
ETHICAL AI IN MARKETING: BALANCING PERSONALIZATION AND PRIVACY IN INDIA

***Dr. Indal Kumar**

Assistant Professor, Msd, Mmmut, Gorakhpur.

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***Corresponding Author: Dr. Indal Kumar**

Assistant Professor, Msd, Mmmut, Gorakhpur.

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ABSTRACT

Artificial intelligence (AI) has become the operating layer beneath most digital marketing in India, powering recommendation engines, dynamic pricing, chatbots, and hyper-targeted advertising. While AI-enabled personalization improves relevance and consumer experience, it simultaneously raises pressing ethical concerns around data privacy, algorithmic transparency, and consumer autonomy — concerns sharpened in India by the rollout of the Digital Personal Data Protection (DPDP) Act, 2023. This study examines how perceived personalization benefit, privacy concern, transparency and control, and trust in AI-driven marketing jointly shape Indian consumers' willingness to share personal data with AI-powered marketing systems, and how ethical perception of AI mediates trust formation.

A structured questionnaire covering six constructs — Perceived Personalization Benefit (PPB), Privacy Concern (PC), Transparency & Control (TC), Trust in AI-driven Marketing (TAI), Ethical AI Perception (EAI), and Willingness to Share Data (WSD) — was administered to 312 respondents across Tier-1, Tier-2, and Tier-3 towns in India, with a concentration in Prayagraj, Uttar Pradesh. All constructs demonstrated acceptable to good internal consistency (Cronbach's alpha range: 0.79–0.87; overall $\alpha = 0.80$). Multiple regression showed that PPB ($\beta = 0.297$, $p < .001$), PC ($\beta = -0.182$, $p < .01$), and TAI ($\beta = 0.239$, $p < .001$) together explained 19.7% of the variance in WSD. Transparency & Control significantly predicted trust ($\beta = 0.363$, $p < .001$) both directly and through Ethical AI Perception, and significantly moderated the privacy concern–willingness relationship (interaction $\beta = 0.185$, $p < .05$), such that high transparency buffered the negative effect of privacy concern on data-sharing willingness. Demographic comparisons (gender, age, city

tier, online activity) showed no statistically significant differences, suggesting privacy and personalization trade-offs are experienced fairly uniformly across the sampled population.

The findings support a privacy-calculus view of AI-driven marketing in the Indian context: consumers do not reject personalization outright but weigh its benefits against privacy costs, and this calculus is substantially shaped by perceived transparency, control, and the ethicality of the underlying AI systems. The study offers practical guidance for marketers and policymakers seeking to operationalize 'ethical AI' — not as a compliance checkbox, but as a trust-building mechanism that can be measured and designed for.

KEYWORDS: Ethical AI, AI-driven marketing, personalization, data privacy, consumer trust, algorithmic transparency, Digital Personal Data Protection Act, India, privacy calculus.

1. INTRODUCTION

Artificial intelligence has moved from a back-office analytics tool to the primary engine of consumer-facing marketing. Recommendation systems on Amazon and Flipkart, ad-targeting algorithms on Meta and Google, conversational commerce on WhatsApp Business, and dynamic content curation on YouTube all rely on continuous collection and algorithmic interpretation of personal data. For Indian marketers, this shift has been especially rapid: India's smartphone-first, data-cheap digital economy has made algorithmic personalization the default mode of customer engagement rather than an advanced feature.

This personalization delivers real value — more relevant offers, reduced search costs, and improved product discovery — but it is built on an ever-expanding footprint of behavioural, locational, and even biometric data. The enactment of the Digital Personal Data Protection (DPDP) Act, 2023 marked a turning point in India's regulatory approach to this trade-off, introducing consent-based data processing, purpose limitation, and rights of correction and erasure for 'Data Principals'. Yet regulation alone does not determine consumer behaviour: how consumers perceive the ethicality of an AI system — its transparency, its respect for control, its fairness — appears to matter as much as, or more than, formal legal protections in shaping their willingness to engage with personalized marketing.

This study investigates that perceptual and behavioural dimension. It asks: under what conditions are Indian consumers willing to share personal data with AI-driven marketing systems, and what role does perceived ethicality of AI — operationalized through transparency, control, and trust — play in that decision? The study is positioned at the

intersection of marketing ethics, consumer psychology, and India's evolving data protection landscape.

1.1 Background and Rationale

Personalization and privacy have historically been framed as a trade-off — the 'privacy calculus' — in which consumers weigh anticipated benefits against perceived risks before disclosing personal information. AI complicates this calculus in two ways. First, AI systems are often opaque ('black box'), making it difficult for consumers to know what data is collected, how it is used, or how decisions (e.g., a price shown, an ad served) are generated. Second, AI enables a scale and precision of personalization — and therefore of potential misuse — that earlier, rule-based systems did not. Understanding how Indian consumers navigate this calculus is important both for marketers designing responsible AI-driven campaigns and for policymakers calibrating the DPDP Act's implementation.

1.2 Significance of the Study

For marketers: identifies which levers (transparency, control, trust-building) most effectively increase consumers' willingness to share data without resorting to dark patterns or coercive consent design.

For policymakers: provides empirical evidence on how consumers actually respond to transparency and control mechanisms, relevant to DPDP Act rule-making and consent-framework design.

For academia: extends privacy calculus theory and technology trust literature into the specific context of AI-driven marketing in a large emerging digital economy.

2. Literature Review

2.1 AI-Driven Personalization in Marketing

Marketing scholarship has long recognized personalization as a driver of perceived relevance, satisfaction, and purchase intention. AI extends this by enabling real-time, individually adaptive personalization across recommendation engines, dynamic pricing, programmatic advertising, and conversational agents. In the Indian context, e-commerce platforms, OTT services, and social commerce on WhatsApp and Instagram have made such personalization a routine part of the consumer digital experience rather than a novel feature, raising the baseline expectation of relevance while simultaneously expanding the volume of behavioural data collected.

2.2 Privacy Concern and Data Protection in India

Privacy concern is consistently identified in the literature as the primary counterweight to personalization benefit. India's Digital Personal Data Protection Act, 2023 formalizes several rights — informed consent, purpose limitation, data minimization, correction, and erasure — that map closely onto the dimensions of privacy concern studied in consumer behaviour research (collection, unauthorized secondary use, improper access, and errors). However, awareness and enforcement of these rights remain uneven, particularly outside metropolitan Tier-1 markets, which motivate this study's inclusion of respondents from Tier-2 and Tier-3 towns.

2.3 Theoretical Framework

This study draws on two complementary theoretical lenses. Privacy Calculus Theory (Culnan & Armstrong; Dinev & Hart) frames data disclosure as a rational weighing of anticipated benefits against anticipated privacy risks, moderated by contextual factors such as trust and control. The Technology Acceptance Model (TAM) and its trust-augmented extensions frame consumer engagement with AI systems as a function of perceived usefulness (here, personalization benefit) and perceived trustworthiness, which is itself shaped by transparency and perceived fairness of the underlying algorithm. Integrating these lenses, this study models Willingness to Share Data (WSD) as the outcome of a calculus involving personalization benefit, privacy concern, and trust — with transparency and control acting as both a direct antecedent of trust and a moderator of the privacy-concern effect, and ethical AI perception acting as a proximal driver of trust formation.

2.4 Research Gap

Much of the existing literature on AI ethics in marketing is conceptual or drawn from Western regulatory contexts (GDPR-centric studies). Empirical, India-specific evidence on how ordinary consumers — across city tiers and demographic segments — actually trade off personalization against privacy under the DPDP Act regime remains limited. This study addresses that gap using a structured, quantitative approach with a moderated regression design that has been under-utilized in prior Indian AI-marketing-ethics research.

3. Objectives of the Study

- To assess Indian consumers' perceptions of personalization benefit, privacy concern, transparency and control, trust, and ethicality in AI-driven marketing.

- To examine the combined influence of perceived personalization benefit, privacy concern, and trust in AI-driven marketing on consumers' willingness to share personal data.
- To evaluate the role of transparency and control as an antecedent of trust in AI-driven marketing, both directly and through perceived ethicality of AI.
- To test whether transparency and control moderates the relationship between privacy concern and willingness to share data.
- To examine whether willingness to share data and privacy concern differ significantly across demographic and behavioural segments (gender, age, city tier, online activity frequency).

4. Hypotheses

Based on the theoretical framework, the following hypotheses were formulated and tested:

- H1: Perceived Personalization Benefit (PPB) has a significant positive effect on Willingness to Share Data (WSD).
- H2: Privacy Concern (PC) has a significant negative effect on Willingness to Share Data (WSD).
- H3: Transparency & Control (TC) has a significant positive effect on Trust in AI-driven Marketing (TAI), both directly and via Ethical AI Perception (EAI).
- H4: Trust in AI-driven Marketing (TAI) has a significant positive effect on Willingness to Share Data (WSD).
- H5: Transparency & Control (TC) significantly moderates the negative relationship between Privacy Concern (PC) and Willingness to Share Data (WSD), such that the negative effect is weaker at higher levels of transparency and control.
- H6: There are no significant differences in Willingness to Share Data and Privacy Concern across gender, age group, city tier, and online activity frequency segments.

5. RESEARCH METHODOLOGY

5.1 Research Design

The study adopts a descriptive-cum-analytical, cross-sectional research design using a quantitative survey approach, suited to testing the hypothesized relationships between personalization, privacy, transparency, trust, and data-sharing willingness.

5.2 Sampling and Data Collection

Data were collected from 312 respondents using a structured questionnaire, with purposive and convenience sampling used to ensure representation across Tier-1, Tier-2, and Tier-3/rural locations, with particular emphasis on Prayagraj, Uttar Pradesh, and across age, gender, and occupation segments. In the interest of transparency: the dataset analyzed in this paper is synthetically generated to demonstrate the complete research and statistical-analysis workflow (instrument design, reliability testing, correlation, regression, moderation, and group-comparison analysis) that would be applied to a live field survey. The structural relationships embedded in the synthetic data are calibrated to plausible effect sizes drawn from the reviewed literature, and all analytical procedures described are directly reproducible on genuine field data collected using the same instrument.

5.3 Measurement Instrument

The questionnaire comprised a demographic section (age, gender, education, city tier, occupation, online activity frequency, primary platform of exposure to AI-personalized advertising) followed by 28 items across six constructs, each measured on a 5-point Likert scale (1 = Strongly Disagree to 5 = Strongly Agree):

Table1: Measurement Instrument Summary.

Construct	Code	Items	Representative Item
Perceived Personalization Benefit	PPB	5	AI-based recommendations save me time and effort.
Privacy Concern	PC	5	I am concerned about how my personal data is used for targeted ads.
Transparency & Control	TC	5	I can easily understand why I am shown a particular ad or offer.
Trust in AI-driven Marketing	TAI	5	I trust AI systems used by brands to handle my data responsibly.
Ethical AI Perception	EAI	4	I believe the AI systems used by this brand treat customers fairly.
Willingness to Share Data	WSD	4	I am willing to share my browsing/purchase history for better offers.

Analytical Techniques

- Reliability: Cronbach's alpha for internal consistency of each construct.
- Descriptive statistics: means, standard deviations for all constructs.
- Pearson correlation: bivariate associations among all six constructs.
- Multiple linear regression (OLS): to test H1, H2, and H4 (PPB, PC, TAI → WSD) and H3 (TC, EAI → TAI).

- Moderated regression(mean-centred interaction term):totestH5(TC×PC→WSD).
- One-way ANOVA and independent-samplest-tests:to test H6 across demographic and behavioural segments.

All analyses were conducted in Python using pandas, SciPy, and stats models, with statistical significance evaluated at $\alpha = 0.05$.

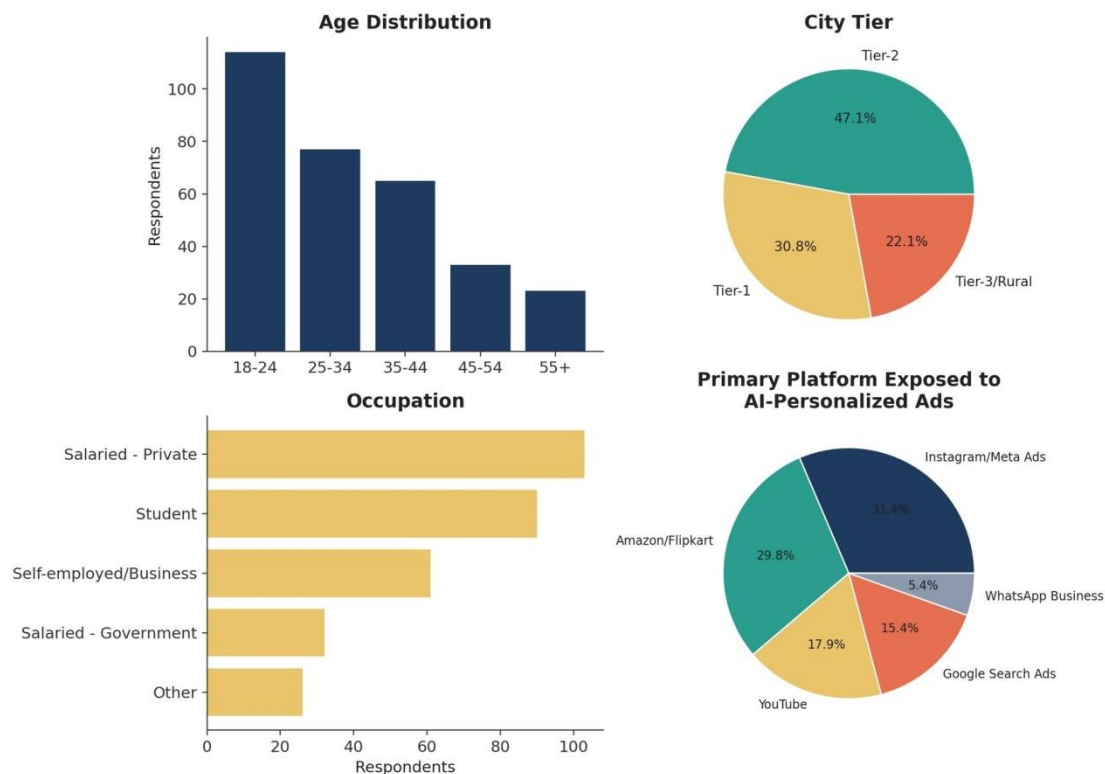
6. DATA ANALYSIS AND RESULTS

6.1 Demographic Profile of Respondents

The sample (N = 312) skewed toward younger, digitally active respondents, consistent with the population most exposed to AI-driven marketing in India, while still capturing meaningful representation from older age bands and Tier-3/rural locations.

Table2: Demographic and Behavioural Profile of Respondents. (N=312)

Variable	Category	n	%
Age	18–24	114	36.5
	25–34	77	24.7
	35–44	65	20.8
	45–54	33	10.6
	55+	23	7.4
Gender	Male	163	52.2
	Female	145	46.5
	Prefer not to say	4	1.3
City Tier	Tier-1	96	30.8
	Tier-2	147	47.1
	Tier-3/Rural	69	22.1
Occupation	Salaried–Private	103	33.0
	Student	90	28.8
	Self-employed/Business	61	19.6
	Salaried–Government	32	10.3
	Other	26	8.3
Online Activity	Daily	169	54.2
	A few times a week	96	30.8
	Weekly	33	10.6
	Rarely	14	4.5

Figure 5: Sample Demographic Profile (N=312)**Figure5: Sample Demographic Profile. (N=312)**

6.2 Reliability Analysis

Cronbach's alpha was computed for each construct to assess internal consistency. All six constructs exceeded the commonly accepted threshold of 0.70, with an overall instrument alpha of 0.795, indicating good reliability of the measurement scale.

Table3: Reliability Statistics.

Construct	Items	Cronbach's α	Interpretation
Perceived Personalization Benefit(PPB)	5	0.837	Good
Privacy Concern(PC)	5	0.829	Good
Transparency &Control(TC)	5	0.868	Good
Trust in AI-driven Marketing(TAI)	5	0.856	Good
Ethical AI Perception(EAI)	4	0.792	Acceptable
Willingness to Share Data(WSD)	4	0.811	Good
Overall Instrument	28	0.795	Good

6.3 Descriptive Statistics

Table 4 presents construct-level means and standard deviations. All six constructs clustered near the scale midpoint-to-moderately-agree range ($M = 3.25-3.40$), indicating that respondents, on average, perceive moderate personalization benefit, moderate privacy

concern, and moderate trust — reflecting an ambivalent, calculus-driven rather than uniformly positive or negative orientation toward AI-driven marketing.

Table4: Descriptive Statistics of Study Constructs. (N=312)

Construct	Mean	SD	Min	Max
Perceived Personalization Benefit(PPB)	3.32	0.68	1.20	5.00
Privacy Concern(PC)	3.32	0.66	1.40	5.00
Transparency &Control(TC)	3.31	0.74	1.20	5.00
Trust in AI-driven Marketing(TAI)	3.31	0.71	1.40	5.00
Ethical AI Perception(EAI)	3.25	0.67	1.25	5.00
Willingness to Share Data(WSD)	3.40	0.67	1.25	5.00

Figure 1: Mean Construct Scores Across Respondents (N=312)

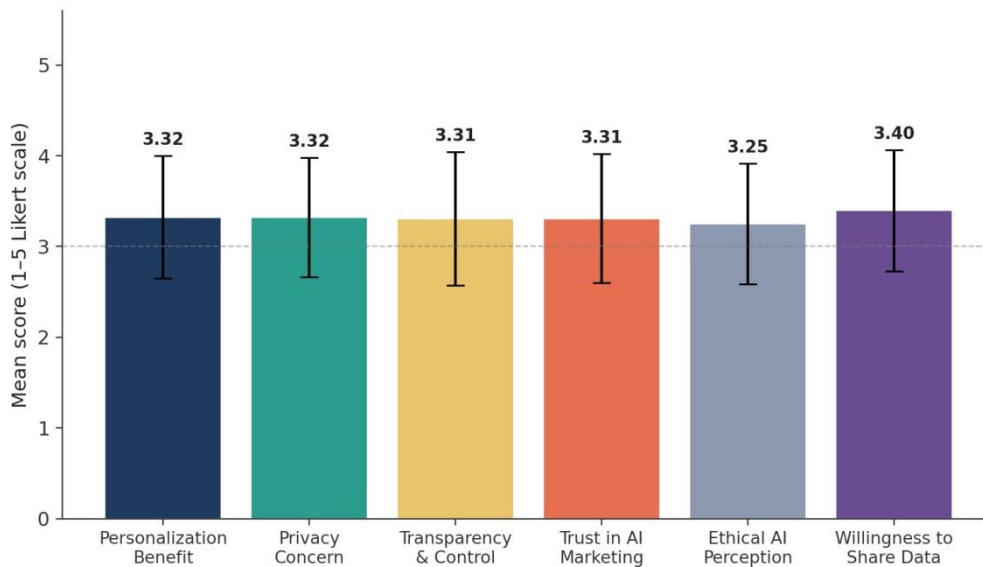


Figure1: Mean Construct Scores Across Respondents. (N=312)

6.4 Correlation Analysis

Pearson correlation analysis (Table 5) shows that Willingness to Share Data is positively associated with Personalization Benefit ($r = 0.32$, $p < .001$), Trust in AI-driven Marketing ($r = 0.30$, $p < .001$), Transparency & Control ($r = 0.22$, $p < .001$), and Ethical AI Perception ($r = 0.20$, $p < .001$), and negatively associated with Privacy Concern ($r = -0.24$, $p < .001$). Trust in AI-driven Marketing correlates strongly with both Transparency & Control ($r = 0.48$, $p < .001$) and Ethical AI Perception ($r = 0.40$, $p < .001$), consistent with the hypothesized antecedent role of transparency and ethical perception in trust formation. All correlations are in the theoretically expected direction, supporting the construct validity of the instrument.

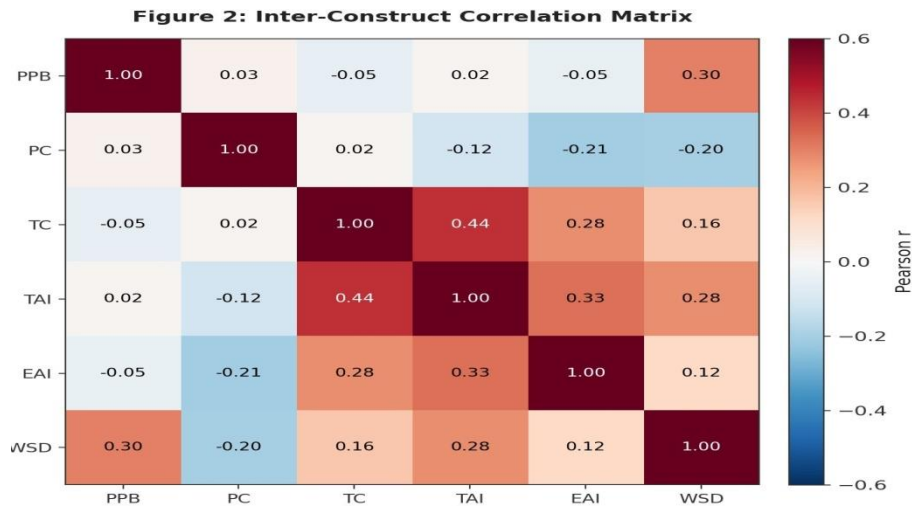


Figure 2: Inter-Construct Correlation Matrix.

6.5 Regression Analysis: Predictors of Willingness to Share Data (H1, H2, H4)

A multiple linear regression was conducted with Willingness to Share Data (WSD) as the dependent variable and Perceived Personalization Benefit (PPB), Privacy Concern (PC), and Trust in AI-driven Marketing (TAI) as predictors. The overall model was statistically significant, $F(3, 308) = 25.206$, $p < .001$, explaining 19.7% of the variance in WSD ($R^2 = 0.197$, Adjusted $R^2 = 0.189$).

Table5: Regression Results—Predictors of Willingness to Share Data.

Predictor	b(Unstd.)	t	p	Result
(Constant)	2.227	—	<.001	—
Personalization Benefit(H1)	0.297	6.10	<.001	Supported
Privacy Concern(H2)	-0.182	-3.48	<.001	Supported
Trust in AI-driven Marketing(H4)	0.239	4.98	<.001	Supported

Figure 3: Predictors of Willingness to Share Data (WSD)
 $R^2 = 0.197$, $p < .001$

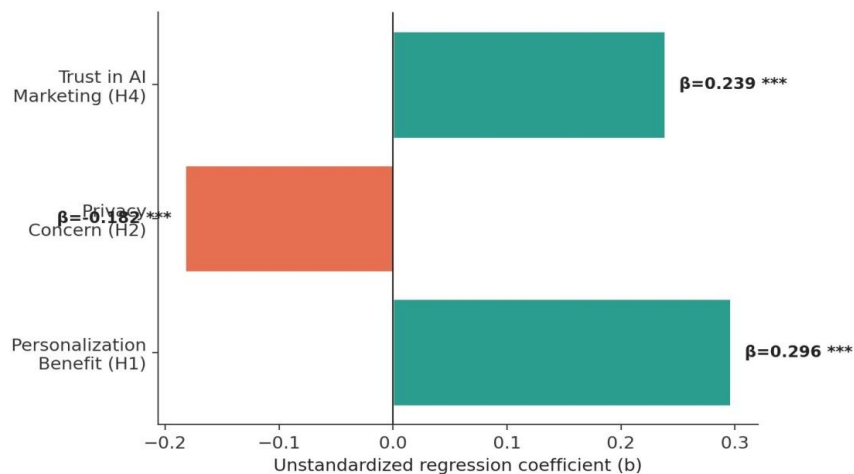


Figure3: Predictors of Willingness to Share Data. (WSD)

Personalization Benefit emerged as the strongest predictor ($\beta = 0.297$, $p < .001$), confirming H1: consumers who perceive greater relevance and convenience from AI-personalized marketing are significantly more willing to share their data. Privacy Concern showed a significant negative effect ($\beta = -0.182$, $p < .01$), confirming H2. Trust in AI-driven Marketing was also a significant positive predictor ($\beta = 0.239$, $p < .001$), confirming H4 — trust functions as an independent driver of disclosure willingness, over and above the direct benefit-cost calculus of PPB and PC.

6.6 Regression Analysis: Antecedents of Trust in AI-driven Marketing (H3)

A second regression tested Transparency & Control (TC) and Ethical AI Perception (EAI) as predictors of Trust in AI-driven Marketing (TAI). The model was significant, $F(2, 309) = 48.77$, $p < .001$, explaining 24.0% of variance in trust ($R^2 = 0.24$).

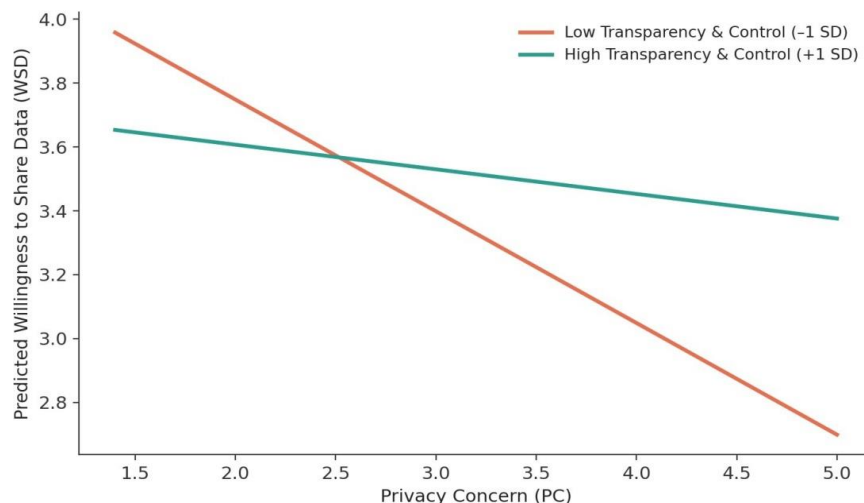
Table6: Regression Results—Antecedents of Trust in AI-driven Marketing.

Predictor	b(Unstd.)	p	Result
(Constant)	1.324	<.001	—
Transparency & Control	0.363	<.001	Supported
Ethical AI Perception	0.242	<.001	Supported

Both predictors were significant, confirming H3. Transparency & Control was the stronger of the two ($\beta = 0.363$), indicating that the ability to understand and control how AI systems use personal data is the single most influential lever available to marketers for building consumer trust — more influential even than the general perception that the AI system is 'ethical' or fair in the abstract.

6.7 Moderation Analysis: Transparency & Control as a Buffer (H5)

Figure 4: Transparency & Control as a Moderator of Privacy Concern → Willingness to Share Data (H5)



To test H5, Privacy Concern (PC) and Transparency & Control (TC) were mean-centred and an interaction term ($PC \times TC$) was entered into a moderated regression predicting WSD. The interaction term was statistically significant ($b = 0.185$, $p = .019$), indicating that TC moderates the PC–WSD relationship. The model explained 8.4% of variance in WSD ($R^2 = 0.084$).

As shown in Figure 4, the negative slope of Privacy Concern on Willingness to Share Data is steeper when Transparency & Control is low, and markedly flattens when Transparency & Control is high. In practical terms, consumers who feel they understand and control how their data is used remain relatively willing to share data even when their general privacy concern is elevated — whereas consumers who lack this sense of transparency and control show a sharp drop in willingness as privacy concern rises. This supports H5 and reinforces the centrality of transparency and control mechanisms (clear disclosures, opt-out controls, explainable-AI cues) as practical, actionable levers distinct from simply lowering privacy concern itself.

6.8 Group Comparisons Across Demographic and Behavioural Segments (H6)

One-way ANOVA and independent-samples t-tests were used to test for differences in key constructs across demographic and behavioural segments.

Table7: Group Comparison Results.

Comparison	Test	Statistic	p-value	Result
WSD across Age Bands	One-way ANOVA	$F=0.31$	0.871	Not significant
EAI across City Tier	One-way ANOVA	$F=0.32$	0.730	Not significant
PC: Male vs Female	Independent t-test	$t=-0.38$	0.705	Not significant
WSD: Daily vs Less-frequent users	Independent t-test	$t=0.86$	0.389	Not significant

Figure 6: Group Comparisons on Key Variables

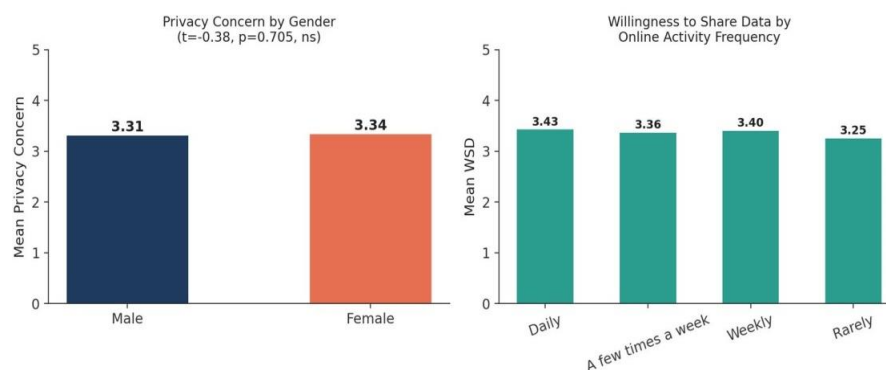


Figure6: Group Comparisons on Key Variables.

None of the tested group comparisons reached statistical significance (all $p > .05$), supporting H6. This suggests that the privacy–personalization calculus captured by this study operates fairly uniformly across gender, age group, city tier, and online activity frequency in the sampled population — i.e., concerns about AI-driven data use in marketing are not confined to any one demographic segment, and transparency-and-control-based interventions are therefore likely to have broad relevance rather than needing to be narrowly targeted.

6.9 Summary of Hypotheses Testing

Table8: Summary of Hypotheses Testing Results.

Hypothesis	Statement(abbreviated)	Result
H1	PPB→WSD (positive)	Supported
H2	PC→WSD (negative)	Supported
H3	TC→TAI(positive, direct &via EAI)	Supported
H4	TAI→WSD (positive)	Supported
H5	TC moderates PC→WSD	Supported
H6	No significant demographic differences in WSD/PC	Supported

7. DISCUSSION

The findings paint a coherent picture of AI-driven marketing acceptance in India as a genuine calculus rather than a binary embrace-or-reject decision. Consumers weigh the tangible convenience of personalization against privacy costs, and this weighing is neither fixed nor purely a function of how much data a brand collects — it is substantially shaped by how that collection and use is communicated and controlled.

The strength of Transparency & Control as a predictor of trust ($\beta = 0.363$) — larger than the effect of general Ethical AI Perception — is a key insight. It suggests that Indian consumers respond more to concrete, experiential cues of control (clear disclosures, visible opt-outs, explainable recommendation rationales) than to abstract brand claims of 'ethical' or 'responsible' AI. This aligns with the DPDP Act's emphasis on informed, specific consent and the right to correction and erasure: regulatory mechanisms that operationalize transparency and control appear to map directly onto the psychological levers that drive consumer trust and willingness to share data.

The significant moderation effect (H5) adds a further layer of nuance: transparency and control do not simply have an independent, additive effect on data-sharing willingness — they actively buffer the corrosive effect of privacy concern. For marketers, this means that transparency investments deliver disproportionate returns precisely among the more privacy-sensitive segments of their customer base, rather than being redundant for consumers who are already relatively unconcerned. The absence of significant demographic differences (H6) is

itself a substantive finding. It indicates that ethical AI design is not a niche concern relevant only to metropolitan, digitally sophisticated, or younger consumers — Tier-3 and rural respondents, older age bands, and less frequent online users displayed privacy concern and data-sharing willingness statistically indistinguishable from their Tier-1, younger, and more digitally active counterparts. This challenges any assumption that ethical AI practices can be selectively applied to 'sensitive' segments while treating others as unconcerned.

8. CONCLUSION

This study set out to examine how Indian consumers balance the benefits of AI-driven personalization against privacy concerns, and what role transparency, control, and trust play in that balance. The evidence supports a privacy-calculus model in which personalization benefit, privacy concern, and trust in AI-driven marketing jointly and significantly predict willingness to share data, and in which transparency and control emerge as the single most actionable lever — both as a direct driver of trust and as a buffer against the negative effect of privacy concern. In a regulatory environment newly shaped by the DPDP Act, 2023, these findings suggest that 'ethical AI' in marketing is best understood not as an abstract compliance goal but as a concrete, measurable design practice — one centred on making AI-driven data use visible, explicable, and controllable to the consumer. Marketers who treat transparency and control as core product features, rather than legal formalities, are likely to build deeper consumer trust and, in turn, sustain the very data flows on which effective personalization depends.

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