



# Exploring the Possibilities of Hyper-personalized Online Advertising through Computer-mediated Marketing using the DRIP Model

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## Abstract

Almost 55 years ago, in 1971, when Ray Tomlinson sent the world's first email by connecting two computers through ARPANET (the precursor to the internet), little did he imagine that the technology he pioneered would one day render the postal telegram obsolete and force traditional letters to fight for their existence. The Internet, which took shape on January 1, 1983, was initially used for the Defense Data Network, officially switched to the TCP/IP protocol, continued to evolve even today, and irreversibly changed how we communicate, behave, think, and above all how we live in the modern world.

The government of India's Press Information Bureau released 'Results of Comprehensive Modular Survey: Telecom, 2025' (January-March, 2025), on 29 MAY 2025, highlighted trends and behavior of Internet users in specific age groups in the country. According to the report, among the persons in the age group 15-29 year who reported the ability to perform online banking transactions, about 99.5 percent of persons reported having the ability to perform online banking transactions through UPI. Secondly, in India, approximately 85.5 percent of households possessed at least one smartphone, and around 86.3 percent of households in India have access to the internet within the household premises.

While these numbers are incredibly huge, they also indicate that the internet is engaging both time and economic resources of the people and thereby is at the heart of interests of policy makers, entrepreneurs, business houses, and even the common man. The internet which was initially used purely to communicate through emails, became a reliable and cheap tool to reach out to the people. While different people and institutions have different motives and interests to use this digital space to propagate, disseminate, and reach out to the people, this research article aims to explore what the emerging trends, hurdles, and avenues of digital space monetization are, with special focus on hyper-personalized online advertising, computer-mediated marketing including social media marketing & advertising, sustainability and responsible advertising, role of cookies, and the DRIP model.

**Keywords:** *Hyper-personalized, Online advertising, Digital Advertising, Computer-mediated Marketing, E-Commerce, DRIP Model, Cookies, Cookies Data Bank*

## 1.1 Introduction

While the success of an enterprise depends on how well the products are manufactured and marketed, it is critical to reach out to the target customers/consumers/audience with minimum time lapse and through a reliable and smart network. The business houses and entrepreneurs today are vying for a tech-driven medium that ensures maximum visibility for their products and services.

There was time when the mainstream media, public spaces, hoardings, and billboards had a major share of advertising space. But the scenario began to change gradually when the Internet traffic and usage grew over the last two decades.

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People today use the Internet not only for fun and entertainment but for everything they need and consume in their day-to-day life. The spread and outreach of the Internet has been quickened by mobile technology and cheap data charges. India’s mobile data is among the cheapest in the world, but it is not the single cheapest. **According to a 2025 ranking done by Vanguard Newspaper, India comes in seventh globally, with mobile data costing around US\$ 0.16 per GB.**

This shows that a large number of people are on the Internet who could be the target audience of both public and private advertisers. As advertisers and marketers look for maximum visibility, the Internet has brought in millions of users on one platform. This is a situation that is beneficial for both. This research article aims to highlight both the challenges and opportunities involved in digital advertising technology and what can be done to make it transparent and equitable for all stakeholders.

### 1.1.1 Objectives of the Research Study

1. To understand online advertising through computer-mediated marketing
2. To conceptualize the usage of the DRIP model practice in hyper-personalized online advertising
3. To explore the new avenues of hyper-personalized online advertising through computer-mediated marketing
4. To investigate the role of cookies in making digital advertising space more equitable, transparent, and profitable for users
5. To explore the viability of Cookies Data Bank as new avenues for public and private advertisers, business houses, and entrepreneurs

### 1.1.2 Conceptual Framework

Standing out among a sea of competitors in the advertising world is a challenging task. The advertising world thrives on creating meaningful connections with consumers, convincing them to take action, and ensuring that the brand stays in their minds long after the ad is over.

The researcher has explored the DRIP Model for the conceptual framework. The DRIP model is a strategic approach used in advertising to create effective brand communications. Standing for **Differentiate, Reinforce, Inform, and Persuade**, the DRIP model is a framework that aims to guide marketers in their strategy for continuous consumer engagement.

The DRIP model is based on the premise that repeated contact with the consumer can help the brand to stand out from the competitors and remind the potential consumers about the existence of the company, finally convincing them to buy the product.

<b>D- Differentiate</b>	<b>R- Reinforce</b>	<b>I- Inform</b>	<b>P- Persuade</b>
Differentiating among the similar category of products requires effective positioning of the product in the consumer’s mind. It can be on the grounds of pricing, features, benefits, accessibility, durability, and many others.	Reinforcement builds a loyal set of consumers’ or brings back the defected consumers who have shifted their preferences somewhere else. The advertiser’s aim is to achieve the consumers move from liking to preference and conviction.	Communicating and educating about the products’ offerings to the potential consumers. This can include new features, benefits, availability, offers, value, etc.	Persuading the target audience to behave in a particular way so that it evokes a certain attitude within customers. To persuade, there is a need to emotionally connect with the consumer through social media websites, free trials, exchange offers, etc. The element can evoke action-oriented behavior such as trial, and purchase.

- **The Significance of Consistent Application of the DRIP Model**

While the four stages of the DRIP model have their own purpose, it's important to note that they work best when applied consistently and in harmony with one another. Differentiating, reinforcing, informing, and persuading should not be seen as isolated tactics but as a continuous loop of engagement that builds upon itself over time. By applying all four stages together, advertisers can create a strong and effective communication strategy that keeps the brand top-of-mind, builds customer loyalty, and drives action.

## **1.2 Review of Literature**

According to **N. Gladson Nwokah and Doris Ngirika's results**, "The online advertising strongly influences the satisfaction of the customers, as it is considered as a point of interaction between customers and the company from which they buy their products."

**Divyash Tathore's study's findings** show that personalization of online advertising enables companies to design individualized customer experiences. Businesses can increase customer satisfaction by giving them what they want to be true. This is so that consumers may make better decisions and more informed purchases by giving them information about goods and services that they might not otherwise be aware of through online advertising.

According to **Saidalavi K and VK Hamza**, "Convenience during the online shopping, wider alternatives for selection, and low price significantly influence online customer satisfaction in the Indian context."

## **1.3 Research Methodology**

The research article is **exploratory in nature** as the purpose is to study the possibilities of hyper-personalized online advertising through computer-mediated marketing using DRIP Model. The researcher has applied **qualitative approach**.

**The researcher explained significant terms used in this research article.**

- **Hyper-personalization** is a business strategy that uses advanced technologies to deliver highly tailored experiences, products, or services based on individual customer behaviour and preferences.
- **Online advertising** is the use of digital platforms to deliver targeted promotional messages to potential customers. It involves leveraging the internet's vast reach and targeting capabilities to connect with specific audiences. Whether it's displaying ads on websites, search engine result pages, social media platforms, or within mobile apps, online advertising offers a highly effective way to reach and engage the right people at the right time.
- **Computer-mediated marketing**, meaning use of computers and digital technologies, such as the internet, social media, and mobile devices, to promote and sell products and services, and to manage customer relationships. It encompasses a wide range of activities, including digital advertising, e-commerce, online market research through surveys, and personalized product offers based on browsing data.

To explore the possibilities of hyper-personalized online advertising the researcher studied the relationship between the independent variable (computer-mediated marketing) and dependent variable (hyper-personalized online advertising). The researcher has conceptualized the significance and usage of the DRIP (Differentiate, Reinforce, Inform, Persuade) model in hyper-personalized online advertising for potential customers through computer-mediated marketing.

The qualitative approach is entirely based on **Secondary data** including published academic and professional materials such as:

- Books and peer-reviewed journal for understanding digital marketing and advertising theories
- Published research papers and research articles in ResearchGates, jstor, scopus, Google scholar
- Case studies of online advertising campaigns
- Dissertations and theses discussing the DRIP model, and its practical applications
- Prominent newspaper and magazine articles and reports
- Authentic websites, industry reports, government reports

The sources are selected for relevance, credibility, and viability, and for the contribution to study the possibilities of hyper-personalized online advertising for customers through computer-mediated marketing using the DRIP Model.

## 1.4 Findings and Conclusion

### Significance of digital space monetization and advertisement



\*CAGR: Compound annual growth rate

\*The above infographic clearly shows that there is tremendous growth in online purchases in the world and where India stands today.

While there are several contributors to this online shopping boom, the researcher has analyzed some of them here.

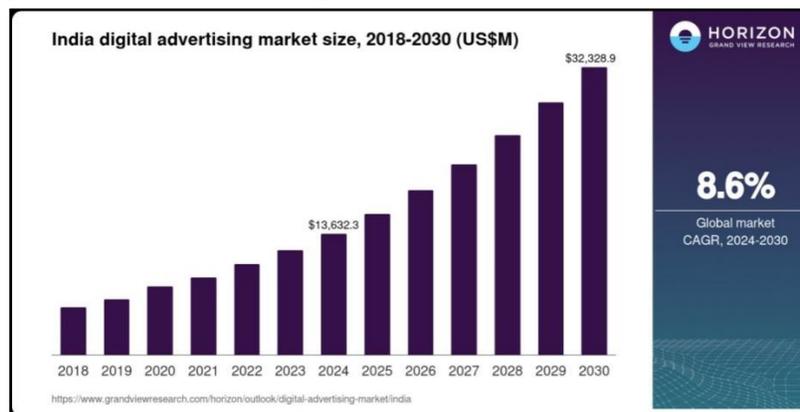
#### 1. Affordable internet

The most important of them are affordable internet, the widespread usage of smartphones, and changing consumer expectations. With more than 850 million internet users, online shopping has become very popular, making it simple for consumers in both urban and rural locations to purchase anything from groceries to electronics through computer-mediated platforms. Busy people particularly like it because of its doorstep delivery, quick returns, and 24-hour access. Its allure is increased by its diversity, competitive pricing, and special app offers. Interestingly, Tier-2 and Tier-3 cities are adopting digital payment solutions like UPI and improved logistics at a quick pace.

#### 2. Influencer marketing and social media

Influencer marketing and social media are also crucial for product promotion and customer behavior modification. Hyper-personalized online advertisements and recommendations based on browsing patterns make the purchasing experience more engaging, as it has attention-grabbing flash deals and real-time offers.

#### 3. Online shopping and online advertising are interlinked



#### 4. Digital advertising and online buying

- **Digital advertising and online buying go hand in hand**, influencing consumer behavior and increasing revenues. Digital advertisements introduce consumers to new companies, goods, and exclusive deals via websites, mobile applications, social media platforms, and search engines.
- **Digital advertising's capacity to drive traffic straight to computer-mediated platforms** is one of its main benefits. The majority of internet advertisements can be clicked, giving viewers rapid access to product sites or checkout screens. Online buying is very effective and enticing because of this smooth process, which runs from viewing an advertisement to placing a purchase.
- Another element of power is added by **hyper-personalized advertising**. Brands can display highly customized advertisements by utilizing consumer data, including location, search history, and browsing habits. For instance, a customer looking at shoes on an online store can later come across comparable items on YouTube or Instagram. The likelihood of conversion is greatly increased by this **retargeting technique**.
- The relationship between online advertising and online purchasing is further highlighted by **festive seasons and significant sales events**. E-commerce businesses run extensive digital advertising efforts to promote deals and increase traffic around holidays like Diwali, the New Year, or special promotional days like Amazon Prime Day or Big Billion Days. These ads are thoughtfully designed to generate buzz, draw attention to sales, and promote impulsive purchases. This association is based on evidence. **Platforms for online shopping continuously examine how customers engage with advertisements, what they click, purchase, or ignore**. Advertisers are better able to target audiences and improve their campaigns. Better online advertising, in turn, encourages more costumers to shop.

Essentially, **online advertising and online commerce create a strong, interdependent circle**. Online advertising directs consumers to products, but consumer behavior makes advertising more intelligent and focused. When combined, they can change how consumers find, assess, and purchase goods in the current digital economy.

#### 5. The major hurdles in online advertising growth

Although online advertising has expanded quickly in India, there are still a number of major obstacles that could limit its future growth. **Data privacy is one of the main issues**. Users are growing more concerned about how their information is gathered and used, as online advertisements mostly rely on personal data for targeting. New data protection regulations, such as the **Digital Personal Data Protection Act of 2023**, have made it more difficult for advertisers to comply with the law, and are compelled to use more ethical and transparent data methods.



**\*Infographic showing the rising trend of e-commerce and cyber fraud, highlighting the increasing financial losses and fraud management costs over recent years.**

- **Ad fraud** is another significant problem. Common bot-generated traffic, impressions, and clicks result in wasted ad expenditure and a lower return on investment (ROI). It might be challenging for advertisers to confirm whether their advertisements are reaching actual people. In addition, digital literacy is a challenge, especially in rural and semi-urban areas. Advertiser reach in these expanding markets is limited since many new internet users do not completely comprehend how online ads function or how to interact with them.
- **Ad-blocker** usage and ad fatigue are also becoming more widespread. Due to the constant barrage of pop-ups, autoplay videos, and repeating banners, many people are intentionally avoiding or tuning out online advertisements. Brands are forced to reconsider their ad forms and messaging as a result of the decreased engagement. Moreover, creating cohesive campaigns that scale well throughout India is challenging due to the country's heterogeneous digital environment, which includes a wide range of platforms, regional languages, and user preferences.
- **Measurement and attribution** are another difficulty. It is difficult to monitor the precise route from ad exposure to the ultimate purchase in a multi-device world. Some advertisers are deterred from making significant investments by this attribution gap, which also creates confusion when assessing the effectiveness of campaigns.
- **Increased competition** in the digital sphere has raised ad prices, particularly on sites like Google and Meta. Large brands can control high-value ad spaces with larger expenditures, and small firms frequently find it difficult to compete with them.

Hence, despite the enormous potential of online advertising in India, issues with privacy, fraud, user fatigue, platform fragmentation, and rising prices are impeding its expansion. Maintaining long-term development depends on addressing these problems with improved technology, legislation, and user knowledge.

### **Rise of Online E-commerce Fraud in India (2019–2024)**

- Cyber fraud cases in India skyrocketed in FY2024, increasing over fourfold compared to FY2023, resulting in losses of approximately ₹177 crore. *(Business Standard)*
- The total digital fraud cases (mainly banking and online transaction frauds) surged by 708% in two years, reaching about 29,000 incidents, with monetary loss from online frauds rising 145% to ₹1,457 crore. *(The Hindu)*
- Platform fraud—which includes fraud happening on e-commerce websites, fintech, social media, and delivery apps—accounted for 57% of all fraud incidents in India, as per PwC's 2022 survey. Within these, 92% involved payment fraud (credit card/digital wallet transactions) *(The Hindu)*
- E-commerce platforms alone reportedly lost up to ₹15,000 crore in FY2024 including return and chargeback frauds, prompting platforms to adopt stricter refund policies. *(The Mint)*

#### **\*Media coverage highlighting online fraud**

##### **6. Technology improves customer experience**

Technology plays a pivotal role in enhancing customer experience in online shopping by making the entire journey faster, hyper-personalized, and hassle-free.

- Computer-mediated marketing platforms leverage artificial intelligence to offer hyper-personalized product recommendations based on browsing history, past purchases, and user behavior, thereby increasing convenience and satisfaction. **Chatbots and virtual assistants** provide instant support 24/7, helping users track orders, resolve issues, or get product information without waiting.

- **Augmented Reality (AR)** allows shoppers to virtually try products like clothing, eyewear, or furniture, reducing return rates and boosting confidence in purchases.
- **Secure payment gateways and real-time order tracking** further build trust and transparency. Additionally, **mobile-optimized apps and voice search features** ensure a smooth, on-the-go shopping experience. **Together, these technologies make online shopping more intuitive, engaging, and customer-centric.**
- Technology has transformed the way businesses interact with customers, making experiences faster, smarter, and hyper-personalized. One of the most significant advancements is the use of **AI-powered chatbots and virtual assistants**. These systems are available 24/7 and can handle common queries instantly. For example, **Swiggy and Zomato use chatbots to manage delivery queries, while HDFC Bank's Eva is a virtual assistant** that helps customers with banking-related questions. By simulating human conversation using **Natural Language Processing (NLP)**, these tools drastically reduce wait times and improve satisfaction.
- Another major technological contribution comes from **data analytics**, which enables businesses to understand **customer behavior and offer hyper-personalized experiences**. Platforms like **Amazon analyze your past purchases, search history, and product views to recommend items tailored to your preferences**. Similarly, **Netflix uses viewing patterns to suggest content, keeping users engaged and loyal.**
- A seamless customer journey across platforms is made possible through omnichannel integration. **This means a customer can begin an interaction on social media, continue it via email, and resolve it over a phone call, without needing to repeat information.** For example, **Tata CLiQ integrates chat, email, app, and call center support**, ensuring that the user's service experience remains consistent no matter the medium.
- Given the increasing use of smartphones, adopting a **mobile-first approach** has become essential. Businesses that prioritize mobile optimization deliver smoother navigation, faster load times, and user-friendly interfaces. **Paytm, PhonePe, and Google Pay are examples of apps that are mobile-first**, offering everything from payments to ticket bookings in a few taps. These apps also use **location-based services to suggest nearby offers or merchants, enhancing convenience.**
- **Self-service portals** are another powerful way to empower customers. These platforms allow users to manage their accounts, track orders, download bills, and raise service requests without human intervention. For instance, **Jio and Airtel offer comprehensive self-care apps** where users can recharge, check usage, and troubleshoot issues anytime, thus reducing dependency on call centers.
- Meanwhile, **CRM (Customer Relationship Management)** systems with automation help businesses keep track of customer interactions and automate processes like sending follow-up emails or reminders. Tools like **Salesforce and Zoho CRM** allow support agents to access customer histories instantly, enabling hyper-personalized and efficient service.
- **Augmented Reality (AR) and Virtual Reality (VR)** are revolutionizing the shopping experience by allowing customers to visualize products in their own environment. **IKEA Place, an AR-based app**, lets users see how furniture would look in their room before purchasing. Likewise, **Lenskart offers an AR feature** that allows customers to try on glasses virtually, improving buying confidence and reducing returns.
- **Voice technology** is also making interactions more intuitive and inclusive. With the rise of voice assistants like **Google Assistant, Alexa, and Siri**, customers can now perform tasks using simple voice commands. For example, a user can ask **Alexa to track an Amazon order or play their favorite music**, making daily tasks more accessible and faster.
- Security and trust are foundational to good customer experience, and here, cybersecurity plays a key role. With growing concerns around data theft and privacy, businesses are using **encryption, secure payment gateways, and two-factor authentication**. **HDFC Bank**, for instance, **offers biometric logins and secure OTP verification** to protect customer data and transactions.

- Gathering **real-time feedback** is another vital practice enabled by technology. Platforms like **Uber and Ola prompt customers to rate their rides immediately after a trip**. This **instant feedback loop** helps companies improve service quality, identify problem areas, and act on complaints quickly. Some **websites** even display **‘Was this helpful?’** buttons after support articles, allowing continuous improvement.
- The **Internet of Things (IoT)** is also being leveraged to enhance service delivery. **IoT devices collect and transmit real-time data**, enabling proactive customer service. For example, **HP's smart printers** can detect when ink is running low and reorder it automatically. In the home appliance sector, **smart ACs or refrigerators** notify users and brands too when something isn't working properly, enabling preemptive maintenance.
- **Innovations in delivery and logistics** are reshaping how quickly and efficiently products reach customers. **Real-time GPS tracking, AI-driven route optimization, and drone deliveries** are being explored for last-mile connectivity. **Amazon Prime offers precise delivery windows with real-time updates, while Flipkart is experimenting with automated hubs and delivery lockers** to make the process more reliable.

So, technology has evolved from being a backend enabler to a frontline driver of customer satisfaction. Whether it's **AI, AR/VR, IoT, or mobile apps**, every innovation contributes to a smoother, faster, and hyper-personalized customer journey. Businesses that invest in the right technologies not only enhance user satisfaction but also build loyalty and trust in the long run.

#### 7. The users/customers have controls

**Internet cookies** are small text files that websites store on users'/customers' device like computers, smartphones, or tablets. These files contain data such as user preferences, login details, and session information, enabling websites to offer a more seamless and hyper-personalized browsing experience. **Cookies play several important roles in how websites function.**

- For instance, in **session management**, cookies help remember a user's login status, shopping cart contents, and navigation activity during a visit, ensuring a smooth user experience without repeated logins or data loss. When it comes to **hyper-personalization**, cookies store settings such as language preference, font size, and layout choices, allowing the site to **tailor its appearance or features to individual users.**
- **Cookies are also central to tracking and analytics.** They collect information on user behavior, including pages visited, clicks made, time spent on site, and other interactions. This data helps website owners improve functionality and content based on how users engage with their platforms. In the realm of advertising, **cookies enable targeted ad delivery by analyzing browsing history and interests**, so users see ads that are more relevant to them, enhancing the effectiveness of digital marketing. Additionally, cookies can enhance **security by verifying user identities and preventing unauthorized access** to sensitive areas, such as account dashboards or payment pages.
- **There are two main types of cookies: first-party cookies**, which are created **directly by the website a user is visiting**, and **third-party cookies**, which come from **external services such as ad networks, social media plugins, or analytics platforms embedded within the site**. Cookies can also be **classified based on their duration: session cookies**, which are **temporary and deleted once the browser is closed**, and **persistent cookies**, which **remain on the device for a set period or until manually deleted by the user**. Most modern web browsers provide tools that allow **users to manage cookie settings**, including the ability to block, limit, or delete cookies altogether. However, it's important to note that disabling cookies may affect how certain websites perform or display content, as many functions rely on cookie data to work correctly.
- **Cookies, when implemented responsibly and transparently**, can play a powerful role in enhancing the online customer experience. By storing small bits of user data during web interactions, **cookies help e-commerce websites and platforms offer hyper-personalized, seamless, and efficient services tailored to individual preferences.** One of the biggest advantages of cookies is **hyper-personalization.**

They help websites remember user behavior, such as browsing history, interests, and purchase patterns, allowing for tailored content and product recommendations. For example, **if a user frequently browses mobile accessories on Flipkart, cookies ensure that the homepage reflects similar or complementary products the next time the user visits, making shopping quicker and more relevant.**

- **Cookies also enable seamless navigation and faster access to services.** By remembering login credentials, recently viewed products, and items added to the shopping cart, they save time and improve convenience. For instance, **Amazon uses cookies to retain cart items across sessions, so if a user adds something to their cart but doesn't check out, the product remains there the next time they log in** without needing to search all over again.
- In terms of customer support, **cookies enhance service quality** by storing previous chat interactions or support queries. This enables chatbots or human agents to continue conversations without starting from scratch. On platforms like **MakeMyTrip**, for example, **if a customer is inquiring about a booking, cookies can help pull up previous queries, ensuring quicker resolutions and a hyper-personalized approach.**
- **Cookies also contribute to behavior analysis** that helps businesses improve the user interface. By tracking how users interact with a site, such as where they click, how long they stay, or when they abandon the cart, companies gain insights to fine-tune the customer journey. For instance, **if a large number of users exit during checkout on Myntra, the site may simplify its payment process based on cookie-driven analytics to reduce friction.**
- Another area where cookies improve user experience is online advertising. Instead of bombarding users with irrelevant ads, **cookies enable interest-based advertising.** For example, **if a user searches for DSLR cameras on Croma's website, they might later see ads for camera lenses or accessories on YouTube or Facebook.** This makes online advertising less intrusive and more useful to the customer.
- Importantly, modern cookie settings now give users the power to customize their privacy preferences, in line with regulations like the **GDPR or India's Digital Personal Data Protection (DPDP) Act.** Users can choose whether to allow essential, functional, or marketing cookies, increasing trust and transparency. Many websites, including **The Times of India and FirstCry, now have clear cookie banners allowing users to manage their settings from the outset.**

In short, cookies, when used ethically, create a smoother, hyper-personalized, and engaging online experience. They help customers save time, find relevant content, and receive better support, while also empowering them with privacy choices. For businesses, this translates into **improved customer satisfaction, loyalty, and conversion rates.**

## **1.5 Discussion and Suggestions**

1. **A universal policy for cookie settings could simplify online shopping and enhance data privacy and security.** Such a policy would provide standardized guidelines on how cookies are used and managed across websites and browsers.
2. Transparency is key. **Users must know what types of cookies are used and their purposes.** User consent should be prioritized, particularly for non-essential cookies like marketing and analytics cookies. Users should be able to opt in or opt out easily, rather than being forced to accept all cookies by default.
3. **Cookies can be categorized into essential for core functionality,** functional for improved user experience, and marketing for hyper-personalized online advertising. This classification helps users make informed decisions.
4. **Secure storage of cookies is essential to prevent unauthorized access.** Data minimization should be followed, meaning only essential data should be collected and stored.
5. **Websites must offer user-friendly interfaces for cookie preference management.** Cookie policies must be regularly updated to match changes in technology and privacy laws.

6. **Implementation needs cooperation among website owners to adopt the policy**, browser developers to integrate cookie tools, regulators to enforce laws, and industry groups to set global standards.
7. **A universal policy can improve user experience through simplified cookie management.** It enhances data security, reduces risks of breaches, builds user trust, and helps businesses comply with global data privacy laws like GDPR and India's DPDP Act.
8. Challenges include varied global regulations, technological hurdles across devices and platforms, and the need to balance ease of use with tighter controls.
9. Despite challenges, a universal cookie policy can remain a valuable goal. Collective action can lead to a more transparent, secure, and user-friendly digital world, especially for online consumers.
10. The 2008 financial crisis led to a focus on creditworthiness, and tools **like CIBIL scores changed the banking landscape.** A similar shift is proposed for digital privacy through cookie setting banks.

The first credit information company in India was founded in 2000 and is called **CIBIL (Credit Information Bureau (India) Limited)**. It was established with the Reserve Bank of India's backing and in collaboration with international credit bureau TransUnion and financial firms SBI, ICICI, and HSBC. Due to the lack of a unified mechanism for determining a borrower's creditworthiness prior to CIBIL, loan default rates were higher and lending practices were more inefficient. **The purpose of CIBIL was to introduce data-driven decision-making and transparency into the credit sector.**

**Banks and other financial institutions provide CIBIL with credit information, such as loan repayment histories, credit card usage, and defaults.** A Credit Information Report and a CIBIL Score, which ranges from 300 to 900 and represents an individual's creditworthiness, are produced using this data.

11. **A cookie setting bank would be a centralized platform where users manage cookie permissions across sites.** Users can review, give, or revoke consent from a single dashboard.
12. **This approach can reduce repetitive prompts and increase user control over privacy.** It enables legal and efficient targeting for online advertisers, eases compliance with global privacy laws such as GDPR, DPDP Act, and CCPA, and helps reduce consent fatigue from constant pop-ups.
13. Implementation of such a system must align with global privacy laws, establish shared technical standards, ensure high levels of security and trust, and overcome resistance from companies that may lose direct access to user data.
14. **Existing initiatives that indicate feasibility include IAB Europe's Transparency and Consent Framework, Google's Privacy Sandbox, and the Global Privacy Control initiative.**
15. While technically feasible, **the success of a cookie bank depends on broad industry cooperation, strong privacy compliance, and a transparent and secure infrastructure. If implemented properly, it could revolutionize digital privacy and ethical advertising practices.**

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