

## SMRITI KUMAR

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### EDUCATION

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| 2022<br>(Expected) | <i>Ph.D. in Marketing (major) and Psychology and Research Methods (minors)</i><br>University of Massachusetts Amherst, MA, USA |
| 2014               | <i>Post Graduate Program in Management</i><br>Great Lakes Institute of Management, India                                       |
| 2009               | <i>B.E. in Information Technology</i><br>Maharishi Dayanand University, India  |

### RESEARCH INTERESTS

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Data Privacy; Effects of language; Digital Marketing / Technology (especially service robots and artificial intelligence (AI)); Mindfulness; Consumer Well-Being; Public Policy

### RESEARCH UNDER REVIEW

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- Language Matters! Humanizing Service Robots using Language During the COVID-19 Crisis (under review at *Marketing Letters*)
- Technology-Enabled Well-Being in the Era of the 4th Industrial Revolution: Public Policy Implications (under review at *Journal of Marketing Management*)
- Opportunities of and Threats to Consumer Well-Being in the Age of Fourth Industrial Revolution (IR 4.0) Technologies (under review at *Digital Policy, Regulation and Governance*)

### RESEARCH IN PROGRESS

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- To Delete or Not Delete: Effects of Data Request Frames and Action/ Inaction cues on Personal Information Management (*Dissertation, targeting JMR, Job Market Paper*)
- A New Construct in Town – Personal Information Management (PIM) (*manuscript in progress, targeting Marketing Letters*)
- Role of Keep Frame in Maintaining the Status-quo for Traditional Opt-in Choice Architecture (*ideation phase, some data collected, targeting Journal of Public Policy and Marketing*)
- Social Media & Mindfulness: From the Fear of Missing Out (FOMO) Towards the Joy of Missing Out (JOMO) (*manuscript in progress, targeting Journal of Consumer Affairs*)
- Awareness, Insight and Action: A Mindfulness Journey from FOMO to JOMO (*data collection phase, targeting JMR*)

- An Anthropomorphic Approach to the Adoption of AI: Role of Anthropomorphism on Trust and Blame (*data collection in progress*)

## DISSERTATION

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Title: “**To Delete or Not Delete: Effects of Data Request Frames and Action/ Inaction cues on Personal Information Management**”

Chairs: Dr. George R. Milne and Dr. Elizabeth G. Miller

Proposal Defended: June 14, 2021

Expected Defense: May 2022

Targeting: *Journal of Marketing Research*

Abstract:

General Data Protection Regulation (GDPR) and California Consumers’ Protection Act (CCPA) provide a set of provisions to regulate marketers’ processing of consumers’ personal data. One of these provisions is to offer consumers the ‘right to erasure’ or ‘right to be forgotten.’ The GDPR recommends that firms enable consumers the choice to permanently delete some or all of their personal information from firms’ databases (Palmer 2019). To operationalize these policy recommendations, firms are faced with deciding upon the best communication formats, including framing of requests and action/inaction cues, to provide consumers for deleting their data. In addition, managers also seek to learn under what conditions and to what extent consumers will delete their data, if given an option. Gaining an understanding of consumer reactions to and use of deletion options is important for positive consumer-firm relationships. To my knowledge, there has been no published consumer research examining deletion transparency, its operationalization, or its effects on the data ultimately shared with firms.

This dissertation explores operationalization of data deletion transparency; I examine the impact of different deletion request frames on consumer perceived autonomy and willingness to share personal information. Specifically, I explore the effects of three data request frames: (1) asking consumers to *provide* personal information, (2) asking consumers to *keep* (already) collected information, (3) asking consumers to *delete* (already) collected information, as well as action/inaction cues. I propose that both data request frames and action and inaction cues simultaneously to affect consumers’ sense of autonomy, and subsequently their willingness to share information.

This dissertation studies how consumers perceive deletion transparency (different frames and action/inaction cues) and decide on deleting personal data. The prior literature focuses on disclosure only and thus uses a DV of willingness to disclose. But deletion is different from disclosure. Thus, this dissertation raises a need for a new construct I call – ‘*Personal Information Management*’ (PIM) which should include decision making to disclose as well as decision to delete information as two of its sub constituents.

This dissertation contributes to the *framing literature* by introducing new deletion (non-valence, equal) frames; *privacy literature* by exploring the effect of two contextual cues (data request frames and action/ inaction choice) on personal information sharing and by identifying autonomy as a working mechanism in privacy domain. I also make a methodological contribution to the scaling literature, by testing flipping of scales triggering different action/inaction cues. Managerially, this dissertation tests a) deletion as a viable option for giving consumers control over their information; and b) the impact of different deletion frames on the extent of information sharing.

## CONFERENCE PREENTATIONS

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**Kumar, Smriti**, George R. Milne, and Elizabeth G. Miller (2021):”To Delete or Not Delete: Effects of Data Request Frames on Consumers’ Willingness to Share Their Personal Information”, Paper presented at the *Marketing & Public Policy Conference*, Virtual

**Kumar, Smriti**, (2021), Team member in Track: Social Media & Mindfulness: “From the Fear of Missing Out (FOMO) Towards the Joy of Missing Out (JOMO)”, *Transformative Consumer Research*, Virtual

**Kumar, Smriti**, Elizabeth G. Miller, and George R. Milne (2020):”To Delete or not Delete: Effects of Data Request Frames on Consumers’ Willingness to Share Their Personal Information”, Paper presented at the *Association of Consumer Research*, Virtual

**Kumar, Smriti**, George R. Milne, and Elizabeth G. Miller (2020):”How You Ask Affects How I respond: Effects of Data Request Frames on Consumers’ Willingness to Share Their Personal Information”, Paper presented at the *American Marketing Association SUMMER*, Virtual

**Kumar, Smriti**, George R. Milne, and Elizabeth G. Miller (2020):”(Don’t) Kiss and Tell: Effects of Who Asks and How on Sharing of Personal Information”, Poster presented at the *Marketing & Public Policy Conference*, Virtual

**Kumar, Smriti**, (2019), Team member in Track: “Rise of the machines II: Macro consumer behavioral issues in the 4<sup>th</sup> industrial revolution”, *Transformative Consumer Research*, Tallahassee, FL.

**Kumar, Smriti**, George R. Milne, Nadeesha Bandera, David Agogo, and Charles Schewe (2019), “How consumers age: A Model of the Transitional Self,” Paper presented at the *Association for Marketing and Health Care Research*, Telluride, CO.

Pettinico, George, **Smriti Kumar**, and George Milne (2018), “The Robots Are Coming, Are Consumers Ready? Gauging Consumer Comfort with Intelligent Machines in Health Care,” Paper presented at the *Association for Marketing and Health Care Research*, Telluride, CO.

Venugopal, Srinivas, L.Lin Ong, Caroline Roux, **Smriti Kumar**, and José A. Rosa (2018), “Consumer Agency in the face of Intersectionality Disadvantage of Caste and Class,” Paper presented at *Marketing & Public Policy Conference*, Columbus, OH.

Diamond, Bill and **Smriti Kumar** (2017), “Designing Problem Recognition Ads to Educate About Climate Change,” Paper presented at *Marketing & Public Policy Conference*, Washington D.C.

**Kumar, Smriti** (2016), Discussant at *Robert Mittelstaedt Doctoral Symposium*, Lincoln, Nebraska.

## TEACHING EXPERIENCE

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Instructor at Isenberg School of Management, University of Massachusetts Amherst, (2018-21)

Year	Semester	Course	Rating	Class Size
2021	Fall	Consumer Behavior	planned	
2021	Spring	Marketing Research (remote)	4.2/5	27

2020	Fall	Marketing Research (remote)	not evaluated*	30
2020	Spring	Marketing Research (hybrid)	not evaluated*	27
2019	Fall	Marketing Research (in person)	4.4/5	25
2019	Spring	Marketing Research (in person)	3.8/5	28
2018	Summer	Fundamentals of Marketing (online)	4.7/5	67

\* Courses not evaluated during COVID-19 pandemic

## TEACHING INTERESTS

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- Digital and Social Media Marketing
- Consumer Behavior
- Marketing Research
- Marketing Analytics
- Marketing Principles

## HONORS AND AWARDS

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2021	<b>Proposal Defense Award</b> , (\$500)
2019	Fellow at AMA Sheth, New York City
2018	<b>Moonshot Idea Award</b> , Marketing and Public Policy Doctoral Student Consortium, Ohio
2018	<b>Harold Hardy Award</b> , University of Massachusetts, Amherst
2017-2022	Travel Award, Isenberg School of Management
2016-2022	Full Tuition Scholarship, Isenberg School of Management
2016	<b>Fellowship Award</b> , Isenberg School of Management

## SERVICE

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Reviewer	Marketing and Public Policy Conference (2018-2021)
Reviewer	Association of Consumer Research (2021)

## SELECTED DOCTORAL COURSEWORK

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### *Marketing and Psychology*

Theory of Science in Marketing	Eshwar Iyer
Behavioral and Social Science in Marketing	Elizabeth G. Miller
Marketing Management	George R. Milne
Judgement and Decision-Making	Andrew Cohen
Advanced Social Psychology	Linda Isbell
Social Cognition	Linda Isbell
Qualitative Research in Consumer Behavior**	José A. Rosa

### *Statistics and Methods*

Applied Multivariate Statistics I & II	Lisa Keller
Research Methods I & II	George R. Milne
Mixed Methods Research	Elizabeth McEneaney

Behavioral and Experimental Research Method  
Structural Equation Modelling  
Statistical Inference in Psychology

David Piercey  
Holly Laws  
Andrew Cohen

\*\* Courses taken at Iowa State University

## **OTHER SKILLS**

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### *Programming Skills*

Data Analysis: SPSS, R, AMOS, Mplus, Stata (basic)

### *Language Skills*

English: Fluent

Hindi: Native Speaker

## **PROFESSIONAL EXPERIENCE**

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2014-2015                      Marketing Analyst, Tata Consultancy Services, India.  
2010-2013                      Senior Systems Engineer, Tata Consultancy Services, India.

## **REFERENCES**

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### **George R. Milne (Advisor)**

Associate Dean of Research & Carney Family  
Endowed Professor of Marketing  
Director of Isenberg Ph.D. Program  
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### **Elizabeth G. Miller (Advisor)**

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### **Martin Mende**

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### **Jose A. Rosa**

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## APPENDIX: SELECTED RESEARCH ABSTRACTS

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**Kumar, Smriti**, Elizabeth G Miller, Martin Mende (“**Tone Matters! Humanizing Service Robots using Language During Covid Crisis**”, under review at *Marketing Letters*)

Service robots are emerging quickly in the marketplace (e.g., in hotels, restaurants, healthcare), especially as COVID-19-related health concerns and social distancing guidelines have affected people’s desire and ability to interact with other humans. However, while robots can increase efficiency and enable service offerings with reduced human contact, prior research shows a systematic consumer aversion toward service robots relative to human service providers. This potential dilemma raises the managerial question of how firms can overcome consumer aversion and better employ service robots. Drawing on prior research that supports the use of language for building interpersonal relationships, this research examines whether the type of language (social-oriented vs. task-oriented language) a service robot uses can improve consumer responses to and evaluations of the focal service robot, particularly in light of consumers’ COVID-19-related stress. The results show that consumers respond more favorably to a service robot that uses a social-oriented (vs. task-oriented) language style, particularly when these consumers experience relatively higher levels of COVID-19-related stress. These findings contribute to initial empirical evidence in marketing for the efficacy of leveraging robots’ language style to improve customer evaluations of service robots, especially under stressful circumstances. Overall, the results from two experimental studies not only point to actionable managerial implications, but also to a new avenue of research on service robots that examines customer-robot interactions through the lens of language, and in contexts that can be stressful for consumers (e.g., healthcare or some financial service settings).

**Kumar, Smriti**, Elizabeth G Miller, George R Milne (“**A New Construct in Town – Personal Information Management (PIM)**”, *manuscript in progress, targeting Marketing Letters*)

The information and privacy landscape is changing with increasing collection of all types of consumer data and new regulations, such as GDPR and CCPA, to govern these activities. Such regulations have given consumers new options for controlling their data, such as rights related to modifying, deleting, and protecting the information they share with firms. With this expansion in ways to control information, we argue that a new construct, called Personal Information Management (PIM), is needed. In this paper, we define and delineate the different aspects of PIM. We discuss the meaning and scope of the construct from consumers’ as well as firms’ perspectives and highlight areas of needed research.

Chan, Steven, Shalini Bahl, Nelson Amaral, Michelle Van Solt, Ryan Cruz, Matthew Philip, Robert Schindler, Abbey Bartosiak, Sorim Chung, Murad Canbulut, **Smriti Kumar**, Nuket Serin “**Social Media & Mindfulness: From the Fear of Missing Out (FOMO) Towards the Joy of Missing Out (JOMO)**” (*manuscript in progress, targeting Journal of Consumer Affairs*)

The use of social media platforms has become a major part of the modern social environment. It has become apparent that many people experience negative emotional consequences, known as fear of missing out (FOMO), from these activities. We review the psychological drivers of social media use and present a detailed model of how it can lead to FOMO. We then review research on the benefits of increasing mindfulness and propose that regular mindfulness exercise could create the emotional fitness to help people have fewer problems and more satisfaction, or joy of missing out (JOMO), from their social media use. We propose a set of specific further research questions and discuss the societal benefits of this research.