

Predicting The Impact of Psychological Ownership of Online Behavioral Advertising on Consumer's Attitude: An Empirical Investigation

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ABSTRACT

Purpose: With marketers increasingly monitoring people's online behaviour to collect information, using this information to reach people with individually targeted advertisements, online behavioural advertising (OBA) has emerged as a game changer in the advertising landscape. But often marketers find themselves facing the *personalization-privacy paradox*. OBA embraces psychological ownership as standard practice. However, research on the role of psychological ownership in online behavioural advertising is still lacking. The study investigates the role of psychological ownership in determining people's affect & cognition regarding online behavioural advertising.

Methodology: The data was collected from 540 respondents having an exposure of OBA. Structural equation modelling was employed to test the hypotheses.

Findings: The findings showed that psychological ownership enhances customers' attitudes toward online behavioural advertising, thereby reducing the negative impact of privacy concerns. In addition, self-investment, perceived control, and perceived familiarity emerged as significant factors leading to psychological ownership.

Practical Implications: These results can be used by different stakeholders including marketers. Marketers can use methods to improve the psychological ownership of the customers so that the privacy concerns of the customers can be reduced and customers may trust the marketers.

Originality: This paper introduces a novel concept that connects psychological ownership with OBA, offering guidance for future researchers.

INTRODUCTION

Scholars, advertisers, marketers, and management have recently focused their attention on a phenomenon called psychological ownership. Psychological ownership helps them to create strong connections and allows them to generate favorable outcomes. Psychological ownership is a cognitive-affective construct that establishes a connection between consumers and the target (Dittmar, 1992). According to Pierce, Kostova, and Dirks (2001), psychological ownership is when a person has a sense of ownership over external objects due to his or her strong cognitive and affective attachment to them (Avey *et al.*, 2009). Pierce, Kostova, and Dirks (2001) also add that these people then perceive a right to gain information about the objects and voice in decisions that may affect them. Therefore, researchers across various disciplines have worked with this concept. For instance, Pierce and Jussila (2011) highlighted in their organizational research that psychological ownership theory predicts employee attitudes and behavior toward their work organization. Learning from psychological ownership theory, marketing researchers have recently adopted psychological ownership into their studies. For example, the restaurant study of Asatryan and Oh (2008) found that customers feel that the restaurant is “theirs” (which means, “*I sense that restaurant is mine*”). Jussila *et al.* (2015) described how psychological ownership could mediate the relationship between self-identity and consumer perceptions, attitudes, and behaviors.

Furthermore, psychological ownership is becoming topical in marketing in general and online behavioral advertising. A person experiences a feeling of ownership for personalized advertising because this service brings positive and desired outcomes to them (Chen *et al.*, 2019). Aguirre *et al.* (2015) point out that a person receiving a customized service may feel ownership toward the target; this is apt for online behavioral advertising because online behavioral advertising is customized according to the individual. According to Chen *et al.* (2023), the ownership of information has played a positive role to enhance the relationship between ad relevance and attitude of consumers.

Sutanto *et al.* (2013) added that online advertising might use customer-centric activities like product recommendations, “specific consumption

incentives, and process gratification”. Hence, people may experience psychological ownership for online behavioral advertising because it provides desirable and favorable outcomes. Researchers discovered some significant gaps in the literature after reviewing studies on psychological ownership; as a result, the research adds in many ways by filling these intriguing gaps. First, despite some work describing psychological ownership as a concept influencing consumers’ decision-making processes in the context of online marketing (Kumar, 2019; Chen *et al.*, 2019; Kumar and Kaushal, 2021), there appears to be a lack of research on how psychological ownership functions in online behavioral advertising. **Therefore, the researcher proposes to understand the impact of psychological ownership on attitudes toward online behavioral advertising.**

Second, authors like Pierce and Peck (2018) and Jussila *et al.* (2015) have found “four human motive underpins” that create a feeling of ownership. These needs are (i) efficacy and effectance, (ii) self-identity, (iii) place, and (iv) stimulation, based on the work of Pierce *et al.* (2001). Understanding the mechanism through which the sense of ownership develops is equally essential. So, Pierce and Peck (2018) gave three “routes” that give rise to a sense of ownership—namely, exercise of control, intimate knowing, and investment of the self. **The researchers present these routes as significant and cutting-edge constructs connected to psychological ownership toward online behavioral advertising.**

LITERATURE REVIEW

Business and management topics make up the majority of the psychological ownership literature. Therefore, researchers adopted psychology, social psychology, philosophy, and management studies to comprehend psychological ownership in the context of consumers.

Routes to Psychological Ownership

According to Pierce and Peck (2018), three routes give rise to a sense of ownership. There are:

1. Exercise of Control
2. Intimate Knowing
3. Investment of the self

Exercise of Control

According to Furby (1978), direct control over the target creates psychological ownership. Like, the more control given to a person over the ownership target, the more the person may experience the target as a potential part of the "self." Belk (1988) added the target of ownership is experienced as "one with the self" or a part of "extended self." According to Agarwal and Ramaswami (1993) and Hunton (1996), if people are allowed to participate in decision-making, they may feel that they have influenced the outcome; this results in the final decision becoming "their decisions." Fuchs, Prandelli, and Schreier (2010) also pointed out that "people assume psychological ownership of such decisions because they are partly responsible for the outcome, and this tends to elicit positive feelings." According to Jussila *et al.* (2015), "By giving customers a voice and following that voice in their operations, firms can promote customers' psychological ownership of their customized product."

According to Peck and Shu (2018), the ability to touch may increase the sense of possession. But this needs to be investigated whether the psychological ownership mentioned by Peck and Shu (2018) is psychological ownership as defined by Pierce, Kostova, and Dirks (2001) because it belongs to "long possessions" and the opposite of "short possessions" which gives cognitive utility and raises practical component of emotional attachment which is an integral part of psychological ownership (Pierce and Jussila, 2011).

Pierce, Rubinfeld, and Morgan (1991) and Rantanen and Jussila (2011) describe that psychological ownership can also come from legal ownership as individuals can impose themselves on the organization or a part of it. On the contrary, Asatryan and Oh (2008) and Fuchs, Prandelli, and Schreier (2010) examined that consumers may also possess ownership at a psychological level for products or services they do not own.

Jussila *et al.* (2015) described psychological ownership as a comparatively new phenomenon in the marketing landscape. Still, these conclusions derived from organizational context can be applied

to various marketing settings. "by giving customers a voice and following that voice in their operation, firms can promote customers' psychological ownership of their customized products" (Jussila *et al.* 2015). For example, when an individual searches for a product on the internet and receives potential recommendations, suggestions, and advertisements targeted to them (autonomy), this may create a sense of control. Likewise, when ads are personalized, and consumers perceive the right to gain information about the target, they control it (Aguirre *et al.*, 2015). So this leads to one of the routes to psychological ownership, i.e., perceived control. Thus it makes sense to hypothesize:

Ha1: There is a positive relationship between perceived control and psychological ownership towards online behavioral advertising.

Intimate Knowing

As the second route to psychological ownership James (1890) mentioned, a person may feel ownership towards that object due to living relationships with entities. Also suggested by Beaglehole (1932), an object becomes a part of self when a person knows it passionately, i.e., intimately. Building on the argument, Pierce, Kostova, and Dirks (2001), Beggan and Brown (1994), and Rantanen and Jussila (2011) described an association between an intimate connection with an object and feeling of ownership towards the target at the psychological level.

In marketing background, the study by Jussila and Tuominen (2010) suggested the relationship of "user-ownership" gives consumers a chance to intimately know the cooperative they own and develop ownership.

Customers will likely recognize the advertisement based on their past behaviour. The consumer feels a sense of self-identification because of the personalized characteristics of online behavioural advertising (Chen *et al.* 2019). This perceived familiarity provides a route of psychological ownership. Therefore, the researcher hypothesizes:

Ha2: There is a positive relationship between perceived familiarity and psychological ownership toward online behavioral advertising

Investment of the Self

According to Locke (1690), people own their labor (energy); as a result, they feel they own the thing they created. Similarly, Sartre (1943) explained, "Much like our words, thoughts, and emotions which stem from one's labor is the representation of self." In other words, Durkheim (1957) propounded that the line of thinking is the reason for looking at a person as the owner of what they have created. According to the work of "psychology of mine" by Csikszentmihalyi and Rochberg-Halton (1981), there is no difference between the individual and the object as they develop the feeling of possession towards the object by the investment of themselves in it. This type of investment can be as time, ideas, skills, physical, psychological, or intellectual energies.

Regarding marketing, according to Jussila *et al.* (2015), nowadays, co-creation has emerged as a concept of customer joint creation value by the company and the customer; customers' investment of self into products and services leads to co-creation. Marketers may involve customers in active dialogue, defining problems, solving problems, personalization, innovation, etc. The more time spent on a particular target, the higher the psychological ownership (Garretson *et al.*, 2012). According to Pare *et al.* (2006), self-investment is the investment of energy, time, effort, and attention in the object, which creates ownership. Folse *et al.* (2012) showed that customized advertising triggers psychological ownership in individuals. This brings

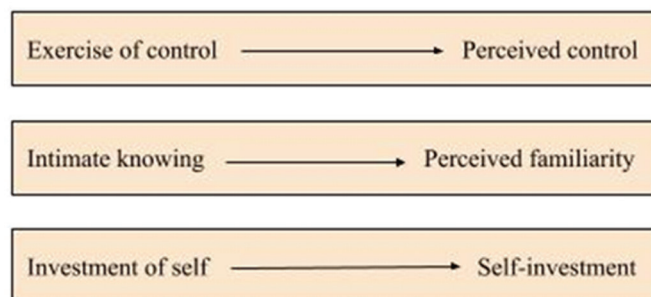


Figure 1: Routes to Psychological Ownership (Author's Own).

us to another route to psychological ownership i.e., Self-investment. Considering the above discussions, the researchers hypothesized:

Ha3: There is a positive relationship between Self-investment and psychological ownership toward online behavioral advertising

Online Behavioral Advertising as a Target Attribute

As Pierce and Peck (2018) addressed, "People do not come to a sense of ownership for every target with which they come into contact." Sense of ownership is developed for materialistic (e.g., product) and non-materialistic (e.g., ideas) items. According to Pierce and Jussila (2011), "attributes such as attractiveness, accessibility, openness, and manipulability play a vital role in making potential targets of ownership a candidate for the attachment of ownership feeling." Jussila *et al.* (2015) and Pierce and Peck (2018) gave four points that show how a target creates a sense of ownership.

First, a person cannot develop psychological ownership for an unattractive target or does not gain any attention. Second, one cannot establish psychological ownership for a target if it is attractive but unattainable. Third, if the target is not obtainable, open, and friendly, the individual will not be able to find a home within it, leading to no psychological ownership. Fourth, if the individual cannot manipulate the target, it cannot generate feelings of efficacy.

According to Chen *et al.* (2019), a person experiences a feeling of ownership for personalized advertising because this service brings positive and desired outcomes to them. To conclude, we may say that psychological ownership arises when a target has attributes like; attractiveness, manipulability, and obtainable and when a target brings motive like compassion (as home)—also, control over, intimate knowledge of, and investment into self into the target of ownership.

Sutanto *et al.* (2013) added that online advertising might encompass many activities like product recommendations, "specific consumption

incentives, and process gratification.” The public highly values these activities. Hence, people may experience psychological ownership for online behavioral advertising because it provides desirable and favorable outcomes.

As described above, psychological ownership leads to the consumer's intention to pay more and influences the attitude and perception about any product, service, or brand. Self-investment, perceived control, and perceived familiarity directly lead to motivation, attitude, and positive behavior (Xie and Lou, 2024). According to Kumar and Kaushal (2021), there is a huge chance to increase the purchase intention if people feel psychological brand ownership. Furthermore, psychological ownership of online behavioural advertising has influenced outcomes (Aguirre *et al.*, 2015). Also, consumer behaviour in marketing is still heavily influenced by attitude (Madichie, 2012). Therefore, the researcher hypothesized:

Ha4: Psychological ownership towards online behavioral advertising has a positive effect on attitude towards online behavioral advertising

Numerous research confirmed that ownership is a crucial emotion impacting attitude and behavior in the context of personalization. However, as was already indicated, the extant literature does not explicitly consider attitudes toward online behavioral advertising. Table 1 represents glimpses of this literature.

Research Model

Based on the arguments above, the study proposed the research model. There are two sections to this model. The first section discusses how people develop psychological ownership toward online behavioral advertising, and the second section

Table 1: Major literature related to psychological ownership.

Study	Method	Major Findings
Lee and Chen (2011)	Questionnaire survey and structural equation modeling	In virtual personalized service, personalized space persuades increased consumer ownership, which allures people to spend more time, participate in more activities and revisit the space.
Gabisch and Milne (2014)	Online scenario-based experiments	The results say that when compensation is in the monetary reward, consumers are less privacy concerned and may give ownership of their data.
Aguirre et al. (2015)	Questionnaire survey and regression analysis	In the context of Online personalized advertising, via interviews, the study found that consumers' ownership is the main feeling correlated with customized services.
Jussila et al. (2015)	Literature review	The study's results based on personalized space suggested that the ownership feeling is associated with the space.
Pierce and Peck (2018)	Literature review	The book Psychological Ownership and Consumer Behaviour gave insights into psychological ownership in consumer behaviour.
Chen et al. (2019)	Questionnaire survey and partial least square	Ownership has a more significant impact on benefits perception (e.g., the perceived cost of personalization) than risk (e.g., opportunity cost).
Kumar and Kaushal (2021)	Questionnaire and structural equation modeling	Psychological brand ownership positively influences behavioral intention and word of mouth.
Xie and Lou (2024)	Questionnaire survey and partial least square	Psychological Ownership leads to brand loyalty

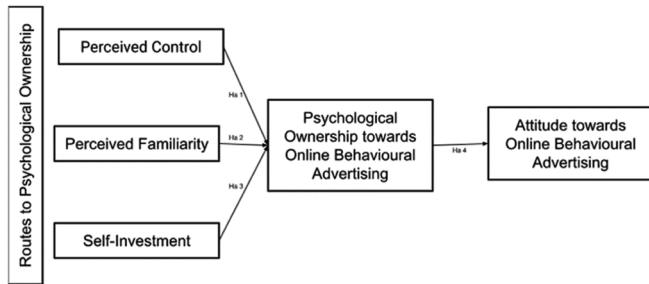


Figure 2: Research Model (Author's Own).

examines how this psychological ownership affects people's attitudes toward this type of advertising.

METHODOLOGY

Instrument Development

This study adopted and adapted previously established measurement items from the existing studies after changing the wording of some measurements to make them more suitable for the present study. The questionnaire included measures for Psychological ownership towards online behavioral advertising, Routes to psychological ownership (self-investment, perceived control, perceived familiarity), and Attitude towards online behavioral advertising.

Before starting to evaluate the self-investment of participants, they were asked to think about the e-commerce website they use the most. The study employed the adapted scale of Brown *et al.*, 2014; Lee and Chen, 2011; and Moon and Sanders, 2004. Again, participants were asked to think of the e-commerce website they use before measuring perceived control. The measurement items were adapted from Brown *et al.*, 2014; Lee and Chen, 2011; and Moon and Sanders, 2004. To gauge perceived familiarity, respondents were again asked to think about the e-commerce website they use often. These measures were adapted from Brown *et al.*, 2014; Lee and Chen, 2011; and Moon and Sanders, 2004. The measures for psychological ownership towards online behavioral advertising were adapted from Chen *et al.*, 2019; Asatryan and Oh, 2008; and Lee and Chen, 2011. Before evaluating this, respondents were asked to think about the recent online behavioral advertising given by that particular e-commerce website. Also,

respondents were asked to consider the specific online behavioral advertisement they saw recently to measure attitude toward online behavioral advertising. These measures were adapted from Smit *et al.* (2014). All the items were on 7-point scale (1=strongly disagree to 7=strongly agree).

The researcher gave the questionnaire to a panel of experts to check for content validity. Content validity is the representativeness of the content of the items in the questionnaire (De Vos, 2002). Lawshe's (1975) content validity technique was applied to determine the content validity of the questionnaire. A panel comprising six subject experts evaluated the validity of the items individually and as a whole instrument. The researchers removed and paraphrased some items; the final number of items for the study was 25.

Data Collection

The past literature used non-probability sampling for data collection (Jordaan and Heerden, 2017; Sheehan *et al.*, 2013). For the current study, the researcher used purposive sampling after following several past works of literature on targeting advertising (Ham & Nelson, 2016). Initially, the questionnaire was given to 65 respondents. All the participants were familiar with online behavioral advertising. Exploratory Factor Analysis (EFA) using SPSS was used to test validity of the constructs. One item each from attitude towards online behavioral advertising and perceived control were removed as their loading were less than 0.7. Now, all the loadings were above 0.7 and no cross-loadings above 0.5. Cronbach Alpha ranged from 0.848 to 0.929 indicating high internal consistency. Thus, the results from the pilot test suggested significant reliability and validity.

The survey was conducted over 6 months. The researcher distributed questionnaires to 800 people through online mode (Souiden *et al.*, 2017). Collecting data online was the best way to reach respondents familiar with online activities. This approach is also confirmed by Kaye and Johnson (1999). According to them, if the study is related on web users; collecting data online is an effective way. The researcher distributed questionnaires to 800 people across different demographic profiles through online mode. Out of these 800 respondents, 571 filled out the questionnaire.

The researcher removed 29 responses based on preliminary screening. The preliminary examination included questions like: Did they receive online behavioural advertisement in the near past? And did they click on that advertisement? Respondents who responded with affirmative responses to both questions were considered for analysis. The total number of responses considered for the final study was 540 (Table 2).

Table 2: Profile of the Respondents.

Variable	Category	Frequency	Percentage
Gender	Male	269	49.8
	Female	271	50.2
	Total	540	100
Age	<20 years	52	9.6
	20-30 years	391	72.4
	30-40 years	72	13.3
	40-50 years	14	2.6
	>50 years	11	2
	Total	540	100
Highest level of Education	High School	13	2.4
	Undergraduate	61	11.3
	Graduate	169	31.3
	Post Graduate	256	47.4
	Doctorate	34	6.3
	Others	7	1.3
	Total	540	100

Out of a total of 540 respondents, the gender distribution was balanced with females as 50.2% and males with 49.8%. According to the report of the Internet and Mobile Association of India 2020, most internet users are from the age group of 20-29 years; and only 6% lies above the age of 50. The current study's average age group lies between 18-30 years. And the majority of respondents were post-graduates.

The skill level of the respondents was assessed based on the three statements, viz.

'I am skilled at using the internet.'

'I consider myself knowledgeable about the internet.'

'I know how to find what I am looking for on the internet.'

The researcher for the current study changed the measurement from 7-point to 3-point Likert scaling (Jeong and Lee, 2016), i.e., less skilled (1), moderately skilled (2), and highly skilled (3). The cross-tabulation scores is mentioned in Table 3.

Male respondents are highly skilled in using the internet than female respondents by just 2% approximately. Respondents with less skill in using the internet spend less time using the internet for non-work purposes. Similarly, moderately skilled people use the internet for less than an hour.

Table 3: Skill*gender, skill*usage of internet, skill* time taken to search a product.

	Less skilled	Moderately skilled	Highly Skilled
Male	21 (7.8%)	81 (30.1%)	167 (62%)
Female	12 (4.4%)	98 (35%)	164 (60.5%)
Use of the Internet for non-work purposes			
<1 hour	12 (13.3%)	37 (41.1%)	41 (45.1%)
1-3 hours	10 (3.6%)	90 (32.8%)	175 (63.6%)
3-5 hours	9 (8.9%)	29 (28.8%)	63 (62.4%)
>5 hours	2 (2.7%)	20 (27.1%)	52 (70.3%)
Hours spent on searching products/services online			
<1 hour	14 (7%)	56 (28%)	130 (65%)
1-3 hours	4 (2.1%)	59 (35.9%)	119 (61.9%)
3-5 hours	13 (12.2%)	39 (36.8%)	54 (51%)
>5 hours	10 (23.8%)	12 (28.5%)	20 (47.62%)

While respondents with high skills often use the internet for more than 5 hours daily. Also, it can be said from the examination that people with low and moderate levels of skills require more time to search for a product/service online, like; >5 hours and 3-5 hours, respectively, than people with high levels of skills; they usually take less than an hour to search for their required products on the online platform.

DATA ANALYSIS AND RESULTS

We checked the normality of the data with the help of skewness and kurtosis. According to Kline (2010), the range of skewness should be below three and kurtosis at below 10. Also, according to Sposito (1983), the kurtosis value should be below 2.2.

Table 4: Validity & Reliability.

	ë	CR	AVE
Attitude towards online behavioral advertising (Cronbach's á =0.848)		0.811	0.683
I prefer that website shows ads that are targeted to my interest			
I prefer websites shows discounts targeted to my interest	0.832		
The ad I saw made purchase recommendations that matched my needs at that time	0.89 0.751		
Self-Investment (Cronbach's á=0.922)		0.882	0.662
I often use the same website to know the availability of the product	0.768		
I often use the same website to know the price of the product	0.824		
I have invested a significant amount of time on that website.	0.838		
I often visit the same website.	0.828		
I think I have invested a significant amount of myself into that website.	0.799		
Perceived Control (Cronbach's á= 0.926)		0.857	0.663
I feel in control while moving around the site.	0.798		
While using the website I feel in control	0.871		
I feel in control while searching products on that website.	0.782		
In general, I perceive control over that website.	0.802		
Perceived Familiarity (Cronbach's á= 0.917)		0.863	0.628
I become more familiar with the products I am interested in through reading and posting reviews on the website	0.725		
I perceive I am familiar with the website	0.806		
I have a broad understanding of the website.	0.816		
In general, I perceive familiarity while using that website	0.819		
Psychological Ownership towards Online behavioural advertising (Cronbach's á= 0.929)		0.876	0.702
The behavioural advertisement given by the website is my own advertisement	0.781		
This online behavioural advertisement is designed for me	0.832		
I feel a very high degree of personal ownership of online behavioural advertisement given by that website.	0.896 0.87		
I feel personally connected with the advertisement given by that website.	0.805		

The skewness and kurtosis values in this study range from benign to 1.11 and 1.05, respectively; hence they fall into the upper threshold described by the previous literature. So, we can say that the data is relatively normal to work upon.

Measurement Model

The measurement model was tested through Confirmatory Factor Analysis (CFA). Cronbach Alpha was used to check the internal reliability. At this stage, four items were removed while checking validity and reliability. Composite Reliability was also reviewed. The composite reliability values were greater than 0.8; according to Fornell and Larcker (1985), the composite reliability (CR) value should be greater than 0.6 to be acceptable. As the loadings (β) were greater than 0.7 and AVE (Average variance extracted) were above 0.6 (it should be greater than 0.5); we can say that there was convergent validity. The discriminant validity was also established. All these validity and reliability are shown in Table 4. The overall measurement model exhibits a good fit with Chi-Square being 0.00 (<0.05), RMSEA being 0.070 (<0.8), GFI being 0.831 (≥ 0.8), and CFI as 0.9 (≥ 0.9).

Testing Hypothesis

Ha1: There is a positive relationship between perceived control and psychological ownership towards online behavioral advertising.

Ha2: There is a positive relationship between perceived familiarity and psychological ownership towards online behavioral advertising.

Ha3: There is a positive relationship between self-investment and psychological ownership towards online behavioral advertising.

All three of the hypotheses mentioned above seek to determine whether the variables are correlated. A one-tailed test was performed because these hypotheses aim to confirm the existence of a

Table 5: Correlation table for Hypothesis 1, 2 and 3.

		PO	PF	PC	SI
PO	Pearson Correlation	1	.370**	.599**	.222**
	Sig. (1-tailed)		.000	.000	.000
	N	540	540	540	540

positive association. Additionally, a strong link was discovered. The association is displayed in table 5.

The psychological ownership (PO) and perceived familiarity (PF) have a 0.370 Pearson correlation, with a significance level of 0.000 (0.05) between them. Therefore, it is evident that perceived familiarity and psychological ownership have a favorable relationship. Similar to perceived control (PC), self-investment (SI) exhibits correlations with PO of 0.599 and 0.222, respectively. Additionally, both the calculated significance values were 0.00 (0.05) and 0.00 (0.05). Thus, perceived control, self-investment, and perceived familiarity with psychological ownership have a significant positive association. The strongest correlation was found between psychological ownership and perceived control.

It is inferred from the correlation results that the study's respondents have exhibited greater psychological ownership toward online behavioral advertising. In light of these observations, psychological ownership is closely tied to its routes. The respondents had strong psychological ownership because they believed they had invested themselves in online behavioral advertising, which triggers a sense of co-creation, had control over the online behavioral advertising, and were familiar with the online behavioral advertising and this lessened the privacy concerns. People believe that they own online behavioural advertising and that it belongs to them.

Table 6: Testing results for Hypothesis 4.

Dependent Variable	Path	Independent variable	Estimate	S.E.	C.R.	P	Beta
Attitude	<---	Psychological Ownership	0.122	0.041	2.983	0.003	0.12

Ha4: Psychological ownership towards online behavioral advertising has a positive effect on attitude towards online behavioral advertising.

To test this hypothesis, we performed SEM (Structural equation Modeling). The *p-value* was assessed 0.003 (significant at 0.05), and Beta was 0.12, as shown in the table below. It demonstrates that psychological ownership has a favorable impact on attitudes toward online behavioral advertising. It is made evident that a person will have a favorable attitude towards online behavioral advertising if they believe they are the target of behavioral advertisements due to its individualized features. After that, psychological ownership—as was to be expected—became the factor that determined one's attitude toward online behavioral advertising (Table 6).

DISCUSSION

This study aimed to understand consumers' psychological ownership of online behavioral advertising and to determine how that ownership affected consumers' attitudes towards online behavioral advertising. Psychological ownership inevitably accompanies personalized services (Aguirre *et al.*, 2015). And this sense of ownership can alter how someone feels, acts, and intends to act toward a certain attribute (Chen *et al.*, 2019). It was postulated that psychological ownership towards online behavioral advertising would be correlated with self-investment, perceived control, and perceived familiarity.

With the aid of the statistics, the study established that respondents had shown a higher level of psychological ownership toward online behavioral advertising. Psychological ownership is closely tied to its routes. The study pioneered the three routes of psychological ownership: perceived familiarity, perceived control, and self-investment. A person invests himself when he uses the internet to look for a product. He has control over the ad recommendations thanks to customizations. These commercials are familiar to him. These are all routes that lead to psychological ownership.

The study explored the role of psychological ownership of online behavioral advertising as a predictor of attitude towards online behavioral advertisements. It established that psychological

ownership had a favorable effect on consumer attitude towards OBA. The findings corroborate with the previous studies of Asatyan and O., 2008, Jussila *et al.*, 2015 and Chen *et al.*, 2019.

CONCLUSION

The way a person thinks is impacted by psychological ownership. It has already been mentioned that psychological ownership is well associated with greater customer relationships because, with psychological ownership, the consumer expresses his personality, believes he owns online behavioral advertising, and begins to feel efficacious. The relationship between psychological ownership and self-investment, perceived familiarity, and perceived control was presumed to exist. And its veracity was established. The current investigation found a connection between the variables as mentioned above. Customers feel privileged that marketers take the time to get to know them and meet their requirements through relevant advertisements, which gave them a psychological ownership of online behavioral advertising.

Additionally, psychological ownership is triggered through the routes of self-investment, perceived control, and perceived familiarity. Psychological ownership of online behavioral advertising would improve attitudes toward online behavioral advertising. The results demonstrated that with the inclusion of psychological ownership, consumers tend to show lesser privacy concerns, improving the consumers' attitude towards OBA.

To increase psychological ownership, advertisement providers should concentrate on making their ads more relevant to their target audiences so that people emotionally connect with them and enhance the sense the investment and co-creation. Using the recipient's name in the advertisement is one way the advertiser can customize the message, which makes the ad appealing and gives the consumer the impression that the marketer is aware of his wants. This emotion produces a strong cognitive and affective attachment to the advertisement.

This research provides relevant information to marketers and advertisers. Customers love relevant advertisements. And there is a significant impact of OBA relevance on attitude towards OBA, so if advertisers focus on the content they are showing

internet users, the attitude will be positive. Also, as explained earlier, respondents indicated privacy concerns regarding their data. But if they felt that the ads are more relevant to them than the cost of their data, they showcase a positive attitude. So, OBA providers should focus on practical ways to overcome the negative responses of the customers (privacy concerns) more than focusing only on their positive responses.

There is no doubt that online behavioral advertising has taken place in the lives of Internet users. And they are accepting it because of its relevance. But there is no doubt to call online behavioral advertising a "double-edged sword." And this should be the prime responsibility of the business to make people aware of OBA and teach them about the same. In addition, marketers should focus on transparency and creating trust among individuals. It will not only help reduce privacy concerns but also increase psychological ownership.

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