SMRITI KUMAR

D'Amore-McKim School of Business
360 Huntington Avenue
138-E Richards Hall
Boston MA 02115

Email: sm.kumar@northeastern.edu
Phone: 515-735-6435
Website: www.smritikumar.com
ORCiD: 0000-0001-5386-2649

ACADEMIC JOB EXPERIENCE

2022	*Visiting Assistant Professor* D'Amore-McKim School of Business at Northeastern University, Boston, USA

EDUCATION

2022	*Ph.D. in Marketing (major) and Psychology and Research Methods (minors)* University of Massachusetts Amherst, MA, USA
2014	*Post Graduate Program in Management (Marketing and Business Analytics)* Great Lakes Institute of Management, India
2009	*Bachelor's in Engineering (Information Technology)* Maharishi Dayanand University, India

RESEARCH INTERESTS

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

PUBLISHED MANUSCRIPTS

- **Kumar, Smriti**, Elizabeth G. Miller, Martin Mende, Maura L. Scott (2022), "Language Matters! Humanizing Service Robots using Language During Covid Crisis" in *Marketing Letters*

- Chan, Steven, Michelle Van Solt, Matthew Philip, Nuket Serin, Ryan Cruz, Shalini Bahl, Nelson Amaral, Robert Schindler, Sorim Chung, Abbey Bartosiak, **Smriti Kumar,** Murad Canbulut (2022) "Social Media & Mindfulness: From the Fear of Missing Out (FOMO) Towards the Joy of Missing Out (JOMO)" in *Journal of Consumer Affairs*

- Boninsegni, Melanie, Abhijit Roy, Marat Bakpayev, **Smriti Kumar**, Jean-Paul Peronard, and Thomas Reimer (2021), "Opportunities of and Threats to Consumer Well-Being in the Age of Fourth Industrial Revolution (IR 4.0) Technologies," in *Digital Policy, Regulation and Governance*

RESEARCH UNDER REVIEW

- Technology-Enabled Well-Being in the Era of the 4th Industrial Revolution: Public Policy Implications (under **second round of review** at *Journal of Consumer Marketing)*

RESEARCH IN PROGRESS

- The Role of Data Permission Frames, Data Sensitivity, and Audiences on Consumers' Willingness to Share Personal Information *(Dissertation, targeting Journal of Marketing Research, Job Market Paper)* *

- Personal Data Management – Re- conceptualizing the Consumer Data Landscape (*manuscript in progress, targeting Journal of Public Policy and Marketing)* *

- Deletion frames and Defaults: Re-visiting Opt-In vs. Opt-Out Approach to Information Sharing (*data collection, targeting Journal of Public Policy and Marketing*) *

*First Author projects

DISSERTATION

Title: "**The Role of Data Permission Frames, Data Sensitivity, Audiences, and Defaults on Consumers' Willingness to Share Personal Information**"

Co-Chairs: Dr. George R. Milne and Dr. Elizabeth G. Miller
Committee Members: Dr. Bruce D. Weinberg and Dr. Andrew Cohen (psychology)
Defended On: August 2, 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 format, i.e., framing of requests, 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, consumer vulnerability 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. I propose that the data request frames affect consumers' sense of autonomy, which will affect their state of vulnerability and subsequently their willingness to share information. I also test the deletion frames with defaults and find an interaction effect which flips the results found in the no defaults conditions.

This dissertation studies how consumers perceive deletion transparency 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 Data Management*' (PDM) 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 a new contextual cue (data request (deletion) frames) on *personal information sharing* and by identifying *autonomy and consumer vulnerability* as a working mechanism in privacy domain. By this dissertation, I also contribute to defaults literature, by having an interaction effect between frames and defaults which previously was supposed to be additive only. 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 PRESENTATIONS

Van Solt, Michelle, Steven S. Chan, Matthew Philp, Nuket Serin, Shalini Bahl, Ryan E. Cruz, Nelson Borges Amaral, Robert Schindler, Abbey Bartosiak, Smriti Kumar and Murad Canbulut (August, 2022): **"**From the Fear of Missing Out (FOMO) to the Joy of Missing Out (JOMO): Understanding the Effects of FOMO and Mindfulness on Social Media**",** Paper presented at *American Marketing Association SUMMER*, Chicago, IL.

Chan, Steven S., Michelle Van Solt, Matthew Philp, Nuket Serin, Shalini Bahl, Ryan E. Cruz, Nelson Borges Amaral, Robert Schindler, Abbey Bartosiak, **Smriti Kumar** and Murad Canbulut (June, 2022): "Social Media FOMO: A Holistic Approach to Understanding Social Media Fear of Missing Out and Its Effects on Consumer Wellbeing", Paper presented at *Marketing & Public Policy Conference*, Austin, Texas, United States.

Kumar, Smriti, George R Milne, and Elizabeth G Miller (June, 2022): "Personal Data Management: Re-conceptualizing the Consumer Data Landscape", Poster presented at *Marketing & Public Policy Conference*, Austin, Texas, United States.

Chan, S., van Solt, M., Bahl, S., Phlip, M., Nuket, S., **Cruz, R.E.,** Amaral, N.B., Schindler, R., Bartosiak, A., Kumar, S., & Canbulut, M. (2022). "A Review and Roadmap for Social Media Mindfulness: From the Fear of Missing Out (FOMO) To the Joy of Missing Out (JOMO)". Oral presentation at t*he 41st Annual Association for Marketing and Health Care Research Conference.* Salt Lake City, United States.

Van Solt, Michelle, Steven S. Chan, Matthew Philp, Nuket Serin, Shalini Bahl, Ryan E. Cruz, Nelson Borges Amaral, Robert Schindler, Abbey Bartosiak, Smriti Kumar and Murad Canbulut (2022), "From FOMO to JOMO: Understanding the Effects of the Fear of Missing Out and Mindfulness on Social Media," *Marketing Management Association Spring Conference*, St. Louis, MO.
• *Won Best Social Media and Digital Marketing track paper award.*

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 4th 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

Visiting Assistant Professor at D'Amore-McKim School of Business at Northeastern University, Boston

Year	Semester	Course	Rating	Class Size
2022	Fall	Marketing Analytics to MBAs (In person)	Planned	
2023	Spring	Marketing Research to undergrads (In person)	Planned	

Instructor at Isenberg School of Management, University of Massachusetts Amherst, (2018-22)

Year	Semester	Course**	Rating	Class Size
2022	Spring	Marketing Research (In person)	4.6/5	25
2021	Fall	Consumer Behavior (In person)	3.7/5	25
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
** All courses at UMass were taught at undergraduate level.

TEACHING INTERESTS

- Digital and Social Media Marketing
- Marketing Research
- Marketing Analytics
- Consumer Behavior
- Marketing Principles
- Open to teaching other courses as well

HONORS AND AWARDS

2022	**Best Social Media and Digital Marketing track paper award** to "From FOMO to JOMO: Understanding the Effects of the Fear of Missing Out and Mindfulness on Social Media" paper presentation.
2021	**ACR Grant** for TCR Mindfulness Project ($2000)
2021	**Proposal Defense Award**, Isenberg School of Management, UMass ($500)
2019	Fellow at AMA Sheth, New York City
2018	**Moonshot Idea Award**, Marketing and Public Policy Doctoral Student Consortium, Ohio
2018	**Harold Hardy Award**, University of Massachusetts, Amherst ($1000)
2017-2022	Travel Award, Isenberg School of Management, UMass
2016	**Fellowship Award**, Isenberg School of Management, UMass ($2000)
2016-2022	Full Tuition Scholarship, Isenberg School of Management, UMass

SERVICE

Reviewer	Marketing and Public Policy Conference (2018-2022)
Reviewer	Association of Consumer Research (2021-22)
Host (Student)	Association of Consumer Research (2021)

SELECTED DOCTORAL COURSEWORK

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	David Piercey
Structural Equation Modelling	Holly Laws
Statistical Inference in Psychology	Andrew Cohen

** Courses taken at Iowa State University

OTHER SKILLS

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

Language Skills
English: Fluent
Hindi: Native Speaker

CORPORATE JOB EXPERIENCE

2014-2015   **Marketing Analyst**, Tata Consultancy Services, India.

Digital Marketing
- Managed and written blog, web page content and LinkedIn messaging thus managed the social media presence for Insurance unit.
- Assisted the digital team with the social media campaigns.

Content Development
- Written success stories and analyst content for Insurance unit.

2010-2013   **Senior Software Engineer**, Tata Consultancy Services, India.

- Developed and tested investment software BANCS for Deutsche Bank.
- Managed a testing team of 5 members for a period of 1 year.

REFERENCES

George R. Milne (Co-Advisor)
Associate Dean of Research & Carney Family
Endowed Professor of Marketing
Director of Isenberg Ph.D. Program
Isenberg School of Management
University of Massachusetts Amherst
121 Presidents dr., Amherst, MA 01003
Phone: 413.545.5669
Email: milne@isenberg.umass.edu

Elizabeth G. Miller (Co-Advisor)
Department Chair
Professor of Marketing
Ph.D. Program Coordinator
Isenberg School of Management
University of Massachusetts Amherst
121 Presidents dr., Amherst, MA 01003
Phone: 413.545.5639
Email: emiller@isenberg.umass.edu

Martin Mende
Professor of Marketing
Jim Moran Professor of Business Administration
Co-Director, Doctoral Program in Marketing
College of Business
Florida State University
Tallahassee, FL, USA
Phone: 850.644.7897
Email: mmende@business.fsu.edu

Bruce D. Weinberg
Professor of Marketing
Isenberg School of Management
University of Massachusetts Amherst
121 Presidents dr., Amherst, MA 01003
Phone: 413.545.5063
Email: weinberg@isenberg.umass.edu

Jose A. Rosa
Emeritus Professor of Marketing
Debbie and Jerry Ivy College of Business
Iowa State University, Ames
1906B Lydia Court,
Urbana, IL, 61802
Email: jarosa@iastate.edu

APPENDIX: SELECTED RESEARCH ABSTRACTS

Kumar, Smriti, Elizabeth G. Miller, Martin Mende, Maura L. Scott ("**Language Matters! Humanizing Service Robots using Language During Covid Crisis**", (2022) 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).

Chan, Steven, Michelle Van Solt, Matthew Philip, Nuket Serin, Ryan Cruz, Shalini Bahl, Nelson Amaral, Robert Schindler, Sorim Chung, Abbey Bartosiak, **Smriti Kumar,** Murad Canbulut ("**Social Media & Mindfulness: From the Fear of Missing Out (FOMO) Towards the Joy of Missing Out (JOMO)***"* (2022) at *Journal of Consumer Affairs)*

Social media has become a major part of modern social connection and communication. Many consumers experience fear of missing out (FOMO) while using social media and fall into harmful habits, a process that we define as social media FOMO. We review the psychological drivers of the social media FOMO process and present a detailed model of how it can lead to mental health consequences. We then develop a mindfulness intervention for social media users and propose that training consumers to use social media more mindfully can help them adopt a process of social media use that provides greater well-being, a process that we call the joy of missing out (JOMO). We propose a set of future research questions based on our model of social media FOMO and discuss implications for how key stakeholders such as consumers, social media firms, consumer brands, and policy makers can apply this research to improve the mental health of consumers.

Kumar, Smriti, George R. Milne, and Elizabeth G. Miller ("**Personal Data Management – Re-conceptualizing the Consumer Data Landscape**", *manuscript in progress*, *targeting Journal of Public Policy and Marketing)*

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 Data Management (PDM), is needed. In this paper, we define and delineate the different aspects of PDM. We discuss the meaning and scope of the construct from consumers' as well as firms' perspectives and highlight areas of needed research.

Kumar, Smriti, George R. Milne, and Elizabeth G. Miller ("**Deletion frames and Defaults: Re-visiting Opt-In vs. Opt-Out Approach to Information Sharing**", *data collection, targeting Journal of Public Policy and Marketing*)

This paper tests the effect of deletion frames (delete and keep) along with provide frame on the consumers' information sharing behavior in the context of defaults. In study 1, we tested 6 frames (keep/do not keep vs. delete/ do not delete vs. provide/ do not provide vs. keep/ delete vs. delete/ keep vs. provide/ scrape) x 3 defaults (left vs. right vs. no default). The results have implications for both managers and policy makers. We found that deletion framing effect from the previous paper is replicated in both opt-in and opt-out conditions. Placement of defaults matter – consumers share more information in no default condition, a little less in left default and least in right default conditions. Consumers in provide-scrape condition have highest willingness to share, lowest confidence, most difficulty deciding which information to share and lowest control. Because of this lack of control in provide-scrape condition, they are more likely to provide false information. More studies will explore the intricate functioning of deletion frames and defaults further.