Perceived usefulness

Website personalization enables companies to tailor the website based on the consumer's data (Tam and Ho, 2006). The analysis points out website personalization can enhance the consumer's perceived usefulness of the website.

> *"It doesn't bother me because it's sometimes very useful when you search something but you don't want to book right now and you don't have the time. I will think about it a little bit and finally when I go back on the search I made, I only have to click on it."* Interviewee 11 (woman, 29 y.o.)

The Technological Acceptance Model (TAM) posits that two factors influence the consumer's acceptance of information systems: the *perceived usefulness* and *perceived ease-of-use* (Davis et al., 1989; Gefen et al., 2003; Venkatesh and Davis, 1996). Davis et al. (1989: p. 985) define perceived usefulness as "the prospective user's subjective probability that using a specific application system will increase his or her job performance within an organizational context."

Perceived ease-of-use

Davis et al. (1989: p.985) define the perceived ease of use as "the degree to which the prospective user expects the target system to be free of effort." It emerges from the analysis that the website personalization experience can also determine the consumer's ease to find what he or she searches

> *"So, the positive side [of website personalization] is that it facilitates [navigation].* Interviewee 1 (man, 33 y.o.)

Perceived playfulness

Website personalization can notably enable companies to provide the consumer a recommended list of items and can enhance escapism, which refers to the consumer's possibility to temporally escape from his or her reality (Babin et al., 1994; Ben Mimoun and Poncin, 2015; Mathwick et al., 2001).

> *"[…] It allows you to discover a lot of things related to things you like."* Interviewee 18 (man, 27 y.o.)

Matching of consumer's preferences

Current literature on website personalization highlights the technological process matching the user's preferences through data collection (Ho and Bodoff, 2014; Kumar and Benbasat, 2006; Li, 2016; Tam and Ho, 2006). For instance, Kumar and Benbasat (2006: p.425) explore website personalization as the "process of providing information and applications that are matched to the interests, roles, and needs of a visitor to a website." Li (2016: p.26) explains "the fundamental idea of personalization is to deliver individualized information to message recipients based on their unique preferences." Therefore, the accuracy of personalization is an important aspect of the website experience.

> *"Sometimes I search for something specific and it annoys me they constantly bother me with previous videos and searched. […] I don't need this; it's not what I look for at that moment."* Interviewee 15 (woman, 50 y.o.)

Website personalization experience: perceived value

Value creation is considered as a key outcome of customer experience (Gentile et al., 2007; Overby and Lee, 2006). Authors identify two kinds of value: the utilitarian value and the experiential value (Addis and Holbrook, 2001; Gentile et al., 2007; Mathwick et al., 2001).

Value creation

Throughout the navigation of a personalized website, the analysis first points out consumers experience both utilitarian and experiential value.

First, consumers identify utilitarian value such as relevance, time-saving and ease-of-use. Regarding the website personalization experience, participants indicate website personalization makes the navigation effective by showing relevant elements. It is also time-saving as it enables them to save time on the website. Besides, it facilitates the navigation.

> *"The advantage is that they won't show you things you don't care."* Interviewee 12 (man, 31 y.o.)

> *"[…] Your needs are quickly targeted so it avoids you to waste your time too much navigating and searching so I think it's very great."* Interviewee 2 (woman, 30 y.o.)

> *"It would facilitate the choice."* Interviewee 20 (man, 23 y.o.)

Regarding experiential benefits, participants have mixed feelings. They estimate website personalization provides a list of elements related to what they search, which enables to discover things similar to what they like.

> *"That [Netflix] is the same as Amazon that provides you other books depending on what you read. As there is a lot, it's difficult to know what you can read. So as they propose you some [books], you can see some you wouldn't maybe have thought about if they didn't have suggested you."* Interviewee 13 (woman, 40 y.o.)

> *"It's nice. If I take the example of Youtube, I enables discovering some music related to what I've already listened to."* Interviewee 20 (man, 23 y.o.)

However, they believe they will miss something at some point, as propositions remain linked to previous website searches.

> *"It can be interesting if you always want to search the same thing. However, don't we risk missing out on something?"* Interviewee 14 (man, 44 y.o.)

> *"It could be great to receive propositions outside what I usually look at in order to widen [possibilities]. If we consider books, for instance, I read many thrillers but they could recommend me other things because I could read other things than thrillers someday, not always the same things."* Interviewee 13 (woman, 40 y.o.)

Perceived benefits is an important aspect in the consumers' evaluation of website personalization experience and acceptance of personalization mechanisms. The analysis points out participants could more positively evaluate website personalization if they identify a clear benefit. Therefore, the more website personalization seems valuable, the less website personalization experience could be evaluated negatively.

> *"On the other hand, if I really need this information, I think it [website personalization] is very interesting."* Interviewee 2 (woman, 30 y.o.)

> *"It depends if it provides me something or not [...] if it [website personalization based on personal data] can bring me usefulness, an ease of life, enables me to less research to find what I need, why not? But I don't won't they to take all my data without asking."* Interviewee 11 (woman, 29 y.o.)

> *"There are always positive and negative sides. On the positive side, it facilitates. On the negative side, it locks me up. Whatever it is, it runs the risk to categorize me. However,*

my wish to have an easy access [to information] is much higher than the fact it annoys me to be categorized." Interviewee 1 (man, 33 y.o.)

Value destruction

Despite participants admit website personalization can be valuable during the navigation, they rather evaluate it negatively because of personalization mechanisms. Consequently, this negative evaluation can lead to value destruction.

Value generation is a co-creation process (Leclercq et al., 2016; Vargo and Lusch, 2004). In this perspective, consumers actively participate to value creation through their evaluation of consumption (Leclercq et al., 2016; Vargo and Lusch, 2008). Based on the experiential marketing literature, we can consider website navigation as a consumption activity in which consumers interact with the website (Poncin and Garnier, 2010). The interaction between the consumer and the website is therefore a key element to co-create both utilitarian and experiential value (Gentile et al., 2007). Consequently, if consumers negatively evaluate the website navigation, it can lead to value destruction. Leclercq et al. (2016: p.7) define it as "a diminution of value for at least one of the stakeholder." The content analysis identifies two causes that could lead to value destruction: (1) the perceived lack of control, (2) a feeling of intrusion and (3) the non-matching of the website content with consumer's preferences.

Perceived lack of control

The analysis highlights website personalization experience calls consumer's control into question. Regarding website personalization experience, participants feel a lack of control, which is mainly based on the automation of website personalization. They believe they don't have any control on their actions on a personalized website and have the impression to be guided in their choice.

> *"It bothers me because it's as a machine thinks in my place. To me, they think for me [...]. I have the impression to be oriented and not to choose freely."* Interviewee 16 (man, 37 y.o.)

> *"They guide you in your choices. It becomes subliminal, if you want. You see, they will send you a lot of information, each time you surf on the website, they will guide you to something and you will think about it [...]."* Interviewee 12 (man, 31 y.o.)

This perceived lack of control is stressed by the participants 'unawareness of the collection of their data to adapt the website. It emerges from the content analysis that participants generally

don't understand how website personalization works. Besides, they believe they are obliged to accept the use of cookies or personal data collection on the website to get access to the full website information. The perceived lack of control due to automation could involve privacy and trust concerns (Bleier and Eisenbeiss, 2015; Wünderlich et al., 2012) and consequently lead to a diminution of the perceived value.

> *"Today, you don't control what you can or can't do anymore. They almost force you to say yes so they can take all your information."* Interviewee 12 (man, 31 y.o.)

> *"If I'm not wrong, a lot of websites won't work if we don't accept the cookies. So do we have the choice?"* Interviewee 14 (man, 44 y.o.)

> *"It's the cookies, if I don't accept them, we can't access the website, right?"* Interviewee 16 (man, 37 y.o.)

Feeling of intrusion

Automation also raises questions related to intrusion, at two levels. On the one hand, website personalization is an experience that extends outside the website boundaries. With retargeting, the consumers not only sees a personalized list of products of the website they visit but can receive an e-mail and see a banner on another website displaying the same list of products. This repeated exposition to personalized messages lead to a feeling of intrusion and even frustration.

> *"We are spammed a lot."* Interviewee 13 (woman, 40 y.o.)

> *"Then, it annoys me when I go on another thing [website] and Booking is constantly displayed on the right to harass me, to propose me other things. Actually, what is really annoying on this kind of websites is the harassment they make on another website. For instance, I'm gonna buy a wardrobe and a page will pop up for Booking saying "there are rooms for this price if you search for." You see, this annoys me the most. When I'm on it [the website] because I need it, it doesn't bother me they make a lot of propositions but when I leave, they must leave me alone."* Interviewee 6 (woman, 53 y.o.)

> *"It annoys me a little […]. I go on Amazon and I know I want to search something but if I go on another website I don't want they remind me I went on Amazon."* Interviewee 16 (man, 37 y.o.)

On the other hand, those technological mechanisms raise questions about the intrusion into the consumer's privacy. This constant tracking involves some privacy issues which can lead to a consumer's negative evaluation (Sheehan and Hoy, 2000; Sutanto et al., 2013).

> *"Actually, you have the impression to be tracked everywhere."* Interviewee 9 (woman, 47 y.o.)

> *"[...] We don't surf anonymously anymore, really."* Interviewee 13 (woman, 40 y.o.)

> *"Because it actually remains on the website. If there is a memory or whatever, it remains on the same website but if I go on another [website] and Booking is displayed, it proves that we are observed and that they really retain we actually do. When it's on Booking, it remains on Booking so I believe it's less scary (laughs)."* Interviewee 19 (woman, 21 y.o.)

Matching of consumer's preferences

The content analysis also questions the accuracy of the matching of the website content with consumers' preferences. In the current literature, it is generally accepted that attitudes are good predictors of consumer's preferences (Bass and Talarzyk, 1972; Bass and Wilkie, 1973; Keen et al., 2004; Murthi and Sarkar, 2003). With the emergence of Internet, marketers have henceforth access to consumer's behavioral data they use to infer consumer's preferences, such as time spent on a product page, clicks and previous research (Aguirre et al. 2015; Montgomery and Smith, 2009; Tam and Ho, 2006). Website personalization is mainly based on the tracking of those surfers' behavioral data through cookies. Companies generally consider them as good predictors of consumer's preferences and adapt the website accordingly (Murthi and Sarkar, 2003). However, the analysis points out consumers' data isn't equal to consumers' actual preferences. Although the technological advance enables to measure various consumer's data, they are not sufficient to predict consumer's preferences. Website personalization agents can currently try to approach consumer's preferences but don't actually reach them. Personalization agents generally adapt the website content based on the previous researches and purchases the consumer made on the website (Tam and Ho, 2006). For instance, *YouTube* recommends a list of videos similar to the ones a surfer already watched and *Amazon* provides a list of products similar to ones a surfer searched or bought. However, the personalized list the website provides isn't always what consumers expect.

Firstly, data classification provides consumers the feeling to be categorized by the website and to be locked up into categorization. They believe the website will only propose elements based on that classification and only show something similar to what they searched.

> *"I am not against personalization but when it is too obvious, I have the impression they put a label on me."* Interviewee 1 (man, 33 y.o.)

They would prefer that websites also propose a list of other products, videos, music's enabling them to discover things outside their usual interest. Eventually, they believe they will see the same things all the time.

> *"They only recommend things related to what I watched. They don't suggest me to discover something extraordinary. For instance, I listen to electronic music all the time and they only propose me electronic music. It annoys me. I'm sure that if they propose me something else, it would annoy me less. I will still listen to electronic music but I wish they proposed me something else to listen. I need to know that I can have access to openness and diversity.*" Interviewee 1 (man, 33 y.o.)

> *"Regarding online purchases, if you buy something once, next time you won't necessarily buy the something in the same style. If you bought shoes once, you won't necessarily buy shoes again."* Interviewee 19 (woman, 21 y.o.)

> *"For instance, I ordered a bottle of perfume once and so far they had never proposed any perfume on top [of the website]. Now that I have ordered this perfume, well they keep proposing me perfume like they put a perfume label on me or I don't know."* Interviewee 8 (woman, 23 y.o.)

Secondly, timing of website personalization is an important issue. Participants believe the moment they are exposed to personalization isn't always accurate. Consumers could have already bought the product the website recommend or the personalized list couldn't be what they look for at that moment. Ho et al. (2011) explore the importance of timing in website personalization. They demonstrate that the accuracy of website personalization improves during the consumer's navigation as personalization agents learn more over the consumer. However, the likelihood of considering the personalized content decreases over the navigation because the consumer's preferences can change over time and evolve through online navigation.

"For instance, I watch the Super Nanny program (laughs) and when I watch one [episode] the evening, they propose me that during 2 or 3 days or five episodes appear but isn't necessarily what I want to watch." Interviewee 19 (woman, 21 y.o.)

"Booking is an adaptive website because they always send me things about the seaside but I don't want to go the see anymore. You know what I mean?" Interviewee 9 (woman, 47 y.o.)

"To me, Amazon it's good and not good because sometimes the offers they send are a bit ridiculous because when I buy a book, they will propose the same book I have already booked. They know I have booked it." Interviewee 16 (man, 37 y.o.)

Perceived value: consequences

The consumer's perceived value of the website personalization seems to generate relational and behavioral responses.

Relational responses

A negative perceived value of the website personalization experience influences the consumer's relational responses towards the website.

The perceived lack of control and the unawareness regarding the use of their data lead consumers to question the intent of the website. Besides, retargeting and personalized ads lead some consumers to believe that the website they visited shares their data with other websites. Consequently, it could generate a lack of trust towards the website (Awad and Krishnan, 2006).

"Here, the problem is that you don't know. You don't have a control behind. Once you provide the information [data], what do they do with it?" Interviewee 7 (man, 64 y.o.)

"I have the impression they don't use personalization not for the sake of the user, for his enjoyment on the website but they personalize the advertising so he will buy something and be fooled." Interviewee 3 (man, 21 y.o.)

"They send you something nice to help you but actually they screen you and then they sell you. You become goods." Interviewee 4 (man, 59 y.o.)

"What they do with your data, you never know. Will they keep all your data? Will Internet will remind them and share those data with others? You don't know…it is so opaque." Interviewee 12 (man, 31 y.o.)

Behavioral responses

A negative perceived value can also lead some participants to manifest resistance against website personalization mechanisms. (Roux 2007) defines consumer's resistance as "a manifestation of opposition in a situation perceived as oppressive, and a variable tendency to be opposed to." (p. 60). In a situation of perceived oppression, consumer can punish the company by rejecting an offer (Roux, 2007). However, most of the time, consumers manifest protestation by stopping consuming a product or by getting around the problem (Ritson and Dobscha, 1999; Roux, 2007). In the personalization context, some participants manifest resistance in various ways.

First, most of the participants delete personalized e-mails without consulting them. They generally provide their e-mail address online or offline because they need to get access to information or additional promotions. They admit they receive too many newsletters at a high frequency rate. Most of the newsletters they receive don't even interest them. As they estimate procedure to unsubscribe is time consuming or too complicated, they prefer deleting most of the newsletters they receive without consulting them.

> *"Generally, I go [to the store] when I need clothes but I only provide my e-mail address to receive discounts! Eventually, I don't read their emails.* Interviewee 1 (man, 33 y.o.)

> *"It's the 15th or 20th time I must delete it from my mail box."* Interviewee 7 (man, 64 y.o.)

Besides, some participants decided to create multiple e-mail accounts to manage their data or to limit and control the data they provide on the website.

> *"I have several e-mail addresses! I have one "trash" e-mail address I use when I need to subscribe to a website or when I sometimes know that I need to subscribe to receive a free e-book or things like that, and I know I will be inundated by spams so I have an address for it. And I have my address I really use for personal stuff and I very much select the newsletters in with which I use this address. Consequently, yes, I read them [newsletters] because they really interest me.* Interviewee 13 (woman, 40 y.o.)

> *"The less you provide data, the less they know about you and they can't track you. When you access the website they sometimes ask "do you accept I use your data" and my answer is always no, except on the websites I said yes because I know the data... But I know the data they have: my address, my age,..."* Interviewee 7 (man, 64 y.o.)

Furthermore, some participants decided to install ad blockers.

> "You see all those pop-up windows there bother me, I hate that. For instance, this is why I installed an ad blocker on my computer." Interviewee 3 (man, 21 y.o.)

Finally, some of the participants foresee not visiting some websites again if data collection is going too far in the violation of their privacy.

> "At some point, I believe I won't go anymore [on the website]. If I see it is too much and I don't like that, I won't go anymore." Interviewee 13 (woman, 40 y.o.)

> "I start rejecting this kind of things. I'm fed up with it." Interviewee 2 (woman, 30 y.o.)

Website personalization mechanisms: influencing factors

The website personalization experience seems to be influenced by some website personalization mechanisms. Depending on (1) the degree of automation, (2) the degree of personalization and (3) the degree of transparency, consumer's evaluation of the website experience seems to vary.

Degree of automation

The degree of automation determines the consumer's evaluation of the website personalization experience. Some participants estimate surfing online is now a compromise: you must provide your data and be categorized in order to receive relevant information in return.

> "I don't know, Internet is so opaque, it has become nebulous […]. But eventually, if you don't use Internet, you… I don't know… what do you do?" Interviewee 12 (man, 31 y.o.)

Data collection and mostly the type of data collection influences the experience. Website personalization is based on the tracking of behavioral and personal data, such as previous purchases, age and geo-localization (Aguirre et al., 2015; Murthi and Sarkar, 2003; Sutanto et al. 2013). Depending on the type of data collection, participants' evaluation of the experience varies.

First, participants are generally used to be exposed the personalization based on consumer's behavior. They more easily notice this type of data collection as it is based on their search history. Some participants believe this type of data collection provides them more control on the navigation as they started the process. However, they believe personalization based on surf behavior must enhance discovery and not only stick to what they search.

"My searches are well targeted so they will propose me a wider list of books related to what I searched so why not ? I could need it." Interviewee 5 (woman, 59 y.o.)

"[…] It [website adaptation based on surf behavior] doesn't bother me as I deliberately provides information to the website." Interviewee 11 (woman, 29 y.o.)

Otherwise, data collection to adapt the website raises questions about the intrusion into the consumer's privacy. Privacy is a key concern with the tracking of the consumer's data for personalization purposes (Sutanto et al., 2013; Tam and Ho, 2006). Sutanto et al. (2013) speak about a "personalization–privacy paradox". To approach consumer's preferences, the website personalization system must learn from the consumer through data collection but it involves some privacy concerns which can lead to a consumer's negative evaluation of the website (Kim et al., 2012; Sheehan and Hoy, 2000; Sutanto et al., 2013).

"They enter in your private life. All your searches are stored and they exactly know what you do in your life." Interviewee 12 (man, 31 y.o.)

The collection of personal data for personalization purposes amplifies this feeling of intrusion. Consequently, participants tend to evaluate it more negatively. However, participants seem to less notice this type of data collection.

"Regarding my personal information, I'm against it […]. Regarding my searches, I accept that Booking suggested me hotels in Greece if I searched something in Greece or if I entered hotels and Greece in the Google search bar. Regarding my content, I agree, but not my age, and so on. No." Interviewee 12 (man, 31 y.o.)

"It's a kind of intrusion in your stuff." Interviewee 9 (woman, 47 y.o.)

"There I think this is a violation of your private life." Interviewee 4 (man, 59 y.o.)

"They must provide some freedom. At some point, we are watched." Interviewee 13 (woman, 40 y.o.)

However, depending on the participant, the perception of what is personal data varies. On the one hand, some participants believe anything related to their personal life concerns personal data. On the other hand, some participants could consider some data such as age or localization as not that personal if they identify a positive outcome.

"Age is a personal information that can be relevant for your search." Interviewee 12 (man, 31 y.o.)

"[…] At the same time, you need this information [localization] if you want to adapt the website to your region for instance and to do so, you must use your IP address […].I don't know which type of personal information they use… At a pinch, your age, I don't really care, where you live, maybe less […]

The collection of personal data also accentuate questions about the purpose and the intent of the website. Why do they need to collect those data?

"I don't like the fact they take information from my phone, on where I am. Eventually, I wonder: to what information they don't have access to? You know what I mean? I also wonder: can they have access to the apps I install on my phone and what I'm interested in so they can sell me things?" Interviewee 3 (man, 21 y.o.)

"I have the impression… I know some pieces of information are used but which ones? Interviewee 17 (man, 41 y.o.)

Degree of personalization

The degree of personalization is also an important determinant of the consumer's evaluation. Depending on the level of personalization, the consumer's possibility of control varies. However, perceived control is an important aspect of the consumer's evaluation of the website (Bleier and Eisenbeiss, 2015; Wünderlich et al., 2012). A less personalized website could notably enhance discovery.

"I'm willing to accept that they propose me something but I still wants to access the rest of the information so I can choose myself." Interviewee 16 (man, 37 y.o.)

"Actually, there should be both: something fully personalized and something not personalized at all so we can distinguish both." Interviewee 1 (man, 33 y.o.)

"There shoudn't be abuse either because if it's too personalized, you don't discover the rest. You see what I mean? Interviewee 18 (man, 27 y.o.)

Degree of transparency

Awad and Krishnan (2006: p.14) explore transparency as "features that give consumers access to the information a firm has collected about them, and how that information is going to be used." Most participants indicate they would evaluate the data collection of behavioral and personal data more positively if the website indicates it transparently. A transparent communication could consequently increase trust towards the website (Aguirre et al., 2015;

Mukherjee and Nath, 2007; Tam and Ho, 2006). Aguirre et al. (2015) explore transparency and trust issues regarding personalized online advertising. They point out the consumer's positive evaluation of personalized content when companies openly communicate data collection purposes on the website. When consumers estimate they aren't well informed of the intent of the website, they tend to reject the personalized content (Aguirre, et al., 2015).

> *"I think transparency could help a lot. If we had transparency on the way it is done, the methodology and we were aware of what they do… If they say they categorize us based on our profile and we could say that we are OK with that so they could propose things linked to my profile."* Interviewee 1 (man, 33 y.o.)

> *"[…] It [personal data] must not be communicated to other people, we must be aware of the pieces of information they register […]."* Interviewee 17 (man, 41 y.o.)

Website personalization experience: moderators

Determinants of website personalization mechanisms influence the consumer's website experience. However, factors related to website and the consumers themselves seem to moderate the relation.

Trust

Initial trust towards the website seems to moderate the consumer's evaluation of the experience. Trust is a relationship marketing construct related to the customer experience. Not only trust towards a brand can affect the evaluation of the experience but also a compelling customer experience can increase trust towards the brand (Gefen et al. 2003; Lemon and Verhoef, 2016). Crosby et al. (1990: p.70) define trust as the "confident belief that the salesperson can be relied upon to behave in such a manner that the long-term interest of the customer will be served." In this context, trust can be considered as the consumer's confidence that the website will behave in his or her interest (Gefen et al., 2003). Trust is a key element in the building of a long-term relationship with a website (Arnott et al., 2007; Lemoine and Cherif, 2012; McKnight and Chervany, 2001; Mukherjee and Nath, 2007) and in the acceptance of the website personalization technology (Wang and Benbasat, 2005).

> *"[Regarding my favorite website], it annoys me less. As I said earlier, it's because I decided to mark this website as a favorite one and because there is a reason, a hobby, a sympathy, an affinity. When I don't have a clear affinity which is a deliberate choice, I feel tracked."* Interviewee 7 (man, 64 y.o.)

> *"It's only a matter of trust. It's only that. […] I trust or I don't trust the website. That's it. My perception."* Interviewee 4 (man, 59 y.o.)

Digital knowledge

The consumer's digital knowledge could also moderate the impact of website personalization mechanisms on the experience. The Persuasion Knowledge Model (Friedstad and Wright, 1994) posits that consumers with a good knowledge about the companies' tactics to influence their attitudes can influence their evaluation of the brand. Consistent with Friedstad and Wright (1994), the consumer's Digital knowledge about technological mechanisms used for personalization could influence the way they evaluate the experience.

> *"You will be followed, more and more tracked by some very complex IT trackers that will go far away in personalization by using data base and cross checking. I think people don't realize that and it will go very fast. I'm a bit influenced by my past activity. Everybody won't react like me and in my opinion, a lot of people don't realize what's going on."* Interviewee 7 (man, 64 y.o.)

Type of website

Finally, the consumer's evaluation of the experience varies depending on the type of website. What news websites are concerned, participants less perceive the interest and value of personalization. In fact, they don't only read news they are interested in but rather read last news to have an overview of current national and international issues.

> *"News website, that, no, I think we must have access to everything without pointing out some elements with personalization. Otherwise, people won't be informed on every news."* Interviewee 13 (woman, 40 y.o.)

> *"Regarding news website, I think [website personalization] is useless. What do they know about what I would like to read today? Maybe today I want to read economic news and not miscellaneous news items. What news websites are concerned, it isn't interesting."* Interviewee 12 (man, 31 y.o.)

Regarding e-commerce websites, some participants raise more questions regarding the intent of the website, which could be more commercial-oriented.

> *"Mediamarkt I don't think we could only personalize the website to incite me to buy."* Interviewee 4 (man, 59 y.o.)

"Regarding Booking, it [personalization] encourages consumption because in this case you have to buy." Interviewee 4 (man, 59 y.o.)

DISCUSSION

With the plethora of available content on the Internet, companies seek to provide consumers a compelling experience to retain them on their website (Bodoff and Ho, 2016; Lemon and Verhoef, 2016). This online competitive context leads companies to show a growing interest in website personalization (Tam and Ho, 2006). Our objective with this qualitative analysis has been to contribute to a deeper understanding of the website personalization experience and its value for the consumer.

Theoretical implications

This analysis contributes to a deeper understanding of the website personalization experience, its value for the consumer and the elements leading to value destruction. Appendix 2 conceptualizes the website personalization experience and its value, identified variables that could influence the experience and the consequences of perceived value.

Firstly, we explore the website personalization experience and identify six characteristics allowing evaluating the quality of the experience: (1) the perceived control, (2) the perceived usefulness, (3) the perceived ease-of-use, (4) the perceived playfulness, (5) the matching of the consumer's preferences and (6) an extended OCE.

Secondly, we explore the value of website personalization experience for the consumer. Value generation is considered as a key outcome of customer experience (Gentile et al., 2007; Overby and Lee, 2006). Website personalization generates both utilitarian and experiential value such as time saving, ease-of-use, relevance and discovery. However, some personalization mechanisms negatively influence value creation and can lead to value destruction. Website personalization experience first calls the consumer's control into question. Unlike *website customization* that is user-initiated and requires the explicit control of the surfer, *website personalization* is system-initiated and is based on the tracking of the consumer's data (Ho and Bodoff, 2014). This data collection doesn't require the explicit control of the consumer and involves a perceived lack of control. Surfers not only believe they less control their actions on the website but they consider the website guides them in their choices. The analysis also highlights potential inaccuracy of website personalization. Besides, we examine website

personalization experience as an extended online customer experience that exceeds website boundaries and influences the consumer's evaluation of the company's other channels and other websites. This extended tracking of the data increases the consumer's feeling of intrusion.

Thirdly, we examine the consequences of the consumer's perceived value regarding the website personalization experience. A negative perceived value could have both relational and behavioral consequences. The perceived lack of control and the unawareness regarding the use of their data can lead consumers to question the intent of the website or to develop behaviors of resistance.

Fourthly, we point out some website personalization mechanisms, namely the degree of automation, personalization and transparency can influence the consumer's evaluation of the website experience. We also highlight trust, Digital knowledge and the type of website variables seem to moderate this impact. It notably emerges that the more the website communicates transparently on data collection and on the use of consumers 'data, the more consumers could trust the website and positively evaluate website personalization.

Finally, even if advances in website personalization technologies enable companies to increasingly track consumers' data and adapt their websites accordingly, website personalization should not be a goal in itself. It must aim to provide the consumer a compelling and valuable experience.

Managerial implications

Besides its theoretical implications, the analysis offers insights for companies providing a website personalization experience on their website.

Firstly, the analysis of the corpus enables a deep understanding of elements that could lead to value destruction. Intrusion into the consumer's privacy emerges as an important issue. To approach consumer's preferences, the system must learn from the consumer through data collection. However, it involves some privacy issues which can lead to a consumer's negative evaluation of the website (Sheehan and Hoy, 2000; Sutanto et al., 2013). Besides, even if consumers are skeptic regarding data collection, they admit they more likely consider the collection of behavioral and personal data if it is relevant. Therefore, it could be interesting to favor a good balance between personalization and privacy and to collect data when it helps improving the relevance of the website content or design.

Secondly, transparency seems to positively influence the consumer's evaluation of the experience. Consequently, it could be interesting to communicate transparently on data collection and its purposes. Consumers manifest skepticism when they are exposed to personalized content. As they don't know how website personalization works, they question the intent of the website. More transparency on website personalization mechanisms and data collection purposes could lead consumers to better considerate website personalization and could enhance more trust towards the website.

Thirdly, the extension of website personalization experience raises frequency issues. For instance, the consumers can see the same list of recommended products on the website itself but also in newsletters or other websites. This leads to an increased frequency rate of the message exposure. Consequently, consumers feel they are tracked by the website. Therefore, it could be interesting for companies to favor a better diffusion of the message through the different channels.

Finally, the analysis points out consumers consider website personalization as a good way to discover things but they notice personalized propositions generally remain in their area of interest. Consequently, they feel categorized by the website. To enhance discovery, companies could focus on a partial personalization of the website.

Limitations and avenues for future research

The limitations of the study mainly rely on the context. Consumer's evaluation of perceived control and privacy issues is probably culturally oriented. For instance, Gurau et al. (2003) undertake a comparative study on the French, UK and US markets about privacy and point out companies implement systems allowing a stricter level of privacy in Europe. Future research on website personalization could explore other cultural contexts or examine causality questions.

REFERENCES

Addis, M and Holbrook M B (2001) On the conceptual link between mass customisation and experiential consumption: an explosion of subjectivity. *Journal of consumer behaviour* 1(1): 50-66.

Aguirre E, Mahr D, Grewal D, de Ruyter K and Wetzels M (2015) Unraveling the Personalization Paradox: The Effect of Information Collection and Trust-Building Strategies on Online Advertisement Effectiveness. *Journal of Retailing* 91(1): 34-49.

Ansari A and Mela CF (2003) E-customization. *Journal of marketing research* 40(2): 131-145.

Armstrong G (2009) *Marketing: an introduction.* Harlow: *Pearson Education.*

Arnott DC, Wilson D, Mukherjee A and Nath P (2007) Role of electronic trust in online retailing: A re-examination of the commitment-trust theory. *European Journal of Marketing* 41(9/10): 1173-1202.

Awad NF and Krishnan MS (2006) The personalization privacy paradox: an empirical evaluation of information transparency and the willingness to be profiled online for personalization. *MIS Quarterly* 30(1): 13-28.

Babin BJ, Darden WR and Griffin M (1994) Work and/or Fun: Measuring Hedonic and Utilitarian Shopping Value. *Journal of Consumer Research* 20(4): 644-656.

Bass FM and Talarzyk WW (1972) An attitude model for the study of brand preference. *Journal of marketing research* 9(1): 93-96.

Bass FM and Wilkie WL (1973) A comparative analysis of attitudinal predictions of brand preference. *Journal of marketing research* 10(3): 262-269.

Ben Mimoun MS and Poncin I (2015) A valued agent: How ECAs affect website customers' satisfaction and behaviors. *Journal of Retailing and Consumer Services* 26: 70-82.

Benbasat I and Wang W (2005) Trust in and adoption of online recommendation agents. *Journal of the association for information systems* 6(3): 4.

Bleier A and Eisenbeiss M (2015a) The importance of trust for personalized online advertising. *Journal of Retailing* 91(3): 390-409.

Bleier A and Eisenbeiss M (2015b) Personalized online advertising effectiveness: The interplay of what, when, and where. *Marketing Science* 34(5): 669-688.

Bodoff D and Ho SY (2016) Effectiveness of Website Personalization: Does the Presence of Personalized Recommendations Cannibalize Sampling of Other Items? *International Journal of Electronic Commerce* 20(2): 208-235.

Brakus JJ, Schmitt BH and Zarantonello L (2009) Brand experience: what is it? How is it measured? Does it affect loyalty? *Journal of Marketing* 73(3): 52-68.

Crosby LA, Evans KR and Cowles D (1990) Relationship quality in services selling: an interpersonal influence perspective. *Journal of Marketing* 54(3): 68-81.

Davis FD, Bagozzi RP and Warshaw PR (1989) User acceptance of computer technology: a comparison of two theoretical models. *Management science* 35(8): 982-1003.

De Barnier V (2002) Le rôle des émotions sur l'attitude envers la marque (Ab): pour une médiation totale de l'attitude envers le message (Aad). *Recherche et applications en marketing* 17(3): 81-99.

Ferretti S, Mirri S, Prandi C and Salomoni P (2016) Automatic web content personalization through reinforcement learning. *Journal of Systems and Software* 121: 157-169.

Friestad M and Wright P (1994) The persuasion knowledge model: How people cope with persuasion attempts. *Journal of consumer research* 21(1): 1-31.

Gefen D, Karahanna E and Straub DW (2003) Trust and TAM in online shopping: an integrated model. *MIS Quarterly* 27(1): 51-90.

Gentile C, Spiller N and Noci G (2007) How to sustain the customer experience: An overview of experience components that co-create value with the customer. *European Management Journal* 25(5): 395-410.

Hauser JR, Liberali G and Urban GL (2014) Website morphing 2.0: Switching costs, partial exposure, random exit, and when to morph. *Management Science* 60(6): 1594-1616.

Hauser JR., Urban GL, Liberali G and Braun M (2009) Website morphing. *Marketing Science* 28(2) 202-223.

Ho SY and Bodoff D (2014) The effects of Web personalization on user attitude and behavior: An integration of the elaboration likelihood model and consumer search theory. *MIS Quarterly* 38(2): 497-520.

Ho SY, Bodoff D and Tam KY (2011) Timing of Adaptive Web Personalization and Its Effects on Online Consumer Behavior. *Information Systems Research* 22(3): 660-679.

Kalyanaraman S and Sundar SS (2008) Portrait of the portal as a metaphor: Explicating web portals for communication research. *Journalism & Mass Communication Quarterly* 85(2): 239-256.

Keen C, Wetzels M, De Ruyter K and Feinberg R (2004) E-tailers versus retailers: Which factors determine consumer preferences. *Journal of Business Research* 57(7): 685-695.

Kim C, Galliers RD, Shin N, Ryoo JH and Kim J (2012) Factors influencing Internet shopping value and customer repurchase intention. *Electronic Commerce Research and Applications* 11(4): 374-387.

Kumar N and Benbasat I (2006) The Influence of Recommendations and Consumer Reviews on Evaluations of Websites. *Information Systems Research* 17(4): 425-439.

Lavie T, Sela M, Oppenheim I, Inbar O and Meyer J (2010) User attitudes towards news content personalization. *International Journal of Human-Computer Studies* 68(8): 483-495.

Leclercq T, Hammedi W and Poncin I (2016) Dix ans de co-création de valeur: une revue intégrative. *Recherche et Applications en Marketing* 31(3): 29-66.

Lemoine J and Cherif E (2012) Comment générer de la confiance envers un agent virtuel à l'aide de ses caractéristiques ? Une étude exploratoire. *Management & Avenir* 58(8): 169-188.

Lemon KN and Verhoef PC (2016) Understanding Customer Experience Throughout the Customer Journey. *Journal of Marketing* 80(6): 69-96.

Li C (2016) When does web-based personalization really work? The distinction between actual personalization and perceived personalization. *Computers in Human Behavior* 54: 25-33.

Liang TP, Yang YF, Chen DN and Ku YC (2008) A semantic-expansion approach to personalized knowledge recommendation. *Decision Support Systems*, 45(3): 401-412.

Malhotra (1999) *Marketing Research An Applied Orientation, 3rd ed.* NJ: Prentice Hall.

Mathwick C., Malhotra N and Rigdon E (2001) Experiential value: conceptualization, measurement and application in the catalog and Internet shopping environment. *Journal of Retailing* 77(1): 39-56.

McKnight DH and Chervany NL (2001) What trust means in e-commerce customer relationships: an interdisciplinary conceptual typology. *International Journal of Electronic Commerce* 6(2): 35-59.

Meyer, C., & Schwager, A. (2007) Customer Experience. *Harvard business review* 1-11.

Miles MB and Huberman AM (1994) *Qualitative data analysis: An expanded sourcebook.* Newbury Park: Sage.

Montgomery AL and Smith MD (2009) Prospects for Personalization on the Internet. *Journal of Interactive Marketing* 23(2): 130-137.

Mukherjee A and Nath P (2007) Role of electronic trust in online retailing: A re-examination of the commitment-trust theory. *European Journal of Marketing* 41(9/10): 1173-1202.

Murthi BPS and Sarkar S (2003) The Role of the Management Sciences in Research on Personalization. *Management Science* 49(10): 1344-1362.

Novak TP, Hoffman DL and Yung YF (2000) Measuring the customer experience in online environments: A structural modeling approach. *Marketing Science* 19(1): 22-42.

Overby JW and Lee EJ (2006) The effects of utilitarian and hedonic online shopping value on consumer preference and intentions. *Journal of Business Research* 59(10–11): 1160-1166.

Poncin I and Garnier M (2010) L'expérience sur un site de vente 3D. Le vrai, le faux et le virtuel: à la croisée des chemins. *Management & Avenir* 32: 173-191.

Pullman ME and Gross MA (2004) Ability of experience design elements to elicit emotions and loyalty behaviors. *Decision Sciences* 35(3): 551-578.

Rose S, Clark M, Samouel P and Hair N (2012) Online Customer Experience in e-Retailing: An empirical model of Antecedents and Outcomes. *Journal of Retailing* 88(2): 308-322.

Sheehan KB and Hoy MG (2000) Dimensions of Privacy Concern among Online Consumers. *Journal of Public Policy & Marketing* 19(1): 62-73.

Shobeiri S, Laroche M and Mazaheri E (2013) Shaping e-retailer's website personality: The importance of experiential marketing. *Journal of retailing and consumer services* 20(1): 102-110.

Stokes D and Bergin R (2006) Methodology or "methodolatry"? An evaluation of focus groups and depth interviews. *Qualitative market research: An international Journal* 9(1): 26-37.

Sutanto J, Palme E, Tan C-H and Phang CW (2013) Addressing the Personalization-Privacy Paradox: An Empirical Assessment from a Field Experiment on Smartphone Users. *MIS Quarterly* 37(4): 1141-1164.

Tam K and Ho S (2006) Understanding the impact of web personalization on user information processing and decision outcomes. *MIS Quarterly* 30(4): 865-890.

Thompson CJ, Locander WB and Pollio HR (1989) Putting consumer experience back into consumer research: The philosophy and method of existential-phenomenology. *Journal of Consumer Research* 16(2): 133-146.

Treiblmaier H, Madlberger M, Knotzer N and Pollach I (2004) Evaluating personalization and customization from an ethical point of view: an empirical study. In: Proceedings of the 37th Annual Hawaii International Conference on System Sciences, Los Alamitos, CA: IEEE Computer Society Press.

Vargo SL and Lusch RF (2004) Evolving to a new dominant logic for marketing. *Journal of Marketing* 68(1): 1-17.

Vargo SL and Lusch RF (2008) Service-dominant logic: continuing the evolution. *Journal of the Academy of Marketing Science* 36(1): 1-10.

Venkatesh V and Davis FD (1996) A model of the antecedents of perceived ease of use: Development and test. *Decision sciences* 27(3): 451-481.

Verhoef PC, Lemon KN, Parasuraman A, Roggeveen A, Tsiros M and Schlesinger LA (2009) Customer experience creation: Determinants, dynamics and management strategies. *Journal of Retailing* 85(1): 31-41.

Vernette E and Giannelloni J-L (2015) *Etudes de marché 4th ed.* Paris: Vuibert.

Wedel M and Kannan PK (2016) Marketing Analytics for Data-Rich Environments. *Journal of Marketing* 80(6): 97-121.

Wünderlich NV, Wangenheim FV and Bitner MJ (2013). High tech and high touch: a framework for understanding user attitudes and behaviors related to smart interactive services. *Journal of Service Research* 16(1): 3-20.

APPENDIX

Appendix 1: Sample characteristics

	In-depth interviews
Number of interviewees	20
Sample characteristics	Differences in • Ages • Gender • Education • Socio-professional categories • Web usage • Web expertise
Age	Online consumers from 21 to 64 • 4 online consumers under 25 y.o. • 5 online consumers from 25 to 34 y.o. • 5 online consumers from 35 to 44 y.o. • 3 online consumers from 45 to 54 y.o • 3 online consumers from 55 to 64 y.o
Gender repartition	Women: 45% Men: 55%
Duration	Between 30" and 90" per interview

Appendix 2: Website personalization experience, influencing factors, perceived value and consequences

Website personalization characteristics	→	Website personalization experience characteristics	→	Perceived value	→	Consequences
				Value creation Value destruction		Relational Behavioral