



BALANCING PERSONALIZATION AND PRIVACY: EXPLORING GENERATION Z'S PERSPECTIVE ON THE PERSONALIZATION-PRIVACY PARADOX IN INDIA

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ABSTRACT

BALANCING PERSONALIZATION AND PRIVACY: EXPLORING GENERATION Z'S PERSPECTIVE ON THE PERSONALIZATION-PRIVACY PARADOX IN INDIA

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In the era of hyper-personalized digital marketing, the tension between personalization and data privacy has emerged as a defining paradox especially among the Generation Z consumers who are digitally savvy and privacy conscious at the same time. While there is existing literature around personalization-privacy paradox but it remains dominated in western-centric perspectives and with quantitative approach. This dissertation pays attention to these limitations and adopts a qualitative approach that investigates how the Generation Z consumers in India evaluates the trade-offs between digital personalization and data privacy.

This study is guided by Privacy Calculus Theory which says that individuals weigh perceived benefits against the perceived risks when they are disclosing their personal information, this study adopts an interpretivist, inductive research design. Eight semi-structured interviews were conducted with Indian Generation Z participants who are self-identified actively engages with personalized content in many digital platforms.

Findings revels that personalization is mostly seen as useful, convenient, time saving with highlighting its practicality with no emotional satisfaction and the data sharing decisions are conditional and context driven. Participants expressed their views around discomfort because of opaque data practices, surveillance and a lack of meaningful control. Trust was found to be very fragile and its highly dependent on the perceived transparency and ethical data practices. Moreover, participants highlighted the importance of consent, honestly and user empowerment in determining their engagement with personalization.

This research will contribute to the growing body of literature on digital consumer behaviour by contextualizing the privacy calculus theory into a rapidly digitalizing, non-western market. It highlights the psychological and cultural complexities which crafts the privacy attitude among the Indian Generation Z users. Ethical personalization supported by transparency, control and fairness comes out to be critical requirements for maintaining digital trust and sustaining long term consumer engagement in rapidly digitalizing economies like India.

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ABBREVIATION LIST

TERM	DEFINITION
GEN Z	Generation Z
AI	Artificial Intelligence
ML	Machine Learning
PCT	Privacy Calculus Theory
GDPR	General Data Protection Regulation
DPDP	Digital Personal Data Protection
DP	Differential Privacy
HE	Homophonic Encryption
FL	Federated Learning
SMPC	Secure Multi Party Computation
CRM	Customer Relationship Management

CHAPTER 1: INTRODUCTION

1.1 Background to the Study

1.1.1 Personalization and the Digital Consumer Shift

Brand's core strategies now consist of personalized marketing which aims to engage digital consumers. AI, ML and other predictive analytics are widely used to tailor content, offers and experiences in real time (Chandra *et al.*, 2022; Kumar *et al.*, 2019). For Gen Z especially it actually reduces the choice overload and also improves the perceived relevance (Jain *et al.*, 2021). While personalization offers great values to users like relevance still it relies on behavioural and personal data collection to work which raises questions about customer autonomy and ethical boundaries in the evolving connection of brands and digital users (Bleier and Eisenbeiss, 2015).

1.1.2 Generation Z and Emerging Privacy Concerns

Gen Z are considered as digital natives still they show a complex connection with online privacy and Indian Gen Z consumers mostly balance sharing data through a trade-off lens, balancing personalization with concerns over data misuse and surveillance (Gupta and Biswas, 2024; Ghosh *et al.*, 2023). There are many users which prefer tailored content and value the relevance but there is a growing tension of discomfort with vague data practices and limited control over data (Shekhar, 2025). This growing tension is further amplified by low engagement with privacy settings, digital fatigue and users rising demand for ethical, transparent and simple consent-based data environments (Gopikrishna, 2024).

1.1.3 The Indian Digital Ecosystem: Opportunity and Tension

India's fast growing digital economy is backed by platforms such as Amazon, Flipkart, Instagram and Swiggy, these brands put many efforts in personalization to target young Gen Z users (Mude and Undale, 2023). However, there's an uneven digital participation, only 26.8% of youth aged 15-24 shows basic internet browsing skills (see Table 1.1), with a major difference across region and gender (NSO, 2024; Times of India, 2024). These Disparities are even different across different states of India (see Table 1.2), with highest internet skills 65.7% in Goa to just 7.5% in Meghalaya, supporting to this only 16% of Indian consumers understand the India's DPDP Act (PwC, 2024). These reflects that there is low data literacy but high digital engagement.

Digital Literacy by Age Group and Region

Age Group	Region	Male (%)	Female (%)	Person (%)
15-24 Years	Urban	44.2	35.3	40.2
	Rural	26.4	14.3	21.0
	All	31.8	20.7	26.8
15-29 Years	Urban	47.7	36.5	42.6
	Rural	28.1	14.5	22.0
	All	34.2	21.6	28.5
15+ Years	Urban	41.8	28.0	35.7
	Rural	23.4	11.7	18.5
	All	30.1	18.0	25.0

Table 1.1 Digital literacy levels in India by age group, gender, and region (NSO, 2024).

State	Internet Skill (%)
Goa	65.7
Kerala	53.4
Tamil Nadu	48.0
Telangana	47.2
Uttar Pradesh	16.0
Chhattisgarh	11.9
Tripura	8.2
Meghalaya	7.5

Table 1.2 State-wise variation in internet skill levels among Indian users (NSO, 2024).

1.2 Gaps in the Literature

1.2.1 A Western Dominant View and Theoretical Repetition

The existing body of academic literature has explored the personalization-privacy paradox with some typically framed through the Privacy Calculus Theory which helps evaluate how the consumers weigh the perceived benefits of the personalized efforts against the risks associated with disclosure of data (Bleier *et al.*, 2020; Xu *et al.*, 2011; Dinev and Hart, 2006). However, these studies are predominantly done with a western digital economies which is very different if compared to country like India in context to legal safeguards, digital access and cultural standards.

The generalised assumption about the consumer behaviour that lacks global applicability is led by this regional bias. Moreover, compounding on this issue is the overreliance on quantitative survey designs which do offers breadth but lacks the deep psychological and emotional thinking behind the user's decisions (Shekhar, 2025). Although the privacy calculus theory remains widely used but its application mostly lacks the contextual depth with many studies replicating earlier frameworks rather than adapting to regional or generational complexities.

1.2.2 Under-representation of Indian Generation Z and Qualitative Perspectives

While Gen Z are considered as digital natives and cautious about their privacy but the existing literature rarely examines their attitudes in isolation, especially within the unique socio-cultural and technological context of India. Additionally, other studies either merge the Gen Z with broad youth segments or overlook how the Indian Gen Z engages with data driven personalization with rising tensions around privacy (Gupta and Biswas, 2024; Ghosh *et al.*, 2023). For instance, McKee *et al.* (2023), provides an excellent examination of personalization-privacy paradox of Gen Z through privacy calculus theory but it's grounded in a western context and depends on quantitative survey methods which leaves behavioural and cultural dimensions unexplored.

Furthermore, there are few studies which applies the qualitative methodology to analyse the Gen Z's interpretation of benefits, risks, trust, control and transparency in real life digital interactions. Additionally, under the newly introduced India's DPDP Act and with an increase in personalization in the digital environment there is need for context sensitive, in-depth research that reflects the lived experiences of Indian Gen Z consumers. This study will address these gaps directly.

1.3 Academic Justification

There is an increasing dependence on data driven personalization across digital platforms and understanding the consumer's perception on how they perceive the trade-off between personalization and privacy has become a critical area of academic inquiry. While previous literature has made significant contribution through privacy calculus framework but it's mostly focused on western context which limits the cross-cultural generalizability. This raises questions about whether the same privacy perceptions, motivations and behaviours applies to the non-western users and particularly those users who live in a non-western country like India which is getting digitised rapidly. India presents a great opportunity for compelling research settings for several reasons.

Firstly, India has the largest number of Gen Z in the world which is 377 million who contribute approximately \$860 billion in consumer expenditure or 43% of India's total consumption (Deccan Herald, 2024). These cohorts are exposed to digital ecosystems but still faces disparities in digital literacy and access (NSO, 2024). Secondly, it is facing new regulatory changes with new DPDP Act rolled out in 2023 aims to improve the transparency and control in data practices (PwC, 2024). Despite of this evolving landscape there is an absence of

research that explores how Indian Gen Z navigate the personalization-privacy paradox. Moreover, existing literature is grounded by mostly quantitative design which limits psychological and emotional thinking behind users' decision making. This study will address that limitation by applying qualitative design.

This research not only extends the application of privacy calculus theory to new cultural and generational context but it also provides timely, actionable insights into how evolving digital users in India conceptualize and respond to the ethics of personalization in a digital economy which is rapidly changing.

1.4 Overall Aim of the Study

Building on the gaps in the literature which outlined in the previous section, this study aims to explore how Indian Generation Z perceives and manages the trade-off between personalized marketing and data privacy. India has the largest Gen Z population in the world who has the consumer expenditure of \$860 billion (Deccan Herald, 2024), yet there is limited research which captures their unique digital experiences. While most existing literature are western centric and depends on quantitative methodology which overlooks cultural complexities and psychological interpretations. This study adopts a qualitative lens to examine how Indian Gen Z assesses perceived benefits, perceived risks, trust, control and transparency in personalized digital interactions and it extends privacy calculus theory into a new cultural context and provides practical insights for marketers, policymakers and digital platforms designers. This research aim will be achieved by addressing the following research questions.

1.5 Research Questions

To explore the gaps identified in the literature (section 1.2) and in alignment to overall aim outlined above, this following research questions are presented to explore the under researched areas.

1. How Indian Gen Z users perceive the benefits of personalized marketing in exchange of personal data?
2. What privacy risks do Indian Gen Z users associate with sharing personal data for Personalized experiences?
3. How does trust influence Indian Gen Z's willingness to disclose personal data to brands and digital platforms?
4. What ways does the perception of control over personal data affect Indian Gen Z's engagement with personalization?

5. How important is transparency in corporate data practices to build trust among Indian Gen Z users?

These research questions are directly informed by the study's research objectives which is explained in detail in the Chapter 3 Methodology.

1.6 Method and Scope

1.6.1 Method Overview

This study follows exploratory, inductive and qualitative research design to examine how Indian Gen Z's users evaluate the trade-off between personalization and privacy in digital environments. Guided by Research Onion Framework (Saunders *et al.*, 2019). The methodology reflects an interpretivist perspective which perceives the reality as socially made and crafted by individual experiences (Mwita, 2025; Creswell, 2018). This study conducts eight semi-structured interviews to explore five objectives of the study underpinned by privacy calculus theory. An Inductive approach allows the findings to emerge from participant's narratives (Azungah, 2018), and the data is analysed through thematic analysis (Braun and Clarke, 2006). Ethical considerations like informed consent, anonymity and voluntary participation were strictly maintained. Limitations are also presented like small yet non-generalisable sample, time constraints, focus on only urban and semi-urban participants and potential researcher bias due to subjective interpretation. A full detailed on the research methods can be found in Chapter 3 Methodology chapter.

1.6.2 Sample parameters- Indian Generation Z

This research engaged eight purposively selected participants who are aged between 21 to 23 years representing India's Gen Z born between 1997 and 2012. All the participants who contributed to the interviews were digitally active and interacting with personalized content across various brands and platforms like Instagram, YouTube, e-commerce sites and apps. Participants belonged to majorly urban to semi-urban areas with diverse academic and professional backgrounds like Law, User Experience design, Psychology, Engineering, Business and IT was considered in order to reflect a broad range of perspectives. This sample was sufficient to reach thematic saturation and support study's focus on depth over breadth (Ahmed, 2025; Patton, 2015; Guest *et al.*, 2006).

1.6.3 Scope of the Study

This study focuses on Indian Gen Z's perceptions and behavioural responses to digital personalization and data privacy. Specifically, it investigates how they evaluate the trade-offs across five objectives underpinned by Privacy calculus theory. The goal is to understand how these five dimensions influences the decision making in data sharing situations and broader engagement with personalized content.

What this study does not include:

- It doesn't generalise the findings to full Indian population as this study is based on urban and semi-urban participants or compare other generational cohorts like millennials or Generation X.
- It doesn't investigate the Internal corporate data governance systems, legal compliance mechanisms and backend technologies.
- It doesn't measure digital behaviours quantitatively, nor it assess statistical trends or relationships between variables.

Instead, this research takes qualitative and context specific approach to explore deep, experiential insights. It is designed to inform academic literature, digital policy decisions and practical marketing strategies which will be relevant to one of the world's most influential and digitally immersed consumer demographics.

1.7 Dissertation Structure

Chapter 1 – Introduction

Research begins with introduction to the research topic, outlines key background context, identifies literature gaps and presents the research aims, questions, methodological approach and scope.

Chapter 2 – Literature Review

This chapter reviews the existing literature on personalization, privacy, Gen Z in a global and Indian context and outlines the conceptual framework using privacy calculus theory.

Chapter 3 – Methodology

This chapter provides a detailed information into the objectives of the research, philosophical stance, research design and data collection methods, sampling and ethical considerations and limitations to research.

Chapter 4 – Findings and Discussion

This chapter presents and discusses the key findings from the eight semi-structured qualitative interviews which was organised thematically around the five core research objectives.

Chapter 5 – Conclusions and Recommendations

This chapter concludes the research by summarising the key insights and offers recommendation for future academic research and professionals.

CHAPTER 2: LITERATURE REVIEW

2.1 Chapter Introduction

This chapter will critically review the existing relevant literature to the study of personalization and privacy with a focus on Gen Z in India born between 1997 and 2012. As digitally savvy Gen Z consumers are frequently exposed to the personalization experiences in digital settings they mostly are in exchange for personal data. This exchange raises an important question around the perceive trade-off between personalization benefits and privacy risks which is a tension commonly referred to as the personalization-privacy paradox.

The literature review is structured thematically starting with an overview of the personalization and privacy concepts in the digital marketing followed by a details review of the personalization-privacy paradox. It then narrows its focus to the digital behaviours, values and concerns of the Indian Gen Z users. Supporting this the chapter introduces the privacy calculus theory which is used as a theoretical foundation for this research. The theory core concepts are explained and contextualised. The chapter completes with the application of the theory to the Indian Gen Z settings supporting the groundwork for the research objectives and methodology that follow.

Through the literature review chapter, knowledge gaps are identified particularly regarding the India specific studies around Gen Z negotiation of personalization and privacy. These insights show the theoretical direction and rationale for the research.

2.2 Overview of Personalization and Privacy

2.2.1 Personalization in Digital Marketing

Personalization in the world of digital marketing means the use of data driven strategies to tailor content, services and experiences to each consumer differently depending on their behaviours, preferences and interactions. It is based in the goal of improving marketing relatability and customer engagement by providing the right message to the right person at the right time (Chandra *et al.*, 2022). This approach depends on the technologies such as AI, ML, CRM systems and real time analytics to automate the personalization process at scale.

There is a big difference between personalization and customization. The personalization is done by the organization's side without explicit user inputs by using the various algorithms and user data to make changes to meet marketing efforts. On the other hand, customization is done by the user's side which allows the individuals to actively modify or select on their preferences

(Kumar *et al.*, 2019). For instance, streaming platforms like Netflix and Prime Video recommends more shows depending on the data of the past viewing history is considered as personalization, whereas users crafting their own playlists or adding something on their wish list considered as customization.

There are different types of personalization strategies in marketing such as personalized emails, dynamic website contents, location-based offers, behavioural retargeting. The organisation's broad objectives of improving and increasing the customer satisfaction, brand loyalty and conversion rates are aligned with these strategies. Personalization improves the emotional engagement as well as it improves the performance metrics by reducing the cognitive load and increasing the perceived relevance and when these personalization efforts are implemented transparently and ethically it becomes a strategic differentiator in the competitive digital markets (Chandra *et al.*, 2022).

2.2.2 Privacy in the Digital Age

The concept of privacy has been transformed significantly in the digital era. Traditionally privacy was viewed as "*the right to be let alone*" (Kaufman, 2011, p. 448). In a modern term it highlights the right to control one's personal information. The transformation also raises growing concerns around surveillance, autonomy and personal agency in the online environments (Zuboff, 2019). Privacy is considered as essential to human dignity which enables the individuals to determine when, where and how they share personal information (Nissenbaum, 2010; Solove, 2007).

In the current digital environment, the privacy goes beyond just secrecy and it also covers management of informational boundaries where users are continuously shaping their digital presence through strategies like pseudonyms, private profiles and audience restrictions. These behaviours are underpinned by communication privacy management theory (Petronio, 2002) which looks for privacy as a dynamic process of co-managed disclosures and this is also supported by Chen (2018) who found out that social media users constantly negotiate privacy based on perceived control and context.

There is a big contemporary concern which is the rise of surveillance capitalism which means the commodification of personal data by big corporations to influence behaviour in order to achieve the organisation goals (Zuboff, 2015). Most of the times users trade their privacy for convenience without even realising that how their data will be aggregated, profiled and monetised (Solove, 2007). Additionally, cultural factors also play a role in shaping privacy

standards. Mondal *et al.* (2023) observes that users in collectivist cultures like India are tend to share more information online while mostly valuing social harmony or service benefits over individual privacy. All these insights are well aligned with Nissenbaum's (2010) theory of contextual integrity which debates that privacy expectations depends on social context.

2.2.3 Evolution and Importance of Personalization

Personalization has evolved from a tactical tool to a strategic necessity in marketing and for a detailed timeline of marketing (see Appendix 3). In the early forms of personalization it can be traced to direct mail advertising in the 19th century and at that time personalized salutations significantly increased the engagement rates (Arora *et al.*, 2008). However, these efforts were done manually and didn't stay in effect until database marketing and CRM technologies come to effect in the 1990s (Petrisor *et al.*, 1997). In the 2000s introduced data driven personalization by the use of CRM systems, segmentation analytics and early recommender engines which supported the groundwork for one-to-one marketing. The rise of digital commerce and real time analytics got more effective with the transition of product centric strategies to customer centric strategies (Chandra *et al.*, 2022).

The 2010s introduced a big technology transformation point with the integration of big data, AI and ML into personalization efforts. AI helped the organization to predict user preferences based on their data and automate personalized messaging across digital channels such as websites, social media and mobile apps (Kumar *et al.*, 2019). Various tools like recommendations engines, propensity models and dynamic pricing algorithms has become a centrepiece to customer engagement and retention strategies (Gokhan *et al.*, 2025).

As these personalization techniques become more advanced now it not only focuses on transactional gains but it also plays an important role in building long term customer relationships by improving emotional engagement and strengthening trust (Bleier and Eisenbeiss, 2015). Additionally, hyper personalized strategies backed by AI which helps to reduce the cognitive overload by presenting personalized options and because of that it improves the decision quality and satisfaction (Jain *et al.*, 2021). The evolution of personalization highlights the personalization is transformed from a marketing tactic to a core strategic function which is backed by data, optimised by AI and integrated across the customer journey.

2.2.4 Consumer Concerns About Digital Privacy

Despite many benefits of personalized marketing there are concerns as well which is being raised by consumers about how their personal data is collected, stored and being used. This particular tension is captured widely studied personalization-privacy paradox which reflects consumer's conflicting attitudes and behaviours as they desire for personalization services but also being cautious of their personal data. This paradox is central to the privacy calculus theory in which the individuals compare the benefits which they are getting with personalization against the potential privacy risks before sharing their information (McKee *et al.*, 2023). Growing concerns such as privacy fatigue which is emotional exhaustion from continuous privacy management and privacy cynicism which is the belief that privacy is pointless and mostly these tend to occur more frequently among digital natives. These psychological responses most of the times leads to either disengagement or rejection towards data collection practices (Strycharz and Segijn, 2024; Choi *et al.*, 2018; Hoffmann *et al.*, 2016).

Additionally, cultural context also plays a big role in crafting privacy expectations. In India where people are getting digitally transformed rapidly with Generation Z and Millennials mostly prioritize affordability and convenience over privacy particularly when they are using mobile first platforms and the same consumers also express discomfort when personalization lacks transparency or looks manipulative (Chhabria *et al.*, 2023). These dual perspective of consumers calls for regionally focused and ethically transparent personalization strategies. Recent studies highlight a secondary tension which is termed as avoidance-annoyance paradox in which the consumers try to avoid data sharing, becomes frustrated by irrelevant content, creating brand dissatisfaction (McKee *et al.*, 2023). In response, regulatory frameworks like GDPR and India's DPDP Act aims to enforce better transparency and consent, through their effectiveness depends on consumer awareness and digital literacy.

2.3 The Personalization–Privacy Paradox

2.3.1 Defining the Personalization–Privacy Paradox

A behavioural contradiction is described by the personalization-privacy paradox where consumers desire personalization benefits at the same time they feel uncomfortable about sharing the personal data which is necessary to enable the personalization (Aguirre *et al.*, 2016). This problem is mostly highlighted in the digital environments, where data tracking, profiling and targeted communication are pervasive. At the core this paradox is deeply connected in the privacy calculus theory which believes that the individuals perform a cognitive evaluation like

balancing the perceived benefits such as convenience and relevance against the perceived risks such as data misuse and surveillance before making a decision to disclose personal information (Dinev and Hart, 2006). When consumers realise that the value of personalization outweighs the threat to privacy, they are more likely to engage with the personalization and high-risk perceptions can result in data withholding or disengagement from personalized services (Koohikamali *et al.*, 2017).

Many empirical studies highlight the psychological complexity of this decision making as consumers mostly shows bounded rationality in which biases, heuristics or emotions (trust or fear) have more influence than rational cost-benefits analysis (Acquisti *et al.*, 2015). Furthermore, contextual variables such as brand trust, data use transparency and the control over the privacy settings plays a critical role in shaping the consumer experiences of the personalization-privacy paradox (Cloarec *et al.*, 2022; Awad and Krishnan, 2006). The adoption of AI driven personalization by brands has increased the relevance of this paradox which increases both the marketing relevance and data sensitivity. As highlighted by studies in which it argued the fixing this paradox is less about eliminating risk and its more about mitigating perceived threats through ethical, transparent and value adding personalization practices (Cloarec *et al.*, 2024; Zeng *et al.*, 2021). The personalization-privacy paradox stays in the centre of modern digital marketing which represents a dual challenge of maximizing personalization impact at the same time maintaining the consumer trust and privacy autonomy.

2.3.2 Global Evidence and Behavioural Contradictions

Research consistently confirms the privacy paradox across the global digital markets that there is a gap between consumers stated privacy concerns and their actual data disclosing behaviour. Although there is frequent expression of anxiety by the users about how their data is collected and used, they mostly continue to engage with personalized platforms and services (Acquisti *et al.*, 2015; Dienlin and Trepte, 2015). A psychological tension between concern and convenience is reflected by this inconsistency which challenges the assumption of fully rational decision making embedded in the privacy calculus models. Consumers evaluate privacy risks through complex cognitive and emotional processes as highlighted by the empirical evidence from the United States of America, Europe and Asia. Some users face privacy fatigue which is an emotional burnout from continuous privacy management which leads to a passive acceptance of data collection (Choi *et al.*, 2018). Other users' privacy cynicism in which the trust in institutions is lacking and individuals are less inclined to engage in protective

behaviours (Hoffmann *et al.*, 2016). These psychological responses highlights the limitations of rational trade off models in explaining real world behaviour.

Research also identifies the avoidance-annoyance paradox which is emerging layer of personalization-privacy tension. Consumers who blocks ads or turn off the tracking in order to protect their privacy end up getting flooded with random or irrelevant ads which makes them more annoyed with brand and less satisfied overall (McKee *et al.*, 2023). This paradox highlights that behaviour of protecting the privacy can unintentionally reduce the effectiveness of personalization and damage the brand relationship (Alhelaly *et al.*, 2025; Wadle *et al.*, 2019).

These contradictions highlight that resolving the privacy paradox is not just about increasing the transparency and control but it's actually requires to pay attention to emotional, cultural and behavioural complexities that influences how personalization is received.

2.3.3 Cultural and Contextual Insights from India.

India is a rapidly getting digitized, culturally diverse and mobile first economy in which the personalization-privacy paradox takes on unique shape. Gen Z in India born between 1997 and 2012 is mostly considered hyper connected and digitally literate and they actively engage with personalized platforms such as Instagram, Amazon and Swiggy but their willingness to share data varies and it's a blend of cultural values, trust expectations, affordability concerns and limited privacy awareness. A different feature of Indian market is that functional value is prioritized over privacy sensitivity. Studies shows that Gen Z consumers in India are more likely to exchange personal information for discounts, personalization benefits or exclusive offers (Chhabria *et al.*, 2023). This aligns with the Hofstede's collectivist framework where the interdependence and relationship building outweighs personal boundaries (Blodgett *et al.*, 2008).

However, this preference does not show a complete lack of concern. Trust and transparency still remain critical in shaping data sharing behaviours. Consumers are more likely to engage with personalization when they feel the brands are transparent about how data is collected and used even on sensitive platforms like mobile apps (Khan *et al.*, 2022). On the other hand, opaque or manipulative practices especially which involves AI based profiling can trigger resistance and scepticism (Saura *et al.*, 2024). There are challenges around privacy education and digital literacy as many Indian users especially who resides outside metropolitan areas have very limited understanding of privacy rights and are unaware of mechanisms like GDPR or India's DPDP Act. This takes to the Babatunde *et al.*, (2024) who highlights a term called

privacy inertia which means when users know risks exists but feel unequipped to act. Saha *et al.*, (2024) further points out that personality traits like extraversion and region (urban vs rural) also have a huge impact on privacy sensitivity which calls out the need for micro segmented personalization strategies.

2.4 Gen Z's Digital Behaviour and Privacy Attitudes

2.4.1 Gen Z's Online Habits and Data Sharing Behaviour

Gen Z in India are the country's most digitally exposed demographic who are raised with widespread access to smartphones and mobile internet, this demographic engages in highly interactive, app centric behaviour. Gen Z in India relies mostly on platforms such as Instagram, YouTube and WhatsApp for socialization, entertainment and shopping. Their digital habits are marked by multitasking, real time interaction and a high preference for visual storytelling and these are traits which set apart from the older generation in the online environment (Mude and Undale, 2023). Unlike passive digital consumers, Gen Z in India frequently engage with participatory digital behaviour such as commenting, sharing, reposting and creating content. The central role in this process is being played the social influence. Peer validation, digital trends, and the desire for online recognition are the key motivators which drives their engagement with content and brands (Djafarova and Bowes, 2021). Behaviours like this are mostly influenced by the dynamics of social circles where popular content and app usage becomes normative.

A pragmatic approach is demonstrated by this generation when it comes to data sharing as they are mostly willing to share limited personal data in exchange for personalized recommendations, exclusive offers or effortless access. However, this willingness is neither uniform nor unconditional (Singh, 2024). Indian Gen Z shows platform specific sensitivity like they may openly share lifestyle preferences on platforms such as Instagram while they hesitate to share on platforms which are related to finance or employment (Rai, 2024). This situational and value driven approach to disclosure of data shows a complex privacy mindset. Gen Z are not uniformly unconcerned about privacy but their actions suggest a trade-off mentality where users view the perceived benefits of personalization such as convenience, access or social validation as worth the disclosure of their personal data.

2.4.2 Gen Z's Attitudes Toward Data Privacy

Indian Gen Z are mostly seen as digitally savvy and adaptable but their relationship with online privacy shows a more complex, context dependent reality. Instead of showing general

indifference or technophobia, Gen Z typically tends to evaluate data sharing based on the perceived value and institutional trust. The focus is not on just resisting personalization altogether but to demand ethical, transparent engagement in return and Indian youth are highly sensitive to personalization that feels or looks intrusive or manipulative especially when the brands are not able to clarify how data is used and collected (Gupta *et al.*, 2023). This shows a growing need for consent to be meaningful not just procedural.

There is a key tension which crafts Gen Z's privacy attitudes is the gap between awareness and action. Although privacy is intellectually valued, practical engagement with privacy tools remains limited. Many Gen Z users acknowledge the risks of data misuse but mostly don't adjust their privacy settings or read policy disclosures, most of the times because of complexity or perceived lack of control. This shows the privacy behaviour is not just a function of concern, but it is also a digital literacy and empowerment (Ghosh *et al.*, 2023). Gen Z is not apathetic rather they require platforms that facilitate informed decision making in accessible ways.

Moreover, for shaping privacy decisions trust and control appears to be decisive. Over 60% of Indian Gen Z users are open to sharing personal data if they get clear benefits and feel they hold power over the process (Gopikrishna, 2024). Brands which can implement ethical AI, offer opt in personalization and transparency communication data use tend to earn higher engagement. These are the insights which suggest Indian Gen Z functions within a privacy calculus framework, but with a heightened sensitivity to fairness, clarity and power dynamics.

2.4.3 Psychological and Social Influences on Privacy Concerns

Privacy attitudes among the Indian Gen Z are not only influenced by the functional concerns in context to data misuse but also by the psychological and social influences that crafts their interactions within the digital spaces. One of the most influential factors is online self-presentation. Gen Z in India curates their identities strategically on platforms like Instagram to get peer validation, emotional gratification and social inclusion (Pal *et al.*, 2024). However, for getting validated and seen digitally, many users go beyond their privacy boundaries as mostly sharing their personal information without fully considering the long-term risk which is associated with it. The emotional reward of social approval such as likes, comments and followers' growth mostly outweighs the concerns over surveillance or third-party data use.

Moreover, the role of psychological ownership when Gen Z feels in control of the data they share. Bhushan (2025) found that Gen Z scores lower than the older generation on overall psychological ownership as they become significantly more responsive when they find the

digital experiences more personally meaningful. In context where customization, identity expression or value alignment is present, Indian Gen Z users are more likely to disclose information voluntarily but when personalization is present with lack of transparency or feels impersonal the engagement drops and they withdraw data. This highlights a complex link between emotional resonance and privacy decision making, trust and relevance supports openness while alienation prompts self-protection.

Gen Z privacy settings are further gets complicated by the social and emotional vulnerabilities. Social anxiety, loneliness and fear of missing out (FOMO) mostly puts forward the Indian Gen Z users to increase their digital activity even though its involves sharing of sensitive personal information (Lyngdoh *et al.*, 2022). Similarly, the peer pressure and the desire to maintain a socially acceptable online presence leads to a decision that may not align with the users stated privacy values (Gupta *et al.*, 2023). Privacy decisions are rarely purely rational but it actually reflects a blend of psychological needs, emotional trade-offs and social expectations which makes Gen Z's privacy behaviour conditional, dynamic and context specific.

2.5 Theoretical Framework

2.5.1 Overview of Privacy Calculus Theory

Privacy Calculus theory (PCT) is widely adopted framework that explains how individuals make rational decisions when choosing whether to disclose personal information. Originally mentioned by Laufer and Wolfe in the 1977 as calculus of behavior arguing that individuals weigh the disclosures by the control they get and the potential risk involved (Trepte, *et al.*, 2017), after the introduction of this model it was highly discussed and researched and later it was extended in the era of internet by Culnan and Armstrong (1999) as well as, Dinev and Hart (2006) saying that individual decision making is a crucial factor for disclosing personal data and the privacy calculus theory suggest that individuals evaluate the perceived benefits of sharing data such as personalization, convince, social rewards against the perceived risks such as surveillance, misuse, loss of control before engaging in disclosure behaviour (Dinev and Hart, 2006). Individuals don't directly giveaway their data but they think about what they are getting in return in online space (see Figure 2.1).

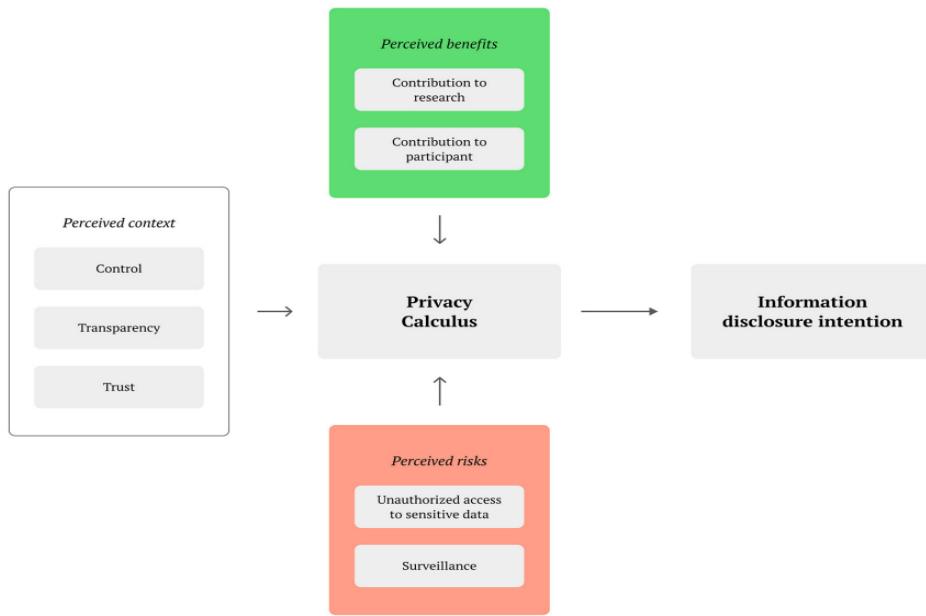


Figure 2.1 Privacy calculus Framework (Maus et al, 2021, p. 4).

The rise of digital marketing and algorithmic personalization has significantly evolved this theory. Individuals are frequently engaging online and there is an increase in the interaction of targeted content, recommendation systems and hyper personalized interfaces that offers privacy calculus theory to examine how their attitudes towards privacy changes in response to these technologies. Krasnova *et al.* (2010) highlighted that users may still disclose personal information even knowing the privacy concerns are high if they excepted any benefits in returns such as social approval. This trade-off mechanism explains why Gen Z mostly engages freely on social media and e commerce platforms even though they express high privacy awareness.

Recent application of privacy calculus theory further highlights its relevance to the personalization-privacy paradox. For instance, Lee *et al.* (2022) applied this theory to social media environments and found that personalization efforts at the same time improving user experience can simultaneously be perceived as intrusive if not properly contextualised. The study shows that individuals continuously analyse personalization in a risk benefit view mostly in the platforms where emotional and social identity is integrated.

2.5.2 Core and Extended Components of Privacy Calculus Theory

The privacy calculus theory suggests that individuals evaluate both the benefits as well as the risks which is associated with the disclosure of personal information before interacting with digital platforms. This cognitive process is especially relevant for Indian Gen Z users as they regularly interact with online personalization such as targeted ads, app suggestions and curated

content and originally this theory outlines two core components which are perceived benefits and perceived risks as the key determinants of information disclosure behaviour.

Perceived benefits cover the advantages which the user gets from sharing the data such as convenience, personalization and improved user experiences. Mohan *et al.* (2023) highlighted that personalized advertising, improves and adds values by providing relevant content that matches user's preferences and browsing habits. This is highly relevant for the Indian Gen Z as they mostly seek efficiency and instant relevance in online interaction. Moreover, Xu *et al.* (2011) highlighted that users associate personalization with reduced cognitive load and more effortless digital environments which leads to even more willingness to engage. On the other hand, perceived risks cover the potential negative consequences of sharing the data which includes the fears of surveillance, unauthorized use of personal data and feelings of intrusiveness. According to Mohan *et al.* (2023), Indian consumers mostly feel a discomfort if they get aware of being tracked without consent and this discomfort is much higher when it's done through online behavioural advertising. Even though personalization is technically beneficial, but these feelings of privacy invasion can trigger avoidance responses (Boerman *et al.*, 2017).

Additionally, the evaluation process is itself is complex and not purely rational. Dinev *et al.* (2013) suggest that personal traits such as technological optimism and digital literacy can influence how the individuals evaluate the trade-off between perceived risks and perceived benefits. Indian Gen Z who are mostly digitally literate can incline towards benefits initially but this can shift rapidly if the users encounter a privacy breach or perceive ethical lapses in data handling (Gutierrez *et al.*, 2019). Supporting to this many researchers have extended the privacy calculus framework by including trust, control and transparency and this extended component acts as a mediators or moderating variables. Trust in digital platforms have been shown to reduce perceived risks and increase the willingness to share data (Luo *et al.*, 2023). When users have an understanding of the platform is secure, ethical and reliable they are more likely to share data. Control refers to the user's ability to manage how their personal data is collected and used. Users' privacy concerns decreases and they are more open to personalization when they feel a control over the data (Binzer *et al.*, 2024). Similarly, transparency is a form of clear and honest communication about data practices which strengthens both trust and informed decision making. When the brands and platforms are transparent about data practices the users feel secure and respected and the engagement enhances (Sun *et al.*, 2023).

Incorporating trust, control and transparency allows for a more accurate and psychological understanding of user behaviours especially around the privacy conscious and digitally literate cohorts like Indian Gen Z. Ignoring these mediators can risk oversimplifying the consumer decision making and may result in ineffective personalization strategies that fail to address real drivers of digital engagement.

2.5.3 Privacy Calculus in the Indian Gen Z Context

Applying the privacy calculus theory to the Indian Gen Z shows that this demographic is digitally literate as well as privacy conscious that carefully evaluates the trade-off between personalization and data security. If the there is an alignment of personal interests and browsing habits in context to online behavioural advertising Indian Gen Z users engage positively with the personalized content (Mohan *et al.*, 2023). However, their willingness to share the data is conditional as when the users feel the content is intrusive or manipulative the balance shifts and privacy concerns outweigh the perceived benefits.

Trust, transparency and control are the most critical factors which shapes this generation's privacy decisions. In a qualitative study, Shekhar (2025) reported that the awareness of how the data is collected and used across different platforms are more around the young Indian users. Participants expressed that trust is only in the platforms that openly and clearly discloses of the data practices and allowed meaningful user control. A repeated theme was the desire for consent-based personalization in which the users actively sign up rather than being tracked silently. Even though the consent is relevant the absence of these mechanisms can lead to feelings of exploitation.

According to Puri *et al.* (2024) who found that the Indian Gen Z's awareness of privacy and information security is influenced by both the digital literacy and the perceived institutional trust. In a study where respondents accepted data sharing in well-regulated environments such as fintech apps as they became more cautious on lesser-known platforms. Additionally, the study identified perceived risks and trust as the strongest predictors of privacy related behaviour. These are the insights which strengthens that Indian Gen Z decision to engage with personalization is highly context dependent which is shaped by a conscious evaluation of benefits, risks and the perceived integrity of the platforms.

Based on the theoretical and contextual insights which was discussed above, the semi-structured interview guide was made to reflect the five components of the privacy calculus theory which is perceived benefits, perceived risks, trust, control and transparency. Each

component was translated into interview questions to make sure a conceptual consistency across the literature review, research objectives and data collection. For instance, the themes on personalization benefits were influenced by studies such as Mohon *et al.* (2023) and Xu *et al.* (2011), while themes around perceived risks and data discomfort were guided by Boerman *et al.* (2017) and Choi *et al.* (2018). Trust, control and transparency were integrated as mediators (Shekhar, 2025; Binzer *et al.*, 2024; Sun *et al.*, 2023). This alignment between theory and instrumentation supports a strong qualitative approach and strengthens the study's analytical depth.

2.6 Ethical Personalization and Future Trends

2.6.1 Importance of Transparency and Consent Management

Transparency and consent turn out to be as the core points of ethical data governance in the age of personalized digital marketing. India's recent implementation of DPDP Act in 2023 shows a great effort toward implementing meaningful consent practices that go beyond systematic formality (Collaco, 2024). The central function of the Act is to mandate that data fiduciaries provide clear, specific and accessible notices to the user and especially Gen Z digital natives before the collection or processing of data, that will support informed decisions and minimizing the asymmetry of information between platforms and consumers (Kumar *et al.*, 2024). This also aligns with the Europe's GDPR where meaningful consent is being used as a hook in user autonomy and transparency.

Despite of legislative intent the practical implementation of consent remains full of challenges. Studies shows that design elements in consent management platforms (CMPs) mostly inclines users towards consent with over 90% opting in when the reject all option is easily accessible (Jha *et al.*, 2025). These manipulative interface levels are known as dark patterns which lowers users' control and blur the boundary between formal consent and actual understanding. Moreover, findings indicate that users mostly reject privacy banners not out of informed approval but due to banner fatigue or the need to access the content quickly, especially among the mobile and Gen Z users. This highlights a critical gap between technical compliance and ethical transparency (Jha *et al.*, 2025).

To deal with these issues the DPDP Act introduced the concept of consent managers as third-party entities that empowers users to give, manage or withdraw consent in a transparent and coordinated manner (Malhotra and Malhotra, 2024). If this infrastructure is integrated with user centric design, it will hold a significant potential to develop trust among Indian Gen Z

consumers who are both data literate and privacy conscious. However, Segijn *et al.* (2021) highlighted that transparency must first translate into user awareness before it can lead to actual or perceived control. Their Transparency awareness control (TAC) framework shows that ethical personalization requires a systematic understanding of user ability, motivation and context interact with consent designs and India's approach must make sure not only regulatory compliance but also active user empowerment to close the gap between visible consent and meaningful control

2.6.2 Emerging Privacy-Preserving Technologies

Rising concerns around the data misuse, so privacy-preserving technologies (PPTs) are increasingly viewed as important tools for opening ethical personalization in digital marketing. Differential privacy (DP), Homomorphic Encryption (HE), Federated Learning (FL) and Secure Multi-Party Computation (SMPC) comes out to be some of the most advanced solutions that adds statistical noise to datasets or model outputs to blur individual data points (Mwiinga, 2023). For instance, DP-enabled synthetic data generation allows the organizations to train models on anonymized yet realistic datasets, particularly in sectors like healthcare where data sensitivity is essential. However, such techniques mostly involve trade-offs between privacy and model utility, promoting ongoing innovation to balance these objectives (Feretzakis *et al.*, 2024).

Homomorphic encryption and federated learning have got a grip for enabling secure computations without exposing raw data. HE allows the computations on encrypted data which makes sure confidentiality even during processing and FL opens decentralized training by holding data localized to user devices (Feretzakis *et al.*, 2024; Mwiinga, 2023). In context to marketing these tools are useful particularly for analysing customer behaviour without direct access to personal identifiers. SMPC stretches this capability by welcoming multiple parties to jointly analyse encrypted data without showcasing their individual inputs making it compatible for cross platform collaboration (Prabowo *et al.*, 2025). Apart from the promises these technologies still remains computationally intensive and face implementation barriers in real time systems which limits their current scalability.

Additionally, these technologies have been coming all together into privacy enhancing technologies (PETs) frameworks. These framework works as the combination of multiple privacy techniques such as DP, HE and FL into an integrated architectures that improves privacy and data utility. Open-source tools such as Microsoft Presidio and PySyft are increasing

in chosen for the purpose of helping businesses match the regulations like GDPR and India's DPDP Act (Feretzakis *et al.*, 2024; Mwiinga, 2023). However, there is a continuous evolution of personalization strategies especially for data sensitive generation like Gen Z, the scalability and accessibility of these privacy-preserving technologies must improve to be relevant and making sure ethical marketing in the Indian context needs technical innovation as well as cross sector collaboration to build systems that prioritize privacy without undermining personalization value.

2.6.3 Ethical Challenges and Future Directions in Personalized Marketing

While relevance and customer engagement are offered by personalized marketing it still comes with substantial ethical challenges especially around data privacy, user autonomy and algorithmic bias. One of the big concerns is the opaque nature of algorithmic decision making which mostly takes to a lack of transparency in how user data is processed, and content is recommended. Studies highlights that the personalization systems can strengthen existing biases and encourage addictive consumption patterns like binge watching which leads to adverse mental health effects especially in context to personalization in sectors like streaming and e-commerce (Prodhan and Mukherjee, 2024). These systems mostly depend on the collaborative filtering and behavioural profiling and if its unchecked it may unintentionally promote discriminatory content or deepen filter bubbles.

To pay attention on these risks, the adoption of ethical AI frameworks which includes principles like explainability, fairness and accountability built into algorithmic design can be used and the concept privacy by design and the shift towards zero party data in which the consumers are willingly to share preferences are increasingly seen as practical steps forward (Bitra, 2025). Moreover, regulations such as the GDPR and India's DPDP Act highlights consent, transparency and purpose limitation but there are still gaps in enforcement and user awareness is present and Gen Z users in India while they are digitally literate, they mostly lack the deep understanding of how their data powers the personalization and making them vulnerable to manipulation.

Marketers must align the personalization strategies with ethical principles by taking advantage of technologies like explainable AI and adopting strong data governance models. For instance, generative AI can drive scalable personalization, but it also imposes risks if it's used without ethical guidelines (Stein *et al.*, 2025). According to Dasi *et al.* (2024) ethical personalization needs integration of fairness, transparency and inclusivity into algorithmic systems.

Personalization in future must have user agency as top priority making sure diversity in training data and implementation of real time monitoring to lower the harms. Integration of ethical considerations into personalization architectures can brands promotes trust, meet compliance and deliver sustainable value.

2.7 Chapter Summary

This chapter reviewed key literature around the study of personalization and privacy among Gen Z in India. It started with defining the personalization and digital privacy, highlighting both the concepts have evolved with the rise of data driven technologies. Then the chapter examined the personalization-privacy paradox with identifying the global and Indian specific trends in user perceptions, behaviours and concerns.

A focused review on the digital habits of Gen Z in India showed a complex relationship with technology as they are open to personalization but there is a growing sensitivity to data privacy. Social, psychological and contextual factors influence the Gen Z's attitudes in context to data sharing were analysed. Privacy calculus theory was introduced as the study's theoretical framework with its core and extended components are explored in depth. These components were then contextualised by applying it in Indian Gen Z demographics drawing from the recent studies.

The review identified a research gap in how Indian Gen Z balances the personalization and privacy particularly in the age of digital work with evolving digital technologies and cultural context. This calls for the methodology chapter which will detail how the research investigates these behaviours through a qualitative lens using privacy calculus theory as the framework.

CHAPTER 3: METHODOLOGY

3.1 Introduction to Research Methodology

The research methodology is referred to as a structured and a systematic process from which the knowledge is taken, analyzed and interpreted to pay attention to a specific research question (Saunders *et al.*, 2019). In academic research the methodology chapter have a critical role for detailing the research design and execution, making sure transparency and rigour that support the validity of the findings (Quinlan, 2019). It allows the readers and assessors to analyse if the research objectives and theoretical foundations of the study is appropriate or not.

This chapter adopts the Saunders *et al.* (2015) Research Onion as the guiding framework because the research onion provides a layered model to systematically navigate through philosophical positioning, research approach, strategy, data collection methods and analytical techniques which allows the researchers to justify their methodological decisions in a logical and step by step structure.

3.2 Research Aim and Objectives

Research aim if it's clearly defined, gives a coherence and while the objectives help it into manageable components (Collis and Hussey, 2021; Saunders *et al.*, 2019). This research is guided by the privacy calculus theory which helps individuals to evaluate the perceived risk and benefits before sharing data in a digital setting (Meier and Krämer, 2022). While there are studies about Gen Z's privacy concerns but it's mostly generalised and in western context and there is a limited insight into how these dynamics works in an emerging market like India with a massive digital infrastructure growing rapidly but still showcases unique challenges in trust and regulation (Malhotra and Sharma, 2017). The population of Gen Z in India is 377 million which makes them the largest in the world and this shows it's a critical demographic for examining data privacy tensions (Deccan Herald, 2024; Hameed and Mathur, 2020).

The aim of this research is to explore Generation Z in India evaluates the tradeoff between personalized marketing and data privacy with the use of Privacy calculus theory.

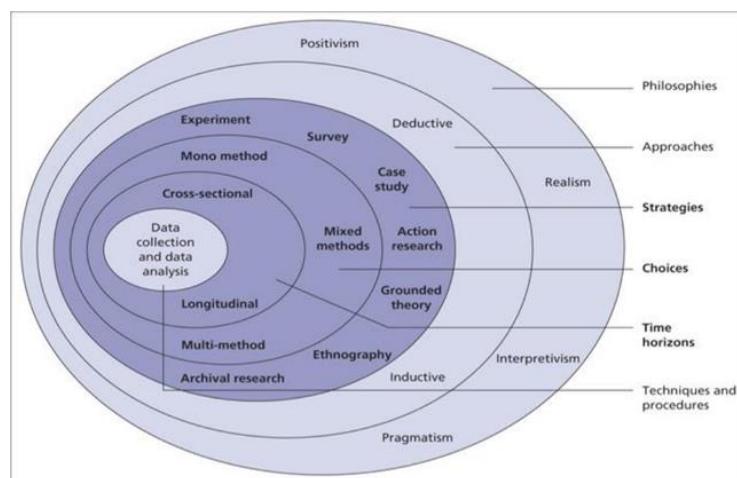
Objectives:

1. To explore how Indian Gen Z consumers perceive the benefits of personalized marketing with exchange of their personal data.

2. To investigate the privacy risks which Indian Gen Z consumers associate with sharing personal data for personalized marketing.
3. To examine the role of trust which influence the Indian Gen Z willingness to share personal data with brands and platforms.
4. To analyse how the perception of control over the data affects Indian Gen Z decision to engage with personalized marketing.
5. To evaluate the importance of transparency in corporate data practices for trust building among the Indian Gen Z consumers.

3.3 Research Onion Framework

This study adopts the Research Onion framework which was developed by Saunders *et al.*, (2015) which is a layered model used widely for structuring research methodology. This model assists in aligning the philosophical stance, approach, strategy and data collection methods into a logical structure (Melnikovas, 2018). Its help provides a step-by-step guidance which starts with philosophy and peeling the onion inward to techniques and procedures (see Figure 3.1).



Source: Saunders, Lewis & Thornhill (2015 p. 108)

Figure 3.1 The Research Onion

Supporting the complex examination of the Gen Z privacy behavior in India the research onion provides a flexible yet systematic tool to justify and link the methodological decisions and its specifically useful in qualitative research in which the layered thinking supports theoretical alignment with inductive exploration. However, there is a critique as the research onion shouldn't be treated as a rigid theory as it's for a best understand as a heuristic device which guides structure rather than a prescriptive model (Gamage, 2025).

3.4 Research Philosophy

3.4.1 Chosen Philosophy: Interpretivism

The set of beliefs that acts as a foundation of how knowledge is constructed, understood and interpreted is referred to research philosophy. As seen on the outermost layer of the research onion (see Figure 3.1) that philosophical assumptions craft the foundation of the research process (Saunders *et al.*, 2019). This study considers interpretivist philosophy which is especially suited for the exploration of Indian Gen Z's perspectives on personalization and privacy in digital environments. Interpretivism contemplates the reality as its socially made and subjective, which is crafted by personal experiences and cultural settings and this line up with an epistemological stance that sees knowledge as being co-created from the interaction between the researcher and the participants (Bryman and Bell, 2007). On the other hand, from an ontological stance, interpretivism supports multiple realities which allows diverse and context specific interpretations of truth and finally the axiological stance which acknowledges the researcher's value on transparency and genuine interest on understanding the insights on consumer attitudes towards personalization and privacy (Pretorius, 2024).

There is a perfect alignment between the philosophy and study's aim to explore how the Indian Gen Z explore and react to the tradeoffs between personalized marketing and data privacy. According to Creswell (2018) interpretivism supports the rich qualitative inquiry which makes it ideal for analyzing the emotional constructs like perceived benefits, perceived risks, trust, control and transparency. Gamage (2025) also supports this approach by highlighting that interpretivism allows the researchers to get to know about the social phenomena in context and particularly in studies which involve complex consumer behaviors. Interpretivism aligns with the study's chosen theory which is privacy calculus theory, which highlights the individualized evaluations of benefits and risks. These evaluations are not universally measurable instead they are complex, context dependent and culturally influenced and this makes interpretive lens is best suited to capture these complexities through semi-structured interviews and thematic analysis.

3.4.2 Rejected Alternatives: Positivism and Pragmatism

Positivism treats the reality as objective and independent of the researcher which is commonly associated with hypothesis testing, statistical models and generalizability (Saunders *et al.*, 2019). However, this is not suited for this study as this approach fails to accommodate subjective, culturally shaped decision making. Additionally, Pragmatism provides more

flexibility, and it is best suited to applied research focused on real world problem solving but the current aim of study is not to solve an immediate issue instead to understand the deep meanings behind the Indian Gen Z's personalization and privacy attitudes (Pretorius, 2024). According to Mwita (2025) who highlighted that interpretivism is best suited for generating context sensitive insights which is grounded in participant experience.

3.5 Research Approach

3.5.1 Inductive vs Deductive Reasoning

As shown in the second layer of the research onion (see Figure 3.1) the research approach bridges the gap between philosophy and strategy with guiding how knowledge is developed from data (Saunders *et al.*, 2019). This study goes with an inductive research approach which is appropriate for qualitative, interpretivist research which aims to explore subjective meanings (Thomas, 2006). Inductive reasoning starts with specific observations, and it aims to develop broader theoretical insights or conceptual frameworks (Kumar, 2024). According to Creswell (2018), it enables the researchers to build theory from ground up which makes it particularly useful for exploring unexplored areas and this is well suited for the current study which aims to understand how Indian Gen Z users balance the personalization and data privacy, which is topic shaped by cultural, emotional and contextually influenced. Azungah (2018) supports this view, arguing that inductive approaches is very valuable in emerging markets in which contextual understanding mostly overshadows the need for generalization. By collection of rich, narrative data through semi-structured interviews and then analyzing it thematically this research follows a flexible, open ended approach that supports the development of new insights around the privacy calculus theory.

On the other hand, deductive reasoning is not suited for research that prioritizes subjective interpretations as this approach starts with an existing theory or hypothesis and looks to test it using structured data collection which is suited for quantitative or positivist studies (Kumar, 2024). Deductive methods are limited in capacity to capture emotion driven decisions and socio-cultural contexts which is the key elements in privacy related behavior. Considering all the factors, deductive stance is rejected. A detailed comparison of inductive and deductive approaches is shown on Table 3.1 below which is adapted from Saunders *et al.* (2019).

Feature	Deductive Approach	Inductive Approach
Scientific principle	Follows scientific principles	Flexible and emergent
Reasoning	Moves from theory to data	Moves from data to theory
Theory	Testing theory	Building theory
Data collection	Highly structured	Less structured
Researcher role	Independent and objective	Involved and interactive
Sample size	Large, often quantitative	Small, qualitative
Application	Generalisation	Contextual understanding

Table 3.1 Fundamental Differences Between Deductive and Inductive Approaches

Source: (Saunders *et al.*, 2019)

3.5.2 Descriptive vs Exploratory Orientation

This study best identifies as exploratory in nature as the exploratory research is conducted to analyse phenomena where little past knowledge is existing and where flexible and adaptive methods are needed (Bryman, 2011). Additionally, the study is adopting qualitative and “*Qualitative data are ideal for exploratory analysis*” (Gerring, 2017, p. 20). Descriptive on the other hand looks to summarise the established characteristics or behaviours while exploratory research aims to unmask motivations, attitudes and underlying meaning. Emerging market with evolving digital environments in India and the lack of context specific studies across Gen Z personalization and privacy behaviour the exploratory orientation offers the most appropriate framework.

3.6 Research Strategy

3.6.1 Qualitative vs Quantitative

This study goes with a qualitative strategy which is aligned with the interpretivist philosophy and inductive reasoning which is covered in earlier sections and as on the next layer of the research onion (see Figure 3.1) the research strategy basically depicts how the data is being collected, interpreted and linked to theoretical constructs (Saunders *et al.*, 2019). Qualitative is well suited for this study’s aim which is to explore the Indian Gen Z perception on the trade-off between personalization and privacy. Quantitative on the other hand prioritize on measurable variables and statistical generalization and qualitative research focuses on understanding meaning, behavior and contextual experience. According to Creswell (2018)

who notes that qualitative methods open the researchers to get deep insights into participant's worldviews and motivations which is critical benefit for this study which is investigation personal constructs like benefits, risk, control, trust and transparency.

Moreover, Quantitative methods are structured, rigid and driven by hypothesis testing and this offers breadth, but it lacks the depth and flexibility which is needed to unfold the layered, emotional and culturally embedded privacy attitudes which the study aim to explore. Denzin and Lincoln (2017) argue that qualitative strategy is valuable and well suited if the study is related to complex social processes and identity negotiation which is central to privacy-personalization paradox around the digital users. Additionally, Mistry (2012) highlights that qualitative design helps open the researcher to analyses not just what people do but also why they do it by incorporating social, psychological and contextual cues. See Table 3.2 for a detailed comparison of qualitative and quantitative approaches.

There is a great alignment between the qualitative strategy and the chosen theoretical framework privacy calculus theory as it assumes individualized evaluations of risk and benefits. These components cannot be studied fully through numeric scales alone, but it can be studied through interpretive engagement with participants perceptions, values and decision making processes and flexibility of the qualitative strategy supports this through open ended questioning and thematic exploration which are central to the study.

Variable	Qualitative	Quantitative
Purpose of study/research question	<ul style="list-style-type: none"> • Contextualization • Building theory • Deepening understanding of phenomenon 	<ul style="list-style-type: none"> • Testing hypotheses • Quantifying variation • Describing (causal) relationships • Generalizability
Sample	<ul style="list-style-type: none"> • Small • Purposeful 	<ul style="list-style-type: none"> • Large • Representative
Data collection methods	<ul style="list-style-type: none"> • In-depth interviews • Focus groups • Direct observation 	<ul style="list-style-type: none"> • Descriptive surveys • Case-control studies • Randomized controlled trials
Data analysis	<ul style="list-style-type: none"> • Nonstatistical, iterative process • Focus on text and describing patterns and characteristics 	<ul style="list-style-type: none"> • Statistical • Focus on numeric comparisons, measurements, and predictions

Table 3.2 Comparing Qualitative and Quantitative Approaches to Research
Source: (Mistry, 2012, p. 522)

3.7 Data Collection

3.7.1 Qualitative Primary Data Collection

This study adopts semi-structured interviews as the primary data collection technique to explore the how the Indian Gen Z evaluate the tradeoffs between personalized marketing and data privacy and this approach is lined up with the interpretivist philosophy which is outlined

in the earlier section which allows for a detailed exploration of subjective experiences, perceptions and social meanings (Creswell, 2018; Denzin and Lincoln, 2017). Semi structured interviews follow a general plan of pre-determined questions which is flexible yet systematic format but it also provide a room to dig deeper, clarify responses and explore the emerging themes which comes up during the conversation (Gill *et al.*, 2008). Flexibility provides a great advantage when dealing with emotionally integrated and culturally crafted constructs like benefits, risks, trust, control and transparency which is central to the privacy calculus theory that underpins this study. According to Longhurst (2003) the semi-structured interviews go well to get rich context narratives which allows participants to express how they make sense of their digital choices in real life situations.

Eight Indian Gen Z aged between 21 and 23 was selected based on their active use of digital platforms and exposure to personalized content and participants also represent a range of diverse academic and professional backgrounds which consist of Tech, Business, Engineering Psychology, Law and Design. All the interviews are conducted via Microsoft teams and lasted around 30 minutes approximately and the audio was also recorded and securely transcribed to make sure data integrity and participant confidentiality. The interview guide is structured around the study's five research objectives which each of them mapping to a component of the privacy calculus theory with three open ended questions are made for each theme which are made to get honest, detailed responses and to find out individual evaluations of personalized marketing experiences. This alignment makes sure that the data collected is conceptually grounded and analytically useful. A sample of the informed consent sheet is on Appendix 1 and the interview questions is on Appendix 2. This method supports interpretivist goal of getting meaning and provides a strong foundation for a subsequent thematic analysis which can be useful to extract patterns across participant narratives (Braun and Clarke, 2006).

3.8 Sampling Strategy

3.8.1 Sampling Method and Population

This study follows a purposive sampling strategy to select participants that can provide relevant, diverse and meaningful insights for perspectives on Gen Z experiences with personalized marketing and data privacy. Purposive sampling consists of intentionally selecting individuals depending on their knowledge, characteristics or their experiences with the subject of examination (Patton, 2015). This strategy is specifically suited for qualitative research which

priorities on depth and contextual understanding over the statistical representativeness (Denzin and Lincoln, 2017).

The targeted population consist of Indian Gen Z users as noted on the study, the individuals participating in the interviews are aged between 21 and 23 as of 2025, born between 2001 and 2003. The selected participants are self-identified as frequently exposed to digital platforms that offer personalization like e-commerce websites, social media and mobile apps. This population is appropriate as it aligns with the study, and the participants are digital natives who are in an environment which consists of data sharing and saying that it all well aligns to reflect on the tradeoffs between personalization and privacy. The final sample consists of eight participants which includes six males and two females (75% male and 25% female) coming from a diverse academic and professional backgrounds such as Psychology, Law, Design, IT, Business and Engineering. This diverse backgrounds of academic and professional contexts enriches the qualitative dataset, and it also supports the study interpretivist approach of capturing multiple perspectives.

Although the sample size is small, it aligns with the established qualitative research standards (Ahmed, 2025). According to Guest *et al.*, (2006) who found that data saturation in thematic analysis can be achieved with an interview of as few as six participants when they share a common background relevant to the research focus. The aim is not to generalize but to develop a context sensitive insight on Indian Gen Z personalization and privacy evaluations. Participants who are contributing to the study will be anonymized and referred to Interviewee 1 to Interviewee 8 like (IV 1) in the findings and discussion chapter. A table presented below to outline the participants details (see Table 3.3).

Participants	Gender	Year of Birth	Age (2025)	Current Role
IV 1	Male	2002	22	Team Lead (IT)
IV 2	Male	2003	21	User Experience Designer
IV 3	Male	2003	21	Business
IV 4	Female	2003	21	Law student
IV 5	Male	2001	23	Graduate lawyer
IV 6	Male	2001	23	Computer Science Engineer
IV 7	Female	2003	21	Psychology Student
IV 8	Male	2002	22	Business Analyst

Table 3.3 Participants Details

3.9 Data Analysis

3.9.1 Thematic Analysis

In qualitative research, the data analysis is the process of organizing and interpreting the textual data to extract meaning relevant to the study's research objectives (Kiger and Varpio, 2020; Saunders *et al.*, 2019). Thematic analysis is selected as the most appropriate method for this study as it aligns with the study's interpretivist philosophical stance and inductive approach and it helps the researchers to identify, analyze and report the recurring patterns (themes) around the qualitative datasets which offers a flexible and also a reliable framework for diving deep into participants perspectives (Kiger and Varpio, 2020; Braun and Clarke, 2006). It aligns well with the study's aim of exploring complex constructs like perceived benefits, perceived risks, trust, control and transparency. Inductive insights generation, consistent with the subjective and contexts which are driven by Gen Z users, are well supported by thematic analysis (Nowell *et al.*, 2017). All the interviews were audio recorded with consent, and it was later transcribed. Thematic analysis followed by Braun and Clarke (2006) six phase process, (1) familiarization with data (2) coding (3) searching for the themes (4) reviewing themes (5) defining and naming themes (6) writing up the findings.

Although the themes will be directed by the five research objectives underpinned by the privacy calculus theory primarily and statements from each participant were thematically organized into structured tables to support the identification of both major and minor patterns across the data sets but the analysis will stay inductive and grounded in the data and will be flexible for incorporating any emerging themes and adjustments will be made during the analysis phase (Terry *et al.*, 2017). The participants responses will be quoted like (IV 1) for interviewee 1 and as English is not the first language of the participants so some minor linguistic edits were made to some quotes for clarity and readability without altering the original meaning or intent.

3.10 Ethical Considerations

Ethical diligence was central to this research because of the nature of the study which focuses on personal data, privacy concerns and digital trust. As the study explore the views of Indian Gen Z on sensitive aspects like surveillance, data exchange and emotional tradeoffs so the participants rights and wellbeing are prioritized around every stage of the research (Orb *et al.*, 2001). All the eight participants were provided with an participant consent sheet consisting of the signed consent that they have to complete before the final interview. The consent process

assures the voluntary nature of participation, the right to withdraw anytime and assurances of anonymity aligning with established ethical research standards (Bryman, 2011). Furthermore, to make sure participants get treated ethically the ethical form was completed and submitted to National College of Ireland by the author. Confidentiality is strictly maintained as the given nature of the study and all the interview recordings and transcripts are kept in password protected files on secure drive which can be accessed only by the researcher and participants were anonymized using pseudonyms (Wiles *et al.*, 2008).

To make sure compliance with the ethical standards the study chooses to adopt the principles of informed consent, confidentiality and non-maleficence (Creswell, 2018; Denzin and Lincoln, 2017; Bryman and Bell, 2007). Moreover, to maintain the best practices for online qualitative research on sensitive topics steps are considered to make sure minimum emotional discomfort. As Sipes *et al.* (2020) recommends open ended questioning, researcher neutrality and empathetic listening which must be prioritized from start to the end of the interview process.

3.11 Limitations to Research

This study is carefully designed to explore the attitudes of Indian Gen Z toward personalization and privacy and there are several limitations which must be acknowledged. Firstly, the sample size is small as this research conducts only eight interviews. The sample size is acceptable for a qualitative research standard (Ahmed, 2025; Creswell, 2018; Guest *et al.*, 2006) the richness of insights could have been enhanced by a broad and more diverse group. Better perspective on the India's Gen Z population could have been captured if given more time for the research by including more participants from different socio-economic and regional backgrounds. Secondly the findings are influenced by the subjective nature of the qualitative research. Denzin and Lincoln (2017) notes that the interpretation is central to qualitative inquiry but it also introduces the potential researcher bias, which is even when reflexivity and neutrality is maintained. Thirdly the research is made within a specific urban and semi-urban Indian context and during a limited period of time and the findings may show a time bound perspective as attitude towards data privacy and personalization are rapidly evolving due to the rapid change in digital regulation. Despite of these constraints the study provides meaningful exploratory insights from an unexplored demographic which lays down a foundation for future studies with broad scope or mixed method approaches.

CHAPTER 4: FINDINGS AND DISCUSSION

4.1 Introduction

As highlighted in the literature, there is a tension between personalization and privacy in today's data driven marketing landscape and particularly with digital natives like Gen Z. As discussed in Chapter 2, the privacy calculus theory provides a way to examine how individuals weigh the perceived benefits of personalization against the potential risks which are associated with it. This chapter explores that paradox within the Indian Gen Z context with combined findings and discussion chapter. An inductive qualitative approach supported by Braun and Clarke's (2006) thematic analysis framework helps open a deep understanding of the participants makes sense of this trade off in their digital day-to-day experiences. This chapter presents findings structure by each objective and supported by quotes and aims to draw a parallel between the participants' real experiences and existing literature while also figuring out new perspectives and paying attention to gaps previously identified in Chapter 1 and 2.

4.2 Qualitative Research Findings

The findings which are presented in this chapter are taken from eight in depth, semi structured interviews conducted with Indian Gen Z participants aged between 21 to 23 with different educational and professional backgrounds as pointed in Chapter 3. Following the Braun and Clarke's (2006) six phase thematic analysis, the data of the interview was transcribed, coded and analyzed to find out meaningful patterns around the five research objectives underpinned by the privacy calculus theory. Each section under this chapter presents one of the five objectives and consists of themes and sub-themes based on the aligned interview questions (see Appendix 2). Existing literature is integrated where its relevant to critically examine the finding and this chapter will provide a comprehensive and interpretive account of how the Gen Z in India tackles the personalization-privacy paradox.

4.2.1 Objective 1: Perceived Benefits

To explore how Indian Gen Z consumers perceive the benefits of personalized marketing with exchange of their personal data.

Personalized marketing has come out to be a central aspect of digital experiences, mostly praised for its convenience and relevance. As outlined in chapter 2 Gen Z users are considered both digitally native as well as highly responsive towards tailored content. This section explores the participant's perspective on the usefulness, benefits and convenience of

personalization in their day-to-day life. Mostly participants expressed positive attitudes for personalization if it matches their needs, reduced cognitive effort and helps them to find out relevant products or opportunities. However, a few participants differentiated between convenience and emotional satisfaction, suggesting the benefits feels like more practical than emotional.

4.2.1.1 Perceived Usefulness of Personalization

Most of the participants highlighted that personalization feels more useful when it matches their specific intentions or recent searches. These personalized ads were seen as it improved the product discovery and saved their efforts to revisit items of interest they are looking to buy. *“I was in the market looking for a camera, I got some recommendations based on my interests. So I do not have to go through the number of camera choices that I have in the market. I could get some that were personalized for my liking.”* (IV1). Similarly, *“During that AD I was able to trace back the exact thing which I wanted. That thing kind of saved my time.”* (IV5). Some participants found that the personalized ads are intrusive or repetitive but still appreciated and acknowledged its precision. *“The ads that gets annoying, irritating at times, but yeah. Mostly the ads they run are on point like it is what I am looking for.”* (IV6). These responses highlighted how Gen Z perceives the personalization as capable of improving the digital relevance, help reduce cognitive load and assisting in product recall. This aligns with Bleier and Eisenbeiss (2015) who notes that personalized ads improve the decision satisfaction when it's aligned with user's contextual needs and thereby it strengthens the perceived benefits component of privacy calculus theory as well. Furthermore, Chandra *et al.* (2022) highlighted personalization improves the emotional engagement by reducing the cognitive load and increasing the perceived relevance.

4.2.1.2 Broader Value of Tailored Digital Experiences

Beyond functional relevance of personalization, many participants discussed how personalization improved their broader experiences by supporting their interests, motivation and self-development. These responses showcase that personalization was not only appreciated for convenience but it also offers inspiration and relevance in real life. *“The targeted ads that I get usually just make me not explore much and get to where I want”* (IV6). Another participant highlighted a motivational benefit of tailored suggestions on LinkedIn *“I get recommendation to connect with people who are doing great in their life. Probably that gives me a so that can motivate me as well.”* (IV8). Participants mentioned about platforms like Traya that offers

personalized hair care solution tailored to the specific needs by using your personal information. “*You can put in many details, and they basically deal with beauty products with hair products mainly. So that's really great. So according to my needs and my experiences, they gave me a product.*” (IV4). These responses highlighted personalization not only appreciated for product recommendation and saving time but it also improves professional and personal growth journeys. This aligns with existing literature that puts personalization as a way of co-creating value with the users (Arora *et al.*, 2008). These border benefits may play an essential role in crafting Gen Z’s evaluation of trade-offs between personalization and privacy within the privacy calculus framework.

4.2.1.3 Functional Convenience Over Emotional Engagement

Convenience came up very often as the key benefit of personalization as many participants acknowledged that personalized efforts make their online tasks very simple and easy. “*It actually narrows down the list from, let's say having 1000 options of each product versus having to compare 10 of them that are really suited to my needs. To eventually make the purchase of the one that is best suited to my budget and needs*” (IV1). Similarly, “*The interaction that I made on the Internet, I get ads based on that.. I do not have to look a lot, browse through a lot that consumes a lot of time and I get by I get what I want easily.*” (IV3). These responses highlighted a broad sentiment that personalization does improves the everyday digital efficiency. However, some of the participants pointed out the difference between functional usefulness and emotionally fulfilling. This shows that personalization is valued for its practicality, but it may not provide an emotional satisfaction to the users. “*I won't say it makes your life enjoyable. But yeah, it makes your life pretty easy and convenient.*” (IV8). According to Tam and Ho (2006) who observed a similar pattern that perceived usefulness is values more on influence as compared to enjoyment in crafting user acceptance. In terms of privacy calculus framework this suggests that Gen Z’s decisions to share data may depend on the functional benefit of personalization rather than emotional satisfaction.

4.2.2 Objective 2: Perceived Risks

To investigate the privacy risks which Indian Gen Z consumers associate with sharing personal data for personalized marketing.

Even though the Gen Z in India has grown up in an era of digital convenience and hyperconnectivity but their engagement with personalized marketing still makes them worried about the ongoing concerns around privacy. When it comes to disclosure of personal data online

the findings showcased reactions which ranges from feeling uneasy to active avoidance behaviors. Findings highlighted concerns around surveillance, loss of control, third party misuse and lack of transparency mostly linked to personal experiences or perceived societal threats. Findings underscores a heightened sense of digital vulnerability which offers critical insights for the marketers who operates within the personalization-privacy paradox.

4.2.2.1 Emotional Discomfort and Data Sensitivity

The most immediate and emotionally backed concern was expressed by participants was the experience of discomfort which comes while sharing the personal data, especially with the thinking of uncertainty that where and how that data will be used. Participants mostly linked broader societal discourse to privacy breaches. *“there is just this constant chatter about your data is being breached and everyone knows about everything. I find is that medical records at times are available, Access to something as private as your medical records. That is very scary.”* (IV4). The fear extends beyond hypothetical concerns as it comes from real concerns if the personal data is secure or not, especially in sensitive categories like health information.

Findings showcased a personal reflection around AI as how these new technologies store private information *“I have to structure an email where I use my personal information...after 3 years. the AI automatically structured my email and used all the information. I did not remember giving my personal information. the bot remembered it”* (IV7). This highlights the rise of discomfort coming from ongoing, long-term memory of digital platforms. These findings aligns with the existing literature which suggests that consumers’ privacy concerns are mostly raised because of lack of transparency around how the data is stored and who has access to that data (Gupta *et al.*, 2023; Barth and De Jong, 2017). These uncertainties fuels the perceived risks and worries consumers’ willingness to interact with digital services.

4.2.2.2 Perceived Threats of Data Misuse

Findings shows that participants are particularly concerned about who ultimately have the control over their data especially in corporates with large workforces. *“I trust the websites I trust brands don't trust the people working”* (IV4). This highlights an subtle yet important differentiation between the trust in brands versus the fear of internal misuse or mishandling by employees or third-party agencies. Extreme instances were highlighted around banking and financial data. *“I get worried sometime that you know my banking details or my private journals for that matter doesn't get leaked or you know the unauthorised person does not have..Access to that”*(IV6). These reflections showcase that personalized marketing is not

perceived as separate, it's a part of bigger eco-system of data sharing that consists of critical domains like banking and finance.

The perceived risks are supported by lack of clarity around terms and conditions which many participants admitted to skipping. The perceived risks increases more when the companies fails to provide clarity of data usage which leads to consumer skepticism and poor engagement (Martin and Murphy, 2017).

4.2.2.3 Avoidance Behaviors in Online Sharing

A important behavioral outcome was found for these perceived risks was the intentional data avoidance and putting false information of personal data. *"I do avoid giving information online. I either lie or I just say something else, something that is not true.. I do get really paranoid about things."* (IV4). This aligns with the broad trend around the participants they do in order to protect themselves by tweaking the data they provide. Similarly, IV7 shared *"I think certain information that's very personal to our life should be kept to us. But again I don't think we can ever run away from our our data being stored"*. This response shows mixed feelings around Gen Z users who acknowledge the limitations of avoidance but continue to resist full digital exposure. Even the ones who didn't personally experienced data misuse expressed heightened caution. *"There are many apps in India and across the globe, where they'll ask for your personal information. I have thought couple of times before providing any sort of data or you know, before letting them access my phone or my personal data"* (IV8). This response shows a proactive strategy of many in order to dodge risk when there is lack of transparency.

All the highlighted behaviors shows a broad limitation of personalization strategies that depends mostly on passive data collection. Perceived intrusiveness of personalization, especially when with limited clarity on consent and can provoke a defensive response of the users (Aguirre *et al.*, 2016).

4.2.3 Objective 3: Trust

To examine the role of trust which influence the Indian Gen Z willingness to share personal data with brands and platforms.

Trust is an important factor when its comes to Indian Gen Z interacting with digital ecosystems especially when its about sharing personal data. As pointed out in Chapter 2, this generation users are digitally active yet selectively trusting with weighing platform reputation and perceived safety before interacting deeply. Findings from the interviews shows that trust is not

universal, it is conditional and its influenced by brand familiarity, past experiences and other's recommendations. Responses were candid about the data sharing behavior as how its shift depending on if the brand or platform has earned their trust or not particularly when asked for sensitive information like card details and phone numbers.

4.2.3.1 General Trust in Digital Platforms

Many participants expressed trust at surface level in apps and platforms which they commonly use, expressing the habitual use and the brand's popularity. *"I am interacting with Amazon, Flipkart.. You know, interact on a daily basis I trust very easily because you know there are some reputed names in their respective fields"* (IV6). The default level of trust is facilitated by the sense of familiarity with well known apps in e-commerce and social media. However, participants also acknowledged the limitations of this trust. *"I do not think I trust the website or the apps with my information. everything is monitored, everything is watched. So the paranoia is real"* (IV7). This shows a duality of users and even these platforms are used daily but the skepticism still exists even around famous platforms the concerns of surveillance and misuse still exist in the background. According to Shekhar (2025) who notes Gen Z users mostly distrust the platforms lacking transparency. Similarly, trust increases when users feel their autonomy is respected (Gopikrishna, 2024). These findings strengthen that trust plays a crucial role in how the users weigh the risks and benefits of data sharing.

4.2.3.2 Trust Drivers in Data Exchange

Findings identified specific factors that improve the level of trust when a website or app asks for personal data and one theme which keeps on coming was transparency. *"if a brand clearly explains why they need my data or how they are gonna use it, which a few apps do, then I am more likely to trust them."* (IV4). User's skepticism is more triggered when data collection feels irrelevant "when they ask for information that is not relevant to the reason why I came on the website it gives me like red flags" (IV1). Similarly, *"If it's a random app, and it asks for irrelevant data, that's when I don't trust those apps."* (IV2). Some responses reflected how the type of data requested influences their comfort levels *"email address is something I can work with phone for telephone number. I am OK with but card details is not negotiable for me."* (IV6). This shows how Gen Z users differentiate between the levels of sensitivity in data and how they analyze platforms accordingly, this reflects the privacy calculus where trust moderated risk based decisions (Bélanger and Crossler, 2011).

4.2.3.3 Breach of Trust and Behavioural Shifts

Findings shows digital behaviors of participants got changed due the negative past experiences with data misuse. One reflected, “*I was filling up online forms. Wait, my number, my email and everything...I got spam phone calls or the person would pretend to be my..Father and would ask for my account number*” (IV7). Another highlighted concerns about the Truecaller app “*true caller only that I would get a lot of random calls and and very particular about giving out my number*” (IV4). Such incidents has led users to switch to alternative phone numbers or restricting the types of platforms they interact.

This behavioral adaptation mirrors the existing literature. According to Martin and Murphy (2017) the past experience or violation of trust evidently reduces consumers’ willingness to share data and can permanently tweak digital habits. It influences Gen Z users to adopt more guarded online practices due to the experience of being targeted or exploited through aggressive marketing, spam or fraud.

4.2.4. Objective 4: Control

To analyse how the perception of control over the data affects Indian Gen Z decision to engage with personalized marketing.

User’s sense of control of their personal information is a another key aspect of the personalization-privacy paradox and for Indian Gen Z who has been exposed to digital environment while growing up, this sense of control mostly paradoxical and they may think they are in charge of their data but at the same time they recognize how little control they actually have with their data. These findings suggests a strong emotional response in context to the idea of losing control, especially when the personalization becomes intrusive or manipulative. The findings shows many participants expressed concerns about the inability to completely monitor or manage how their data is collected and used while subsequently affects their willingness to engage with personalized marketing.

4.2.4.1 Perceived Control Over Personal Data

Several participants reflected that they lacked meaningful control over the data they shared and how it’s being used. “*I don't think like I have any control over my personal data and how is it being used online*” (IV4). Similarly, “*Even if you go and block those..Advertisement Probably it will pop up again if not today, maybe tomorrow. But it will. we don't have a control on it, to be honest.*” (IV8). These findings shows the perception of users that once they share their

personal data, they either have no power or limited power to control its usage and even if the digital platforms claim otherwise.

This lack of perceived control over the data aligns with the existing literature. According to Taddicken (2014), individuals mostly overestimate their data control because of the interface designs that emphasize the illusion of choice, and the actual decision-making powers stays constrained. Martin and Shilton (2016), also argue that the firm's control mechanisms like privacy settings are mostly made complex or misleading which makes the genuine autonomy difficult to achieve.

4.2.4.2 User Actions to Regain Data Control

Despite feeling powerless at times due to the sharing data and feeling there is no chance of controlling back the data because of complex or misleading privacy policies of companies, participants described some actions which they take in order to claim back some level of control and some common strategies consist of changing privacy settings, turning off location services or using incognito mode on browsers. One participant reflected "*I generally tailor it to my preferences. Like I would not like any company to know where I am sitting. So I turn off the location services usually...that is a non negotiable for me*" (IV6). Another reflected similar for turning off location and also highlighted that Apple provides clear options to turn on/off any settings for each application, "*iPhone when you go to the location, accessibility..you have control over which app do you want to share your location with...And most of those apps are not related to my location, so I turned them off.*" (IV2)

These behaviors suggest that users is not passive on the face of data vulnerability but they actually engage to control it through strategies. Users have several strategies to protect privacy like "*limiting wall post access, restricting photo tags and sending private messages instead of posting open content*" in order to have a control over the flow of information (Barth and de Jong, 2017, p. 1039). However, these actions are not required in general which shows a fundamental power imbalance between users and platforms, undermining the concept of freely given consent.

4.2.4.3 Control as a Condition for Engagement

Findings shows that many consistently indicated that if they have more control over the data, they will be more open to personalized marketing. "*if I knew exactly what was being used, I could switch it on or off whenever I wanted. I probably more be more open to it.*" (IV4). The role of transparency is reflected in the findings, "*Like if they give me a genuine reasons for*

why they are seeking my data and how my data is going to be used, yeah, I would not hesitate to give them my personal details" (IV6)

The acceptance of personalization can be improved if the users have more control, understanding and consent over data (Ghosh *et al.*, 2023). Findings reflected that control is not just a vague concept, but it is actually a precondition for trust, transparency and ultimately engagement with marketing strategies.

4.2.5 Objective 5: Transparency

To evaluate the importance of transparency in corporate data practices for trust building among the Indian Gen Z consumers.

Through the interviews several participants highlighted the critical role of transparency in context to their comfort with data sharing. Several participants accepted personalization as part of their digital experience but lack of clarity around data usage policies lowered their trust significantly. Findings suggest a expectations for open communication for how and why their data is collected, processed and shared. These expectations aligns with the existing literature, that highlights that clear and accessible privacy policies can improve the trust of user and lower the perceived risks (Baek and Lee, 2025). Furthermore, transparency is valued as a good corporate practice and its also increasing around Gen Z as moral obligation of digital platforms.

4.2.5.1 Clarity of Corporate Data Practices

Findings reflected that several highlighted frustration around vague or complex privacy disclosures. *"Most of the time its us its hidden, its a super long privacy policy. You know you when you just agree to the terms and conditions no one actually reads the full legal jargon"* (IV4). Similarly, *"There is no such company who will give you a big explanation about your personal data, how they are, you know, managing it. Neither it is done by Facebook neither it is done by Amazon or any any such platform."* (IV8). These findings suggest that even though there is a growing tension around public attention to data ethics, still many companies fail to communicate their data practices in a customer friendly manner which will be easy to understand.

It is identified from the findings that users perceive third party sharing as particularly problematic. *"usually very vaguely its written...Data with 3rd parties without saying who is the 3rd party..Feels really illegal but they it is legal and they just try to.Cover it up."* (IV4). This not specifying promotes suspicion and resistance and that suggests users perceive transparency

not only stating what data is collected but also providing information where it goes and for what purposes with names of third parties (Dasi et al., 2024).

4.2.5.2 Transparency and Willingness to Share

Findings suggest that participants were more open to sharing their personal data when companies are open and honest. “*100% if I know how my data is going to be used, I would confidently share it or not share it*” (IV2). Similarly, “*I think when the consumer is taken into the trust about where the data is going and how is how the data is going to be used., for the product that they are consuming, I think that would create much more of a trust*” (IV7). These reflections shows that transparency empowers the users to make informed decisions and with improving willingness it also improves the satisfaction with personalization. This aligns with existing literature that user’s understanding of data flows improves their perception of control and trust (Zarouali et al., 2018).

4.2.5.3 Expectations for Honest Communication

Findings suggests practical suggestions from participants regarding expectations from companies. “*instead of just hiding like, you know, the whole long list of terms and conditions, a very short clear summary of what data they are collecting, why they are collecting, who they are, sharing it with, what is something that... We should be aware about*” (IV4). Moreover, it is found that companies highlighting their stand on privacy enhances trust “*whenever we see that the company is very much talks about privacy a lot, ensures privacy a lot. Yeah, I think...These are some points that I would say that would make.*” (IV7). These findings suggest clear expectations like being honest, upfront communication from Indian Gen Z and timely updates with clarity, presented in a consumer friendly language is seen as ideal for enhancing long term trust.

Reflections aligns with the existing literature which highlights that transparency is critical for building trust and when companies clearly communicate about their data practices, users perceive lower risk and enhanced trust and transparency policies especially when concise and easy to understand improves the user engement and trust (Esmaeilzadeh, 2019).

4.2.6 Study Limitations

Few limitations should be acknowledged even though this study provides a valuable insights into the personalization and privacy paradox from Indian Gen Z perspective. Firstly, the sample size was limited to eight participants which is acceptable for qualitative research (Ahmed,

2025; Guest *et al.*, 2006), it might not get the full diversity of experiences and perspectives within the broader Indian Gen Z population. These findings are not generalizable, but it actually offers depth if understanding through individual narratives. Secondly, all the interviews which was conducted were in English which may have lowered the clarity of the expression as English is not the participant's first language. Additionally, there are other things which may have influenced participant's responses like social desirability bias particularly on the questions which are related to personal data sharing or trust in brands, where participants may have felt pressure to give more cautious or informed answers. Lastly, the study is conducted at a time when there is public discourse around privacy, AI and data ethics which is mostly seen in the media and this may have crafted participants' awareness and responses with potentially misrepresenting the data towards more privacy conscious narratives. Future research can explore longitudinal changes or can compare across generational perspectives or regional to deep dive into understanding of how personalization and privacy attitudes shifts over time.

CHAPTER 5: CONCLUSIONS AND RECOMMENDATIONS

5.1 Overview

The researcher aimed in order to investigate a increasingly complex issue which is how Indian Gen Z navigate the trade-offs between personalization and privacy and this research is built on the privacy calculus theory framework with clear literature gaps especially around studies being in a western context, quantitative approach so this research aimed to contribute to more deeper, context sensitive insights through a qualitative approach. Indian Gen Z is the world's largest Gen Z population who are digitally active and exposed to personalization and as the findings showed that this group also highly sensitive around the issue of control, trust and transparency and mostly they navigate the digital platforms with a sense of caution and conditional engagement. There reflections were captured through semi-structured interviews which highlighted that data sharing decisions are not passive but it is actually active, negotiated and deeply personal. This study extends the privacy calculus theory into a non-western and generation specific context but also brings practical recommendations for marketers, platform designers and policy makers. The following section shows the three most significant conclusions drawn from the research before giving recommendations to future academic research as well as professionals.

5.1.1 Transparency as Cornerstone of Trust

One of the most prominent findings of this research is the critical role of transparency which helps craft Gen Z's willingness to share their personal data. Sense of scepticism was highlighted for the digital platforms that blurs their data collection and usage practices and many reflected that brands mostly request to access the personal information but fails to communicate or be transparent around how they store the data, how they process and monetize it, which created a imbalance and exploitation perception.

This aligns with the existing literature that highlights that perceived transparency has a significant impact over the exchange of data (Esmaeilzadeh, 2019). User's speciesism, disengagement and data withdrawals gets triggers by the brand's vague or complex privacy policies. In the Indian context, there is a limited awareness about the DPDP Act which further intensifies this disconnect. Users expect a simpler language, real time consent prompts and greater honesty of privacy policies around personalization which also showcase that personalization is highly valued and not rejected but calls for more control over its terms. According to McKee *et al.* (2023), transparency is not just a compliance tool but it's a critical

condition for an ethical data backed personalization which is increasingly expected by Generation Z.

5.1.2 Control as a Precondition for Engagement

Gen Z's perception of control over the personal data is not just a preference but it's actually a prerequisite for digital participation. Across this whole research, it is very evident that Gen Z do have a expectation of having a knowledge of when, how and to what extent their data is accessed and used. This desire for autonomy is deeply connected to the generation's broader values around the digital rights and expectations of clear polices they can opt in and opt out anytime without being tricked by complex policies. Prior literature suggests that users are more likely to perceive personalization as fair and ethical if they feel that they have the power of control over the process of sharing the data (Barth and de Jong, 2017). Moreover, Lack of control raises the privacy concerns which eventually reduces trust and engagement. For securing Generation Z sustained interaction and loyalty in the age where scepticism and data fatigue is at peak in digital platforms, the brands and digital platforms must offer clear and intuitive data control options and consider it as ethically necessary (Taddicken, 2014).

5.1.3 Ethical and Respectful Data Practices

While the Gen Z values the benefits of personalization like convenience and relevance, this study finds that such personalization must be earned through ethical and respectful data practices. Findings reflected that personalization is only welcomed when it is coming from an explicit consent, transparent communication and control over data with clear data management. When the personalization is perceived by the users as intrusive or manipulative because of hyper targeted ads or algorithmic assumptions it lowers down the trust and triggers disengagement. This aligns well with the existing literatures which highlights suggesting that effectiveness of the personalization is highly conditional and it depends on the user's perception of fairness and ethicality (Martin and Murphy, 2017; Aguirre *et al.*, 2016). For the Indian Gen Z users, the ethical concerns around data are not abstract but they are actually grounded in lived experiences crafted by prolonged exposure to digital content and increasing scepticism toward blurred algorithmic practices. Given the generation grown up in the data saturated environment, they expect brands to draw a clear line better meaningful personalization and exploitative targeting with highlighting the need for ethical, transparent and user centred data strategies in the current digital environments.

If the brands want to stay relevant and credible, they must look for a balance which focuses on value without overstepping personal boundaries and ethical choices must be grounded in consent, choice and social responsibility which reflects Gen Z's growing demand for marketing that respect their needs as well as their values.

5.2 Recommendations

5.2.1 Recommendations for Future Research

Future research should deep dive into the psychological and behavioural mechanisms of Gen Z's decision making when they are around personalization and privacy in the digital environments, as this study uses the privacy calculus theory in order to explore the benefits and risks trade-offs and the overall research findings highlights additional emotional and cognitive responses such as privacy fatigue, algorithmic discomfort and data sharing aversion which can also influence the behaviour in less rational but more effective ways and all of these reflections reflect a growing sense of distrust and disengagement among the Indian Gen Z users when they are exposed with continuous personalization (Strycharz and Segijn, 2024; Choi *et al.*, 2018). Future research is encouraged to explore how the trust asymmetry, perceived manipulation by algorithms and reciprocity expectations crafts the privacy decisions beyond the traditional rational models.

Secondly, this research sampled only urban and semi urban participants, who are more exposed to digital environments because they have better connectivity and platform familiarity. However, the rural Gen Z also represent a large India's youth to this cohort and they may have a different experiences and attitude towards data sharing, platform trust and personalization. Future research can compare the rural and urban cohorts to find out the contextual disparities in the digital behaviours and to make sure more representative and inclusive insights into India's Gen Z population (NSO, 2023; Times of India, 2024).

Finally, in today's world where the personalization technologies are evolving very fast with the privacy standards as well, the future research may consider longitudinal studies in order to track Gen Z's attitudes towards data privacy shifts over time and such research will help differentiate between momentary trends and more durable shifts in digital trust and behaviours especially as regulatory frameworks like the DPDP Act matures and platform practices adapt. These extensions will broaden the academic scope as well as it will contribute to more culturally and generationally complex understanding of personalization-privacy dynamics.

5.2.2 Recommendations for Professionals

The findings of this study clearly shows that there is a gap between How Indian Gen Z experience personalization in digital environments and how the organizations currently manages the data driven marketing. To fix this disconnect, marketers, platform designers and policy makers should prioritize transparency, meaningful control and ethical data practices.

Firstly, transparency must go beyond legally mandated privacy policies. Gen Z participants expressed deep scepticism when they came around privacy policies consent page and reflected it as vague or inaccessible data terms with many describing the policies as wordy, misleading or hidden. That said, all the brands must adopt to layered, simplified disclosures and interactive privacy dashboards that explains personalization processes clearly and in the real time. This aligns with the research which highlights that when transparency is coupled with user education it significantly boosts the digital trust (Martin *et al.*, 2017). Secondly, firms should design a better and genuine control mechanisms that allows the users to opt-in or opt-out of specific personalization features rather than confusing or misleading options. This will improve the autonomy and it also aligns with the research which highlights that individuals are more likely to share their data when they feel they have a better control over it (Xu *et al.*, 2011). Thirdly, Marketers should avoid doing over personalization and too much targeting because many Gen Z users pursue it as invasive. Marketers must implement personalization boundaries such as frequency thresholds, reduced behavioural tracking and context aware content delivery which can help reduce privacy fatigue and data aversion (Martin and Murphy, 2017).

Finally, brands should publicly commit to ethical data uses with compliance to India's DPDP Act which can help develop a sense of trust between the brands and the users. Moreover, introducing of educational campaigns on data use and value exchange can strengthen a more transparent, respectful relationship with younger users. These actions can help professionals to meet regulatory expectations as well as earn the trust of the users who are privacy aware and digitally literate like Indian Gen Z.

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APPENDICES

Appendix 1: Participant Consent Form



Participant Consent Form

Balancing Personalization and Privacy: Exploring Generation Z's Perspective on the Personalization–Privacy Paradox in India

Consent to take part in research

- I, _____, voluntarily agree to participate in this research study.
- I understand that even if I agree to participate now, I can withdraw at any time or refuse to answer any question without any consequences of any kind.
- I understand that I can withdraw permission to use data from my interview within two weeks after the interview, in which case the material will be deleted.
- I have had the purpose and nature of the study explained to me in writing and I have had the opportunity to ask questions about the study.
- I understand that participation involves taking part in a one-on-one audio-recorded interview lasting approximately 30–40 minutes, where I will be asked questions about my experiences and views on personalized marketing, data privacy, and trust in digital platforms.
- I understand that I will not benefit directly from participating in this research.
- I agree to my interview being audio-recorded.
- I understand that all information I provide for this study will be treated confidentially.
- I understand that in any report on the results of this research my identity will remain anonymous. This will be done by changing my name and disguising any details of my interview which may reveal my identity or the identity of people I speak about.
- I understand that disguised extracts from my interview may be quoted in the researcher's MSc dissertation submitted to the National College of Ireland, and potentially in future academic presentations or publications.
- I understand that if I inform the researcher that myself or someone else is at risk of harm, they may have to report this to the relevant authorities. They will discuss this with me first but may be required to report with or without my permission.

- I understand that signed consent forms and original audio recordings will be stored securely on a password-protected drive accessible only to the researcher until the dissertation results are confirmed by the exam board.
- I understand that a transcript of my interview in which all identifying information has been removed will be retained for two years from the date of the exam board confirmation.
- I understand that under freedom of information legislation, I am entitled to access the information I have provided at any time while it is in storage as specified above.
- I understand that I am free to contact any of the people involved in the research to seek further clarification and information.

Researcher:

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Signatures:

Participant's Signature: _____ Date: _____

Researcher's Signature: _____ Date: _____

Appendix 2: Interview Questions

Objective 1

- 1.1 Have you ever come across a personalized ad or recommendation and you felt that is really useful or enjoyable? can you tell me about it?
- 1.2 What benefits do you feel you get when apps or websites personalize your experience?
- 1.3 Do you think personalized experiences make your life more convenient or enjoyable? Why or why not?

Objective 2

- 2.1 Have you ever felt uncomfortable while sharing your personal information online? can you tell why do you feel that?
- 2.2 What kind of risks or worries come to your mind when you think about apps/websites using your personal data?
- 2.3 Do you ever avoid giving information online because you're concerned about what might happen with it?

Objective 3

- 3.1 Do you trust most of the apps/websites you use with your personal information? Why or why not?
- 3.2 What makes you trust or not trust a brand when they ask for your personal data?

3.3 Has your trust ever been broken by a company misusing your data? How did that change your behavior?

Objective 4

4.1 Do you feel like you have control over how your personal data is used online?

4.2 Have you ever changed settings or turned off personalization features to take back control? Why?

4.3 Would having more control over your data make you more open to personalized marketing?

Objective 5

5.1 Do you feel that companies explain clearly what they do with your data?

5.2 Does knowing how your data is used make you feel more confident in sharing it?

5.3 What could companies do to be more transparent about their data practices?

Appendix 3: Detailed Timeline of Marketing

