

The Impact of an Incentive on Customers' Information Disclosure at the Physical Point of Sale

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Abstract

The offering of specific incentives enable retailers to gather and use customers' personal data at the physical point of sale. However, little is known about the potential of customer-incentivisation in combination with technological service-assistance on offline information disclosure. Referring to the Privacy Calculus theory, we investigate customers' information disclosure regarding a face-to-face interaction with a human frontline employee. We conducted a quasi-experimental online study (N=343). Results indicate a positive influence of an incentive (on data-security; on personalization of future services; on monetary discount), however, the integration of a technological assistance levers this effect. In addition, findings are stating the relevance of privacy concerns towards the frontline employee as a mediator. Our study offers new research perspectives for academe and strategies for practice in order to use incentives and PoS-technologies efficiently for customer-data gathering.

Keywords: *Information-Disclosure; Incentives; Technological-Assistance*

Track: Consumer Behaviour