

Online privacy: utopia or reality? Understanding the perceived vulnerability associated with personal data

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Abstract

- **Objectives / Research Questions**

This paper aims to better understand the perceived vulnerability associated with personal data, which can generate behaviors that damage business performance, such as avoidance or the falsification of personal data.

- **Methodology**

Group interviews were conducted with 32 consumers and analyzed against the conceptual framework of resource-control to better understand the antecedents and consequences of perceived vulnerability associated with personal data. Based on the results, interviews with practitioners in various marketing and data professions were then used to develop and adjust managerial recommendations aimed at mitigating consumer perceptions of vulnerability.

- **Results**

The analysis of the qualitative study uncovers two forms of individual limited resources (lack of knowledge about personal data usage and privacy risks and the inability to protect one's privacy) as well as two forms of structural limited control (control over personal data and transparency about how data is collected and used) that are considered antecedents of consumer vulnerability. Defensive and non-defensive mechanisms to cope with these perceptions of vulnerability are also identified.

- **Managerial implications**

Managerial implications for e-commerce have been identified with the collaboration of practitioners to foster ethical marketing practices that aim to reduce consumers' perceived vulnerability.

- **Originality**

This research empirically implements the conceptual framework of resource-control to provide a holistic analysis of consumer-perceived vulnerability in the context of online commerce.

- **Keywords:** online privacy, personal data, vulnerability, resources, control, coping mechanisms.

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