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The Influence of Consumer Persuasion Knowledge in the Context of Online Targeted Advertising (OTA) on Ad Intrusiveness and Privacy Concerns: The Emergence of Ad Avoidance Behavior

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ABSTRACT: With the increasing use of Online Targeted Advertising (OTA) on social media platforms such as Facebook and Instagram, the phenomenon of ad avoidance has emerged due to privacy concerns and perceived ad intrusiveness. This study aims to analyze how consumer persuasion knowledge influences perceived ad intrusiveness, privacy concerns, and ad avoidance behavior, as well as the role of coping self-efficacy as a moderator. This research employs a quantitative approach using an online survey involving 500 Facebook and Instagram users. Data were collected through a Likert-scale questionnaire and analyzed using Partial Least Squares Structural Equation Modeling (PLS-SEM) to examine the relationships between variables. The findings indicate that OTA persuasion knowledge significantly influences ad intrusiveness and privacy concerns, ultimately increasing ad avoidance behavior. Furthermore, coping self-efficacy acts as a moderating variable that weakens the relationship between persuasion knowledge and both ad intrusiveness and privacy concerns. The study concludes that consumer awareness of online advertising strategies can heighten discomfort and ad avoidance, particularly when privacy concerns arise. Therefore, marketers need to develop more transparent and non-intrusive advertising strategies to enhance the effectiveness of online advertisements.

KEYWORDS: Ad Intrusiveness, Ad Avoidance, Persuasion Knowledge, Privacy Concerns.

INTRODUCTION

The COVID-19 pandemic has transformed consumer shopping behavior from offline to online, primarily due to increased time spent on social media. Lockdown policies and social distancing measures have further encouraged people to connect through digital platforms (Sheth, 2020). This shift has also influenced marketing strategies, which now rely more on digital marketing, including Online Targeted Advertising (OTA) a form of digital advertising targeted based on consumer behavior on the internet. OTA has gained popularity as it can display ads relevant to users' preferences, enhancing their engagement with brands and products (Baek & Morimoto, 2012).

Although OTA offers significant opportunities for marketers with its broad reach especially through platforms like Facebook and Instagram, which have millions of daily active users, it also faces challenges. One of the main challenges is ad avoidance by users due to privacy concerns and ad intrusiveness. Consumers feel uncomfortable with data tracking and the use of personal information for marketing purposes, leading to increased resistance to digital ads. Advertisers must find ways to address ad blocking and other forms of avoidance to ensure the effectiveness of OTA strategies (Bleier & Eisenbeiss, 2015).

Social media has proven to be an effective platform for OTA as it presents more engaging content compared to conventional advertising. Facebook focuses more on social interaction and information exchange, while Instagram emphasizes self-promotion and visual entertainment. These differences make both platforms intriguing subjects for research on ad avoidance. Platforms like Facebook and Instagram utilize user data to deliver personalized ads (Pashkevich et al., 2012). However, this approach also raises concerns about privacy and perceived ad intrusiveness, which can ultimately drive users to avoid advertisements. This will also interfere with consumers in consuming and interacting with content, thus reducing the effectiveness of embedded advertising (Morimoto & Chang, 2006; Morey et al., 2015; Boerman et al., 2017).

This is interesting because the evolution towards more varied and more personalized online advertising has been in line with criticism and a more defensive attitude towards 'unethical' persuasive efforts among internet users, as well as increasing interest in ad avoidance principles (Bang & Lee, 2016; Strong, 2013). This has caused ad avoidance to become one of the biggest online marketing challenges for years (Bang & Lee, 2016; Cho & Cheon, 2004; Interactive Advertising Bureau, 2017; A. R. Jung, 2017). Previous

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studies indicate that ad avoidance is a growing phenomenon, with approximately 70% of internet users worldwide avoiding ads (Edelman, 2020). The global ad-blocking rate averages 35.7%, resulting in billions of dollars in losses for the advertising industry (Statista, 2023). Ad avoidance manifests in various forms, such as ignoring ads, skipping them, or using ad-blocking software. For marketers, understanding the reasons behind ad avoidance is crucial to improving OTA effectiveness.

Several studies have identified key factors influencing ad avoidance, including advertising skepticism, ad intrusiveness, and privacy concerns. Research by Baek & Morimoto (2012) revealed that while ad personalization can reduce ad avoidance, privacy concerns and ad intrusiveness remain major factors driving users to avoid ads. Another study by Kim & Youn (2019) found that users' perception of threats to their freedom on social media contributes to psychological reactance, leading to cognitive and behavioral ad avoidance. Youn & Shin (2019) discovered that consumers' evaluation of the benefits and risks of advertising influences their engagement or avoidance of ads. If consumers perceive an ad as beneficial, they are more likely to engage with it. However, if they feel that their privacy is being compromised, they tend to avoid advertisements. Another study by Khan et al. (2022) showed that negative past experiences with ads can lead to brand or product avoidance, even to the extent of abandoning online shopping carts. Lee et al. (2022) examined how persuasion knowledge affects consumer reactions to digital advertising. They found that the higher the skepticism towards ads, the greater the likelihood of ad avoidance. However, other factors, such as perceived advertising fairness, also influence whether users accept or avoid ads. This study also highlighted that the way consumers process advertisements whether deeply or superficially can impact their decision to avoid ads.

Based on these findings, this study focuses on the key factors contributing to ad avoidance on social media, particularly Facebook and Instagram. The main factors examined in this research include persuasion knowledge, privacy concerns, ad intrusiveness, and coping self-efficacy. Persuasion knowledge refers to consumers' awareness of how their data is used in digital advertising. While this knowledge can make consumers more conscious of the ads they see, it can also heighten privacy concerns and perceptions of ad intrusiveness, ultimately leading to ad avoidance.

Coping self-efficacy (an individual's confidence in handling challenges) is an important variable that may moderate the relationship between persuasion knowledge and privacy concerns, as well as ad intrusiveness. Consumers who feel more confident in managing their personal information may be less disturbed by OTA, whereas those who feel they have less control over their data tend to be more defensive toward digital advertising. Therefore, this study aims to explore how these variables interact and influence ad avoidance behavior.

THEORY AND HYPOTHESES

A. Literature Review

Theory of Planned Behavior

The TPB, proposed by Ajzen (1991), adapted the TRA by adding perceived behavioral control (PBC) to allow the model to explain variations more accurately in behavior that are not entirely voluntary. Attitude, subjective norm, and PBC influence behavioral intention (BI). Behavioral intention is used as a predictor of actual behavior because BI indicates how much effort a person is willing to exert to perform a behavior, and therefore, the stronger the intention to perform the behavior, the more likely the behavior will be performed (Ajzen, 1991).

In this study, the Theory of Planned Behavior (TPB) plays a role in understanding ad avoidance behavior in the context of online advertising. Attitude reflects consumers' evaluations of advertisements, where negative perceptions—such as considering ads intrusive, misleading, or irrelevant—lead to increased ad avoidance. Research has shown that negative attitudes toward advertisements directly correlate with the intention to avoid them. In the context of ad avoidance, if consumers feel empowered by tools such as ad blockers or have knowledge of how to bypass ads, their perceived control increases, leading to a higher likelihood of avoiding ads. Conversely, if they feel powerless against intrusive ads, they may be less likely to avoid them (Ghosh et al., 2022).

Online Targeted Advertising (OTA)

OTA is a type of advertising that is tailored to an individual's characteristics, interests, and/or tastes using personal data collected from consumers' online behavior (Boerman et al., 2017; Ozcelik & Varnali, 2019; Aiolfi et al., 2021;). OTA has become popular among social media users because it works by gaining insight into consumers' potential interests, which then presents relevant and personalized ads that increase their attention and engagement (Sundar & Marathe, 2010; Baek & Morimoto, 2012). Personalized ads based on online behavior (e.g., browsing, purchasing, and media usage) are often referred to as online behavioral advertising

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(OBA) (Boerman et al., 2017; Aiolfi et al., 2021). For marketers, personalized ads like OBA present opportunities to reach specific target groups who are more likely to be interested in the message (Boerman et al., 2017; Teeny et al., 2021; De Keyzer et al., 2022).

In general, researchers argue that personalized ads attract consumers' attention, enhance ad evaluation, and gain online conversions by increasing click-through rates (Malheiros et al., 2012; Hirsh et al., 2012; Tucker, 2014). Matching advertising messages to consumers' preferences, personality traits, and identities has been found to positively influence OTA evaluations and brand attitudes (Hirsh et al., 2012; Ahn et al., 2017; Li et al., 2019;). For example, (Li et al., 2002) found that the positive effects of personalized messages were more pronounced when individuals' preferences were extreme and regular.

OTA Persuasion Knowledge

According to the Persuasion Knowledge Model, when consumers have knowledge about marketers' persuasive tactics and practices, they can effectively cope with persuasion attempts (Boerman et al., 2017; Ham, 2017; Morimoto, 2021). This persuasion knowledge consists of consumers' knowledge and beliefs regarding marketers' persuasive goals and efforts (Friestad & Wright, 1994). Persuasion knowledge itself is a person's ability to recognize, reflect on, understand, and evaluate the underlying motives and strategies of marketers, and cope with their persuasion attempts (Campbell & Kirmani, 2000; Williams et al., 2004; Wei et al., 2008; Van Reijmersdal et al., 2012; Eisend & Tarrahi, 2022;).

In the context of OTAs, persuasion knowledge encompasses consumers' beliefs and knowledge about the persuasive goals and mechanisms of OTAs: accessing, tracking, and disseminating users' online behavioral activities to target audiences (Ham & Nelson, 2016; Boerman et al., 2017; Ham, 2017). Persuasive knowledge about OTAs enables consumers to recognize that their personal information is being used in retargeting ads (Boerman et al., 2017). This recognition does not simply lead consumers to accept or reject OTA messages; rather, it enables them to judge whether receiving the message is beneficial or harmful (Friestad & Wright, 1994; Kirmani & Campbell, 2004; Ham, 2017). Thus, examining key factors that facilitate OTA outcome assessments is critical to understanding how persuasive knowledge influences consumers' responses to OTAs.

Ad Intrusiveness

Ad intrusiveness is an individual's cognitive evaluation of the extent to which an advertisement disrupts his or her cognitive processing and/or interferes with the pursuit of his or her goals (Ha, 1996; Morimoto & Chang, 2006; Luna Cortés & Royo Vela, 2013). The negative impact of perceived intrusiveness can decrease users' purchase intentions (White et al., 2008). Previous studies have also found that personalized online advertising or recommendations can reduce the influence of their underlying goals, especially when users perceive the personalized method as intrusive (Saxena & Khanna, 2013; Lin & Kim, 2016).

In the context of OTAs, studies have shown that consumers perceive ads as intrusive when they feel or perceive that their privacy is being invaded by marketers (Morimoto & Chang, 2006; Baek & Morimoto, 2012; Morimoto, 2017). The perception that personalized material is intrusive can also lead to intrusion (Lin & Kim, 2016). Advertisements that are considered annoying result in psychological reactance, such as avoiding the advertisement or responding negatively (Feng & Xie, 2019; Ham et al., 2022).

Privacy Concerns

Privacy concerns are closely related to the extent to which consumers perceive a threat to their privacy in OTA practices (Baek & Morimoto, 2012; Boerman et al., 2017; Ham, 2017; Morimoto, 2021). People are generally less informed about how companies handle their personal information and data online, so they often have less trust in the advertising industry regarding targeted advertising (Leon et al., 2012; Bergström, 2015). Feelings of ownership and vulnerability influence rational choice considerations in non-personalization costs, opportunity costs, and privacy concerns resulting in reactance to personalized advertising, due to the negative indirect effect of vulnerability on reactance through privacy concerns (Chen et al., 2019).

Regardless of how well personalization reflects users' interests, they may still feel that personalized content interferes with their personal lives. When consumers perceive high privacy threats, they may fear losing the freedom to control their personal information, leading to protection motivation and increased coping responses (Baek & Morimoto, 2012; Ham, 2017). In addition, social media content for consumers appears without their express permission, triggering adverse reactions when recipients believe their privacy is threatened (Tran, 2017).

Coping Self-Efficacy

In the context of advertising personalization, Ham & Nelson conceptualize coping as social and personal coping in terms of the causes of negative factors (Ham & Nelson, 2016), while Jung & Park divide it into affective and behavioral responses (Y. Jung & Park, 2018). When the characteristics of the information flow of the recommendation algorithm do not match the norm, the targeted

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advertising audience will perceive their personal privacy as being violated and then take some actions. This behavior is based on emotional catharsis or taking certain actions to solve practical problems, known as emotion-focused coping and problem-centered coping (Hai-Ru et al., 2019; Lazarus & Folkman, 1984).

Self-efficacy is an individual's belief in their ability to perform to achieve their goals (Bandura, 2000). In the context of OTA, coping self-efficacy refers to an individual's belief in whether they can successfully cope with persuasive attempts (Rifon et al., 2005; K. Kim & Kim, 2011). Scholars have considered that coping self-efficacy is a subdimension of the concept of self-confidence and represents one's perceived ability to understand the tactics of persuasion agents as well as one's own ability to overcome those tactics (Bearden et al., 2001).

Ad Avoidance

Ad avoidance is one of many ways consumers reject or react to advertising, a challenging obstacle for advertisers because it closes the possibility of communication with consumers (Fransen et al., 2015). In the context of online media, Cho and Cheon (2004) developed a tripartite approach to ad avoidance: cognitive, affective, and behavioral. Cognitive avoidance refers to consumers' evaluative beliefs about ads (e.g., ignoring ads) and affective avoidance involves consumers' emotional reactions to ads (e.g., hating ads). Behavioral avoidance occurs when consumers take action to avoid an ad (e.g., navigating away from the ad page). Their approach differs from previous research in that affective avoidance is added.

Ad avoidance represents "all actions by media users that differentially reduce their exposure to advertising content" (Speck & Elliott, 1997). As one tactic to counteract ad avoidance, marketers force consumers to view the ads they display. In response to such pressure, consumers adopt different avoidance strategies (Fransen et al., 2015). Previous studies in the context of traditional media have documented different types of ad avoidance (Clancey, 1994; Speck & Elliott, 1997). These types are cognitive avoidance (not paying attention to the ad), behavioral avoidance (leaving the room), and mechanical avoidance (changing channels with the remote control).

B. Hypotheses Development

Some scholars argue that developing and delivering personalized ads with better fit requires precise personal information that may result in adverse consumer responses (Smit et al., 2014; Boerman et al., 2021; Morimoto, 2021; J. (Jay) Kim et al., 2022). The confidentiality of accessing, monitoring, and using consumers' online behavior often makes it difficult for them to effectively address OTAs through the emergence of privacy concerns and perceptions of intrusion (Li et al., 2002; Miyazaki, 2008; McDonald & Cranor, 2010; Baek & Morimoto, 2012; Ham, 2017). In the context of OTAs, studies have shown that consumers perceive ads as intrusive when they feel or realize their privacy is being invaded by marketers (Morimoto & Chang, 2006; Baek & Morimoto, 2012; Morimoto, 2017). Therefore, the following hypothesis is proposed:

H1. The higher the OTA persuasion knowledge that consumers have, the greater the ad intrusion they perceive.

H2. The higher the OTA persuasion knowledge that consumers have, the greater the privacy concerns.

Intrusive ads are more likely to evoke negative emotional reactions such as irritation or annoyance, affect cognitive processing of the ad, and result in behavioral consequences such as ad avoidance (Li et al., 2002; Morimoto & Macias, 2009; Ying et al., 2009). Previous findings support the expectation that perceived ad intrusiveness results in a threat to the freedom to read newsfeeds or view user posts, leads to reactance featuring negative cognitions and anger, and influences cognitive and behavioral ad avoidance. In studies on personalized advertising, privacy concerns have emerged as a key determinant of ad avoidance (Baek & Morimoto, 2012; Ham, 2017; A. R. Jung, 2017). Thus, the following hypotheses are developed:

H3. The higher the perceived ad intrusiveness, the higher the potential for consumer ad avoidance behavior.

H4. The higher the perceived privacy concerns, the higher the potential for consumer ad avoidance behavior.

Boerman and Kruikemeier (2016) found that people's skepticism increased and behavioral intentions decreased when they considered political party promotional tweets as advertisements and activated their persuasion knowledge. Ham (2017) also showed that persuasion knowledge increased privacy concerns, affecting online ad avoidance behavior. Therefore, the following hypothesis is proposed:

H5. The higher the OTA persuasion knowledge, the higher the consumer's ad avoidance behavior.

Those who are more skeptical of digital advertising in general are more likely to interpret the intent of native ads as manipulative, while those who are less skeptical of digital advertising are more likely to judge native ads as cooperative. When consumers perceive

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native ads as manipulative, on the one hand, they tend to perceive them as intrusive, similar to pop-up ads or sponsored ads, because native ads appear in the middle of their news feeds when they are not expecting them with advertising messages that attempt to manipulate them (Edwards et al., 2002; McCoy et al., 2008; Ritter & Cho, 2009; Youn & Kim, 2019). Therefore, the following hypotheses are proposed:

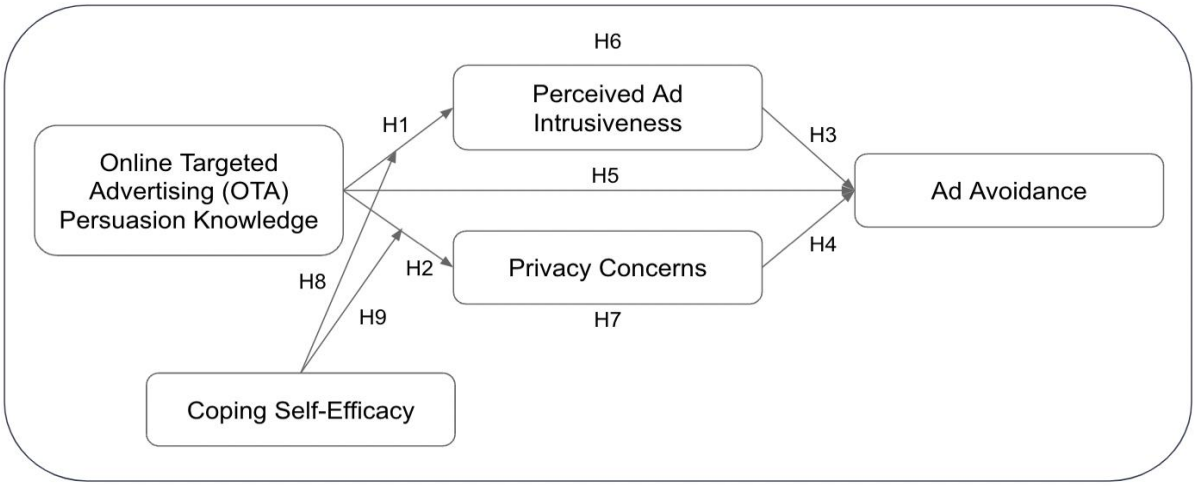
H6. Ad intrusiveness mediates the relationship between OTA persuasion knowledge and ad avoidance.

H7. Privacy concerns mediate the relationship between OTA persuasion knowledge and ad avoidance.

Studies have shown that increased levels of self-efficacy lead to greater motivation to engage in protective behaviors such as avoiding OTA messages (Ham, 2017). Protection Motivation Theory further suggests that high levels of coping self-efficacy enable people to develop coping strategies and take confident actions to protect themselves from harm (Rogers, 1983; Pechmann et al., 2003). Likewise, studies have shown that high levels of self-efficacy increase negative ad evaluations and ad avoidance and privacy concerns (Boerman et al., 2021; Ham, 2017). Therefore, the following hypotheses are proposed:

H8. Coping self-efficacy moderates the relationship between OTA persuasion knowledge and ad annoyance.

H9. Coping self-efficacy moderates the relationship between OTA persuasion knowledge and privacy concerns.



METHOD

This study explores ad avoidance among social media users on Facebook and Instagram in Indonesia, where digital ad spending has surged due to their dominance in 2023. An online survey, distributed via WhatsApp and Instagram direct messages, targets individuals prone to avoiding ads, with digital wallet incentives to boost participation. Using purposive sampling, 500 active social media users aware of personalized advertising will be surveyed, ensuring statistical validity (±5% margin of error, 95% confidence level). The questionnaire, designed with Likert-scale items, measures persuasion knowledge, ad intrusiveness, privacy concerns, coping self-efficacy, and ad avoidance. Data analysis employs PLS-SEM with a two-step approach: measurement model validation and structural model evaluation. Reliability and validity will be assessed using CFA, AVE, and outer loadings, while structural relationships are tested via R-square values. Findings will provide insights into how persuasion knowledge, privacy concerns, and ad intrusiveness drive ad avoidance and the moderating role of coping self-efficacy.

RESULTS AND DISCUSSION

Based on the online distribution of questionnaires to Facebook and/or Instagram social media users, the researcher obtained responses from 500 respondents who met the criteria. Respondents completed the questionnaire by answering two screening questions, which served as mandatory criteria for participation. The first question asked: "Do you use Facebook and/or Instagram?", and the second question followed: "If yes, are you aware of the phenomenon of advertisements on Facebook and/or Instagram?" Only respondents who answered "Yes" to both questions qualified and were allowed to proceed to the next section of the questionnaire.

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The study's respondents are categorized by gender, age, and occupation. Female respondents dominate, totaling 320 individuals (64%), while males account for 180 (36%). Most respondents are aged 16-25 years (302 individuals, 60.4%), followed by 26-30 years (157 individuals, 31.4%), 31-35 years (31 individuals, 6.2%), and above 35 years (10 individuals, 2%). In terms of occupation, the largest group is students (262 individuals, 52.4%), followed by civil servants (47, 9.4%), entrepreneurs (69, 13.8%), self-employed individuals (34, 6.8%), and others (88, 17.6%).

Table 1. Validity and Reliability Test

Variabel	Indikator	*Loading Factor*	*Cronbach's Alpha*	CR	AVE
OTA Persuasion Knowledge	OPK1	0,835	0,904	0,926	0,675
	OPK2	0,833			
	OPK3	0,803			
	OPK4	0,816			
	OPK5	0,801			
	OPK6	0,841			
Ad Intrusiveness	ITR1	0,842	0,921	0,938	0,718
	ITR2	0,836			
	ITR3	0,861			
	ITR4	0,842			
	ITR5	0,840			
	ITR6	0,861			
Privacy Concerns	PRV1	0,858	0,913	0,932	0,697
	PRV2	0,842			
	PRV3	0,835			
	PRV4	0,819			
	PRV5	0,831			
	PRV6	0,822			
Coping Self-Efficacy	CSE1	0,890	0,869	0,919	0,792
	CSE2	0,872			
	CSE3	0,907			
Ad Avoidance	AVD1	0,850	0,817	0,879	0,646
	AVD2	0,781			
	AVD3	0,799			
	AVD4	0,783			

The measurement model (outer model) assessment begins with indicator reliability, which examines the outer loading values of the indicators. A high outer loading indicates a strong correlation within a construct, with a minimum accepted threshold of 0.7 (Hair et al., 2014). Based on the outer loading test results in Table 4.1, all indicators exceed this threshold, confirming their reliability in measuring the intended constructs. The highest outer loading values were found in CSE3 (0.907) and PRV1 (0.858), while the

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lowest was in AVD2 (0.781), yet still within the acceptable range. This demonstrates that the constructs in this study are reliable for further analysis in the measurement model. Additionally, the internal consistency reliability test, measured through Cronbach's Alpha and Composite Reliability, confirms the robustness of the constructs. All constructs have values exceeding the 0.6 threshold, with Privacy Concerns scoring the highest (Cronbach's Alpha: 0.913) and Ad Avoidance scoring the lowest (0.817), still within the acceptable range. Composite reliability values further validate internal consistency, with the highest being Privacy Concerns (0.932) and the lowest in Ad Avoidance (0.879), proving strong inter-indicator relationships.

The study also assesses convergent validity through Average Variance Extracted (AVE), which measures the extent to which a construct explains its indicators. An AVE value greater than 0.5 confirms that the construct captures more than half of the variance in its indicators (Hair et al., 2014). The results in Table 4.2 show that all constructs exceed this threshold, with Coping Self-Efficacy having the highest AVE (0.792) and Ad Avoidance the lowest (0.646), ensuring sufficient explanatory power. Lastly, discriminant validity is evaluated to determine the extent to which constructs differ from one another in capturing distinct phenomena. This study applies Fornell-Larcker Criterion, cross-loading, and the heterotrait-monotrait ratio (HTMT) tests to confirm discriminant validity, following Hair et al. (2014). These analyses further reinforce the distinctiveness and robustness of the constructs used in this research.

Table 2. Fornell-Larcker Criterion

	AVD	ITR	CSE	OPK	PRV
Ad Avoidance	0,804				
Ad Intrusiveness	0,603	0,847			
Coping Self-Efficacy	0,541	0,640	0,890		
OTA Persuasion Knowledge	0,617	0,641	0,782	0,822	
Privacy Concerns	0,635	0,360	0,599	0,638	0,835

Based on the Fornell-Larcker Criterion Table above, each construct has a square root of AVE (diagonal values in the table) greater than its highest correlation with other constructs (off-diagonal values). For example, the Ad Avoidance construct has a square root of AVE of 0.804, which is higher than its correlation values with other constructs, such as Ad Intrusiveness (0.603) and Privacy Concerns (0.635). A similar pattern is observed for other constructs, such as Privacy Concerns, which has a square root of AVE of 0.835, exceeding its highest correlation with another construct, which is 0.638 (OTA Persuasion Knowledge). These results indicate that each construct possesses good discriminant validity, meaning that each construct is distinct from others, meeting the Fornell-Larcker criterion.

Table 3. Heterotrait Monotrait Ration (HTMT)

	AVD	ITR	CSE	OPK	PRV
Ad Avoidance					
Ad Intrusiveness	0,696				
Coping Self-Efficacy	0,64	0,713			
OTA Persuasion Knowledge	0,718	0,701	0,882		
Privacy Concerns	0,733	0,391	0,671	0,702	

Another important criterion to consider in discriminant validity is the Heterotrait Monotrait Ratio (HTMT). HTMT is the mean of all relationships between indicators across constructs. Based on the Heterotrait Monotrait Ratio (HTMT) Table, all HTMT values

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between constructs are below the maximum threshold of 0.9, indicating that each construct has adequate discriminant validity. For example, the highest HTMT value is between the Coping Self-Efficacy construct and OTA Persuasion Knowledge at 0.882, but this value is still below the specified threshold. The lowest HTMT value was found between Ad Intrusiveness and Privacy Concerns at 0.391, indicating a weak relationship between constructs and supporting clear differentiation. Overall, these results indicate that the constructs in the model are able to capture different phenomena and there is no significant overlap between constructs, so that discriminant validity through the HTMT test has been met.

Table 4. R-Square (R^2) Values

	R-square
Ad Avoidance	0,568
Ad Intrusiveness	0,478
Privacy Concerns	0,444

Based on the R-square values, the research model demonstrates moderate to strong explanatory power for the dependent variables. Ad Avoidance has an R-square of 0.568, indicating that 56.8% of its variance is explained by Ad Intrusiveness and Privacy Concerns, suggesting a strong predictive relationship. This implies that social media users avoid ads due to perceived intrusiveness and privacy concerns. Ad Intrusiveness, with an R-square of 0.478, indicates that 47.8% of its variance is explained by OTA Persuasion Knowledge, showing a moderate predictive strength. Users with persuasion knowledge tend to find online ads intrusive due to their aggressive persuasion tactics. Privacy Concerns, with an R-square of 0.444, suggests that 44.4% of its variance is explained by OTA Persuasion Knowledge, reflecting moderate predictive power. Users aware of online ad strategies are more concerned about privacy, realizing that their behavioral data is collected by advertisers. Overall, the model effectively explains the dependent variables but leaves room for other influencing factors.

Table 5. f-Square (f^2) Values

Relationship	f^2 Score	Effect Size Category
OPK -> ITR	0,065	Small
OPK -> PRV	0,100	Small
OPK -> AVD	0,007	Very Small
ITR -> AVD	0,204	Moderate
PRV -> AVD	0,262	Moderate
CSE -> ITR	0,055	Small
CSE -> PRV	0,025	Small

Based on the f^2 values, the influence of each exogenous variable on the endogenous variables varies from small to moderate. OTA Persuasion Knowledge has a small effect on Ad Intrusiveness ($f^2 = 0.065$) and Privacy Concerns ($f^2 = 0.100$). However, its influence on Ad Avoidance is minimal ($f^2 = 0.007$), indicating a negligible contribution. Ad Avoidance is moderately influenced by Ad Intrusiveness ($f^2 = 0.204$) and Privacy Concerns ($f^2 = 0.262$), suggesting these factors significantly drive ad avoidance behavior. Meanwhile, Coping Self-Efficacy has a small effect on both Ad Intrusiveness ($f^2 = 0.055$) and Privacy Concerns ($f^2 = 0.025$). These findings indicate that certain exogenous variables contribute significantly to specific endogenous variables, with varying degrees of influence depending on the relationships tested within the model.

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Table 6. Hypothesis Testing Results

	Original sample (O)	Standard deviation (STDEV)	T statistics (|O/STDEV|)	P values
OTA Persuasion Knowledge -> Ad Intrusiveness	0,306	0,061	4,994	0,000
OTA Persuasion Knowledge -> Privacy Concerns	0,391	0,058	6,688	0,000
Ad Intrusiveness -> Ad Avoidance	0,388	0,037	10,555	0,000
Privacy Concerns -> Ad Avoidance	0,438	0,038	11,433	0,000
OTA Persuasion Knowledge -> Ad Avoidance	0,089	0,045	1,998	0,046
OTA Persuasion Knowledge -> Ad Intrusiveness -> Ad Avoidance	0,119	0,027	4,406	0,000
OTA Persuasion Knowledge -> Privacy Concerns -> Ad Avoidance	0,171	0,031	5,527	0,000
Coping Self-Efficacy*OTA Persuasion Knowledge -> Ad Intrusiveness	-0,123	0,026	4,774	0,000
Coping Self-Efficacy*OTA Persuasion Knowledge -> Privacy Concerns	-0,102	0,028	3,667	0,000

The hypothesis testing results indicate that most relationships between variables in the model are positive and significant, with p-values < 0.05, confirming their significance at a 5% error level. The path coefficient values suggest strong associations, particularly for key predictors. Hypothesis 1 confirms that higher OTA Persuasion Knowledge increases Ad Intrusiveness (β = 0.306, t = 4.994), supporting previous research that personalized ads can disrupt users' online experiences. Consumers aware of OTA recognize advertising tactics, leading to irritation and a perception of ads as intrusive. Hypothesis 2 establishes a positive relationship between OTA Persuasion Knowledge and Privacy Concerns (β = 0.391, t = 6.688), showing that users familiar with OTA are more concerned about privacy risks due to data tracking and potential misuse.

Hypothesis 3 demonstrates that greater Ad Intrusiveness leads to higher Ad Avoidance (β = 0.388, t = 10.555), aligning with the psychological reactance theory, where individuals reject perceived intrusions on their autonomy. Users encountering disruptive ads react negatively by ignoring or blocking them. Similarly, Hypothesis 4 confirms that Privacy Concerns increase Ad Avoidance (β = 0.438, t = 11.433), indicating that concerns about personal data security drive users to reject online ads. This aligns with research showing that personalized advertising can trigger negative reactions and ad-blocking behaviors.

Hypothesis 5 reveals a positive effect of OTA Persuasion Knowledge on Ad Avoidance (β = 0.089, t = 1.998), though weaker than other predictors. Consumers knowledgeable about advertising strategies tend to resist persuasive tactics, increasing skepticism and avoidance. Hypothesis 6 validates Ad Intrusiveness as a mediator between OTA Persuasion Knowledge and Ad Avoidance (β = 0.119, t = 4.406), emphasizing that when consumers recognize persuasive strategies, they perceive ads as intrusive, leading to avoidance. Similarly, Hypothesis 7 confirms Privacy Concerns as a mediator between OTA Persuasion Knowledge and Ad Avoidance (β = 0.171, t = 5.527), highlighting that users aware of data tracking are more likely to avoid ads due to privacy fears.

Moderation effects are also observed. Hypothesis 8 supports Coping Self-Efficacy as a negative moderator between OTA Persuasion Knowledge and Ad Intrusiveness (β = -0.123, t = 4.774), meaning individuals confident in handling persuasive tactics perceive ads as less intrusive. Likewise, Hypothesis 9 confirms Coping Self-Efficacy moderates the relationship between OTA Persuasion Knowledge and Privacy Concerns (β = -0.102, t = 3.667), showing that users with high coping abilities feel less threatened by privacy risks. Overall, the findings indicate that OTA Persuasion Knowledge increases Ad Intrusiveness, Privacy

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Concerns, and Ad Avoidance, while Coping Self-Efficacy reduces the impact of these factors, providing insights for marketers to design less intrusive and more privacy-conscious ad strategies.

CONCLUSIONS

With the rise of targeted online advertising, consumers increasingly feel uneasy about how their personal data is collected and used for marketing. This discomfort stems from limited understanding of targeted ad mechanisms, leading to perceptions of manipulation. This study investigates how consumer awareness of persuasive tactics influences perceptions of ad intrusiveness, privacy concerns, and ad avoidance behavior, with coping self-efficacy as a moderating factor. The findings show that persuasion knowledge significantly increases ad intrusiveness and privacy concerns, leading to greater ad avoidance. Conducted among 500 Facebook and Instagram users, the study reveals that most respondents are female and students aged 16-25 years.

The results indicate that consumers who perceive ads as intrusive and privacy-threatening are more likely to avoid them. Moreover, persuasion knowledge directly increases ad avoidance, reinforcing the idea that awareness of advertising tactics contributes to avoidance behavior. Mediation analysis confirms that ad intrusiveness and privacy concerns mediate the relationship between persuasion knowledge and ad avoidance, meaning consumer awareness indirectly influences avoidance through these factors. Additionally, moderation analysis shows that coping self-efficacy weakens the relationship between persuasion knowledge and both ad intrusiveness and privacy concerns, indicating that consumers with higher confidence in handling persuasive ads perceive them as less disruptive and invasive.

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