

## BRIDGING THE COMPREHENSION GAP: A SYSTEMATIC REVIEW OF THE AI-DRIVEN PERSONALIZATION-PRIVACY PARADOX IN A POST-COOKIE ERA

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A significant transformation of the digital marketing landscape is occurring with the adoption of Artificial Intelligence (AI) and Privacy-Enhancing Technologies (PETs) over traditional tracking methods like third-party cookies. The “Personalization-Privacy Paradox” captures this tension because the personalization of the consumer experience cuts both ways—on one end, privacy concerns come up, and on the other, the ground is made for the consumer to draw comfort from. The authors of the present review article consolidate as many as 20 notable and current academic articles to navigate the development of paradoxes throughout the years. One of their main findings throughout time and varying contexts is a critical “Comprehension Gap,” meaning that while consumers may not be aware of technical advancements in the area, they still do not trust the technologies. The authors claim that the negative impressions of AI interactions arise from this lack of understanding of the actual level of data protection rather than an actual level of data protection. Thus, the study offers the AI-Trust Comprehension Model (ATCM), a theoretical model that considers Technological Comprehension as a vital mediator between the strategies of brand communication and consumer intent to adopt. Dealing with psychological factors such as “the curse of personalization” and “psychological contract violations”, the article provides practitioners with insights on how to make AI less of a black box and more of a “human” entity. The authors put forward concluding remarks that the organizations operating in the post-cookie era will have to focus on meaningful comprehension instead of just legal consent to reduce purchase resistance and revive the digital psychological contract.

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**Keywords:** *Personalization-Privacy Paradox, Artificial Intelligence, Post-Cookie Era, Privacy-Enhancing Technologies (PETs), Technological Comprehension, Purchase Resistance, Psychological Contract.*