

# The Role of Personal Data in Shaping Customer Loyalty

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## **Abstract**

This study investigates the role of personal data in shaping customer loyalty by taking both a negative (psychological risk) and positive (convenience and inspiration) pathway into consideration. The results of a representative field study with n=884 consumers confirm that the extent of personal data available to a retailer increases psychological risk. However, customers benefit from having provided personal data as they evaluate their retailers more positively with provisions of convenience and inspirational shopping experiences. The study furthermore shows that these relationships are partly dependent on a retailer's ability to handle personal data and retailer-customer relationship age.

**Keywords:** *Personal Data Disclosure; Privacy; Relationship Marketing*

**Track:** Retailing & Omni-Channel Management