

# Willingness to disclose sensitive data in different shopping environments

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## Abstract

Companies are interested in collecting personal or private data from consumers so that they can then personalize their offerings. Consumers may appreciate this policy. However, they may also “see it as not only creepy, but off-putting if they feel that the firm has violated their privacy” (Tucker, 2014, p. 547). “(E-)privacy” is one the most challenging topics in consumer behavior research. In this article we examine whether consumers differ in their responses when they have to disclose private data in an online shop and in a brick-and-mortar store. We argue that consumers’ willingness to disclose private data depends on the type of data in question. Information that may lead to a “loss of face” makes them anticipate a feeling of embarrassment. The result is that they are more likely to disclose such data when shopping online. However, information that may pose a security risk makes them anticipate a feeling of fear, so they are more likely to disclose such data when shopping in brick-and-mortar stores.

**Keywords:** *Privacy; willingness to disclose (WTD) information; loss-of-face vs. security-risk information*

**Track:** Consumer Behaviour