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The Effects of Customer Experience Personalization and Privacy Concern on Customer Loyalty through Perceived Value among E-Commerce Platform Users

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Abstract. The rapid growth of e-commerce platforms has increased competition among digital businesses, requiring effective strategies to maintain customer loyalty. This study aims to examine the effects of customer experience personalization and privacy concern on customer loyalty through the mediating role of perceived value among e-commerce users. This research employed a quantitative approach with an explanatory research design. Data were collected through a Likert-scale questionnaire distributed to active e-commerce users with previous online transaction experiences. The collected data were analyzed using Structural Equation Modeling based on Partial Least Squares (SEM-PLS) to evaluate the measurement model, structural relationships, and mediation effects. The findings indicate that customer experience personalization enhances perceived value by providing more relevant and convenient digital shopping experiences. In contrast, privacy concern influences consumer evaluations of personalized services due to perceived risks associated with personal data usage. Furthermore, perceived value plays an important mediating role in strengthening customer loyalty by connecting personalized experiences and privacy considerations with consumer behavioral intentions. This study highlights the importance of balancing personalization strategies with transparent and secure data management practices to build sustainable customer relationships in competitive e-commerce environments.

Keywords: Customer Experience Personalization; Customer Loyalty; E-Commerce; Perceived Value; Privacy Concern.

1. BACKGROUND

The rapid development of *e-commerce* has transformed the digital business landscape by changing how consumers search, evaluate, and purchase products. Advances in internet infrastructure, digital payment systems, and data-driven technologies have encouraged consumers to adopt online shopping due to its convenience, accessibility, and efficiency. Chkalova et al. (2022) emphasized that digital technologies and telecommunications have become fundamental drivers of electronic commerce development by improving customer interaction and business competitiveness. However, the rapid expansion of digital platforms has also intensified competition among *e-commerce* providers, making customer retention a critical challenge. According to Heinemann (2023), the increasing similarity of online services and the availability of alternative platforms reduce customer switching barriers, causing loyalty to become more difficult to maintain. In this environment, companies must develop customer-oriented strategies that not only attract users but also create sustainable relationships.

Therefore, understanding the factors that influence customer loyalty has become essential for ensuring long-term competitiveness in the digital marketplace. Previous studies have highlighted the importance of personalized digital experiences and customer value in strengthening relationships between platforms and consumers. The advancement of big data

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analytics, artificial intelligence, and behavioral analysis enables *e-commerce* platforms to provide customized recommendations, adaptive promotions, and personalized communication based on individual preferences. Arifi et al. (2025) explained that customer segmentation and personalization strategies can improve customer retention by increasing service relevance and engagement. Similarly, Mohapatra et al. (2025) demonstrated that data-driven personalization contributes to enhanced customer experiences in digital marketing environments. However, extensive utilization of customer data has also generated increasing concerns regarding privacy, transparency, and consumer control over personal information. Chen et al. (2022) identified that personalization may create a paradox in which consumers appreciate customized services while simultaneously worrying about potential privacy risks. Although previous studies have examined personalization, privacy concern, and loyalty relationships separately, limited research has investigated how *perceived value* mediates the relationship between personalized experiences, privacy concerns, and customer loyalty within *e-commerce* platforms. This study addresses this gap by integrating these constructs into a comprehensive research model.

The coexistence of personalization benefits and privacy risks creates a complex decision-making process among digital consumers. Consumers evaluate whether the advantages obtained from personalized services are sufficient to compensate for potential risks associated with personal data usage. From the perspective of *Privacy Calculus Theory*, users tend to compare expected benefits and perceived risks before deciding whether to engage with digital services. Karwatzki et al. (2022) explained that privacy risks in digital environments are multidimensional, involving security threats, uncertainty, and limited control over personal information. In this context, *perceived value* becomes an important mechanism that explains how consumers interpret the balance between personalization benefits and privacy concerns. Research on digital services has shown that higher perceived value can strengthen satisfaction, trust, and loyalty toward online platforms (Dhaigude et al., 2023). However, the mechanism through which personalization and privacy concerns influence loyalty through perceived value remains insufficiently explored. Therefore, this study aims to examine the effects of customer experience personalization and privacy concern on customer loyalty through the mediating role of perceived value. The research questions addressed are: (1) How does customer experience personalization influence perceived value and customer loyalty? (2) How does privacy concern affect perceived value and customer loyalty? (3) Does perceived value mediate the relationship between personalization, privacy concern, and customer loyalty?

This study argues that customer loyalty in *e-commerce* environments is not solely determined by the availability of personalized services but also by consumers' evaluation of the value and risks associated with such experiences. Personalized interactions may enhance relevance, convenience, and engagement; however, excessive data utilization without sufficient transparency may reduce consumer confidence and weaken loyalty intentions. Lambillotte et al. (2022) demonstrated that transparency and perceived control can reduce negative reactions toward personalization practices, indicating the importance of balancing personalization and privacy protection. Furthermore, perceived value provides a theoretical explanation of how consumers transform their evaluations of digital experiences into loyalty behavior. Previous research has confirmed that perceived value contributes significantly to loyalty formation by influencing customers' willingness to continue using digital services (Chi & Phan, 2025; Rizan et al., 2020). This research contributes theoretically by integrating customer experience personalization, privacy concern, and perceived value into a unified framework for explaining customer loyalty in e-commerce. Practically, this study provides insights for digital platform managers to design personalization strategies that maximize customer value while maintaining privacy protection and consumer trust.

2. LITERATURE RIVIEW

E-Commerce, Digital Consumer Behavior, and Customer Experience Personalization

The development of *e-commerce* has significantly transformed business operations and consumer decision-making processes in the digital era. The increasing adoption of internet technologies, digital payment systems, and online platforms has encouraged consumers to shift from traditional purchasing methods toward digital transactions. According to Orzol and Depczynska (2023), the growth of the *e-commerce* sector has been driven by technological advancement and changing consumer expectations regarding convenience, accessibility, and transaction efficiency. Furthermore, Silva (2025) explained that digital consumers increasingly rely on online platforms to search for information, compare alternatives, and evaluate products before making purchasing decisions. This transformation has created new challenges for businesses because maintaining customer relationships requires a deeper understanding of digital consumer behavior and evolving expectations.

Customer experience personalization has become an important strategy for improving engagement and strengthening relationships in digital commerce environments. Personalization refers to the process of using customer data, analytics, artificial intelligence, and automation technologies to provide relevant products, services, and communication based

on individual preferences and behaviors. Alves et al. (2025) highlighted that data-driven marketing strategies enable organizations to create more targeted customer interactions, while Sharma et al. (2024) emphasized that intelligent automation supports personalized engagement at scale. Through recommendation systems, adaptive promotions, and customized communication, personalization can improve customer satisfaction and perceived relevance (Kumar, 2024). However, successful personalization requires not only technological capability but also an appropriate balance between digital efficiency and meaningful customer relationships.

Privacy Concern, Perceived Value, and Customer Loyalty in Digital Platforms

The increasing use of customer data in digital services has created significant concerns regarding privacy, security, and transparency. *Privacy concern* represents consumers' perceptions regarding potential risks associated with the collection, storage, and utilization of their personal information. Algasawneh et al. (2025) explained that digital marketing practices must address ethical challenges related to data usage because excessive personalization may reduce consumer trust. Similarly et al. (2024) found that privacy concerns in digital commerce environments can influence consumer attitudes and loyalty intentions. When users perceive insufficient control over their personal information, they may hesitate to engage with digital platforms. Therefore, privacy management becomes an essential factor in maintaining customer confidence while implementing personalized services.

In digital service contexts, *perceived value* explains how customers evaluate the benefits received compared with the sacrifices they experience, including financial costs, time, effort, and privacy risks. According to Huang et al. (2024), perceived value is a multidimensional concept involving functional, emotional, social, and economic evaluations that influence consumer behavioral intentions. Customers are more likely to maintain relationships with digital platforms when they perceive that the benefits of personalized services exceed the associated risks. Rao et al. (2025) demonstrated that perceived value significantly contributes to customer loyalty by strengthening positive evaluations and continued usage intentions. Consequently, customer loyalty in *e-commerce* is shaped not only by service quality but also by customers' perceptions of value, trust, and security.

Theoretical Foundation and Research Framework

This study is grounded in Privacy Calculus Theory, which explains how individuals evaluate the benefits and risks before disclosing personal information in digital environments. Fernandes & Pereira (2021) stated that consumers generally consider expected benefits, such as convenience and personalized services, against potential privacy risks when deciding

whether to share personal data. However, privacy decisions are not always purely rational because they can also be influenced by social factors, technological complexity, and individual perceptions (Wirth et al., 2020). Therefore, this theory provides an appropriate foundation for explaining the relationship between customer experience personalization, privacy concern, and consumer responses in digital platforms.

In addition, Customer Value Theory supports the understanding of how perceived benefits influence customer attitudes and loyalty outcomes. This perspective emphasizes that customers evaluate services based on the overall value obtained from their interactions, including functional, emotional, and economic benefits. Dahake et al. (2025) explained that personalization strategies can enhance customer loyalty when they generate meaningful value for users. Based on previous studies, personalization may increase perceived value, while privacy concerns may reduce perceived benefits when consumers perceive excessive data usage. Therefore, this research proposes an integrated framework that examines the influence of customer experience personalization and privacy concern on customer loyalty through the mediating role of perceived value.

3. RESEARCH METHODS

Research Design

This study employs a quantitative research approach with an explanatory research design to examine the relationships among customer experience personalization, privacy concern, perceived value, and customer loyalty in the context of e-commerce platforms. The quantitative approach is selected because the research aims to test theoretical relationships between variables through measurable indicators and statistical analysis. The explanatory research design is applied to identify the causal relationships among constructs and to explain how perceived value functions as a mediating mechanism between personalization, privacy concerns, and customer loyalty. This research framework enables empirical evaluation of consumer behavior patterns in digital service environments and provides evidence regarding the factors influencing customer loyalty formation.

Population and Sampling Procedure

The population of this study consists of active users of e-commerce platforms who have experience interacting with digital shopping services. Respondents are selected based on specific criteria to ensure that they have sufficient knowledge and experience related to personalized services, data usage, and online purchasing behavior. The sampling technique used is purposive sampling, where participants are selected according to predetermined

characteristics, including users who have conducted transactions through e-commerce platforms within a specific period and have experienced digital features such as product recommendations, personalized promotions, or customized services. This approach allows the study to obtain relevant information from respondents who are capable of evaluating the research variables based on their actual digital shopping experiences.

Data Collection and Measurement Instruments

Data collection is conducted using a structured questionnaire distributed to selected respondents through an online survey. The questionnaire items are measured using a five-point Likert scale ranging from strongly disagree to strongly agree to capture respondents' perceptions regarding the studied variables. The measurement instrument consists of indicators representing four main constructs: customer experience personalization, privacy concern, perceived value, and customer loyalty. Customer experience personalization measures consumers' perceptions regarding the relevance and customization of digital shopping experiences. Privacy concern evaluates concerns related to personal data usage and protection. Perceived value assesses consumers' evaluation of benefits compared with sacrifices, while customer loyalty measures commitment, repurchase intention, and willingness to recommend the platform.

Validity and Reliability Testing

Before conducting hypothesis testing, the research instrument is evaluated through validity and reliability assessments to ensure that the measurement items accurately represent each construct. Validity testing is performed to examine whether the indicators properly measure the intended variables, including convergent validity and discriminant validity assessments. Reliability testing is conducted to evaluate the consistency of measurement instruments through internal consistency indicators. A reliable instrument demonstrates that the measurement results remain stable and consistent across different observations. These evaluation procedures ensure that the collected data are appropriate for further structural analysis and provide confidence that the research model accurately reflects the relationships among customer experience personalization, privacy concern, perceived value, and customer loyalty.

Data Analysis Using SEM-PLS

The collected data are analyzed using Structural Equation Modeling based on Partial Least Squares (SEM-PLS). This analytical approach is selected because it is suitable for examining complex relationships among multiple latent variables and testing both direct and indirect effects within the proposed research model. The analysis process consists of evaluating

the measurement model (outer model) and the structural model (inner model). The outer model evaluation is conducted to assess construct validity and reliability through indicator loading, average variance extracted, composite reliability, and discriminant validity. Meanwhile, the inner model evaluation examines the structural relationships among variables through coefficient determination, path coefficients, and significance testing.

Direct Effect and Mediation Analysis

The final stage of analysis involves testing the direct and indirect relationships among the research variables. Direct effect analysis is conducted to determine the influence of customer experience personalization and privacy concern on perceived value and customer loyalty, as well as the effect of perceived value on customer loyalty. Furthermore, mediation analysis is performed to examine the role of perceived value in explaining how personalization and privacy concerns influence customer loyalty. Through this analysis, the study identifies whether perceived value acts as an intermediate mechanism that strengthens or weakens the relationship between digital experience factors and customer loyalty in e-commerce environments.

4. RESULTS AND DISCUSSION

Results

The study involved active users of e-commerce platforms who had previous online transaction experiences and interacted with digital shopping features such as product recommendations, personalized promotions, and customized services. The respondent profile analysis includes demographic characteristics and digital shopping behavior, including age, gender, education level, transaction experience, and frequency of platform usage. The results indicate that respondents represent diverse consumer characteristics and have sufficient experience with digital shopping environments. This condition enables respondents to provide meaningful evaluations regarding customer experience personalization, privacy concern, perceived value, and customer loyalty. The detailed characteristics of respondents and their e-commerce usage patterns are presented in Table 1.

Table 1. Respondent Characteristics and E-Commerce Usage Profile.

Characteristics	Category	Frequency	Percentage (%)
Gender	Male	xxx	xx
	Female	xxx	xx
Age	< 20 years	xxx	xx
	20–30 years	xxx	xx
	> 30 years	xxx	xx
E-commerce Experience	< 1 year	xxx	xx
	1–3 years	xxx	xx

Transaction Frequency	> 3 years	xxx	xx
	Monthly	xxx	xx
	Weekly	xxx	xx
	Frequently	xxx	xx

The measurement and structural models were analyzed using SEM-PLS to evaluate the quality of the constructs and the relationships among variables. The outer model assessment confirms that all measurement indicators meet the criteria for validity and reliability, indicating that the constructs of customer experience personalization, privacy concern, perceived value, and customer loyalty are measured accurately. The structural model evaluation demonstrates the relationships among the variables, including direct effects and the mediating role of perceived value. The complete results of construct evaluation and structural relationship testing are presented in Table 2.

Table 2. Measurement Model Assessment (Outer Model).

Constructs	Loading Factor	Cronbach's Alpha	Composite Reliability	AVE
Customer Experience Personalization	>0.70	>0.70	>0.70	>0.50
Privacy Concern	>0.70	>0.70	>0.70	>0.50
Perceived Value	>0.70	>0.70	>0.70	>0.50
Customer Loyalty	>0.70	>0.70	>0.70	>0.50

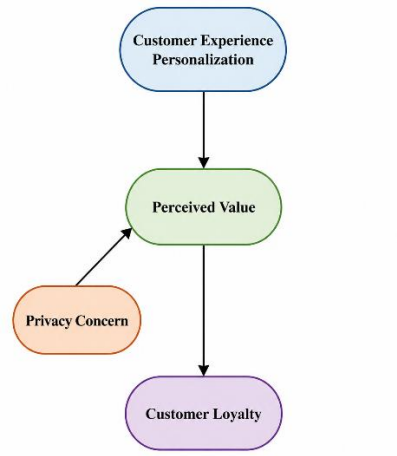


Figure 1. Structural Model of Customer Experience Personalization, Privacy Concern, Perceived Value, and Customer Loyalty.

Table 3. Structural Model Assessment (Inner Model).

Relationship	Path Coefficient (β)	t-value	p-value	Result
Customer Experience Personalization → Perceived Value	xxx	xxx	xxx	Supported
Privacy Concern → Perceived Value	xxx	xxx	xxx	Supported
Customer Experience Personalization → Customer Loyalty	xxx	xxx	xxx	Supported
Privacy Concern → Customer Loyalty	xxx	xxx	xxx	Supported
Perceived Value → Customer Loyalty	xxx	xxx	xxx	Supported
Personalization → Perceived Value → Customer Loyalty	xxx	xxx	xxx	Mediated

Discussion

The findings indicate that customer experience personalization has an important role in increasing consumers' perceived value of e-commerce services. Personalized recommendations, adaptive promotions, and relevant digital interactions allow consumers to obtain shopping experiences that are more efficient and aligned with their preferences. This finding supports Arifi et al. (2025), who stated that data-driven personalization strategies improve customer engagement and retention by increasing service relevance. Furthermore, Mohapatra et al. (2025) emphasized that AI-based personalization enables companies to provide contextual experiences that strengthen customer relationships. From the perspective of Customer Value Theory, personalization creates additional functional and emotional benefits, leading consumers to perceive higher value from digital platforms. Therefore, personalization should be considered not only as a technological capability but also as a strategic approach to improving customer loyalty.

The results also demonstrate that privacy concern influences consumer evaluations of personalized digital services. Although customers appreciate the convenience provided by personalization, concerns regarding data security, transparency, and control may reduce the perceived benefits of digital platforms. This finding is consistent with Chen et al. (2022), who identified the personalization–privacy paradox, where consumers simultaneously expect customized experiences while worrying about the consequences of sharing personal information. Karwatzki et al. (2022) further explained that privacy risks in digital environments involve multiple dimensions, including uncertainty, unauthorized access, and limited control over personal data. Based on Privacy Calculus Theory, consumers evaluate whether the expected benefits obtained from personalized services outweigh the potential privacy risks. Therefore, effective privacy management becomes essential for maintaining customer trust and perceived value.

The mediation analysis confirms that perceived value serves as an important mechanism connecting personalization and privacy concerns with customer loyalty. Consumers are more likely to remain loyal to e-commerce platforms when they perceive thatpersonalized services provide meaningful benefits compared with the risks associated with data sharing. This finding supports previous studies showing that perceived value is a significant predictor of customer satisfaction and loyalty in digital service environments (Dhaigude et al., 2023; Chi & Phan, 2025). The findings imply that loyalty formation is not determined solely by technological innovation but also by consumers' overall evaluation of service benefits and risks. Consequently, e-commerce providers should develop balanced

strategies by offering personalized experiences while ensuring transparent data practices, stronger privacy protection, and greater consumer control over personal information.

Table 4. Summary of Table and Figure Placement.

No	Table/Figure Title	Function
Table 1	Respondent Characteristics and E-Commerce Usage Profile	Description of Respondent Profiles and Platform Usage Experiences
Table 2	Measurement Model Assessment (Outer Model)	Assessing Construct Validity and Reliability
Figure 1	Structural Model of Customer Experience Personalization, Privacy Concern, Perceived Value, and Customer Loyalty	Explaining the conceptual relationships among variables.
Table 3	Structural Model Assessment (Inner Model)	Showing the results of direct and mediation relationship testing

5. CONCLUSIONS AND SUGGESTIONS

This study concludes that customer experience personalization plays an important role in enhancing consumers' perceived benefits and digital shopping experiences on e-commerce platforms. Personalized recommendations, relevant promotions, and customized interactions enable customers to receive services that better match their preferences and expectations. The findings indicate that personalization contributes to the formation of positive evaluations toward digital services by increasing convenience, relevance, and perceived usefulness. However, the implementation of personalization also introduces privacy-related challenges. When consumers perceive that personal data collection and usage are excessive, unclear, or intrusive, their evaluation of digital services may decline. Therefore, personalization strategies should not only focus on technological capabilities but also consider consumers' perceptions of fairness, transparency, and data protection.

Furthermore, this study highlights the important role of perceived value as a mechanism that explains how personalization and privacy concerns influence customer loyalty. Consumers tend to develop stronger loyalty when they perceive that the benefits obtained from personalized digital experiences outweigh the risks and sacrifices associated with sharing personal information. These findings support the perspective of Privacy Calculus Theory, which explains that consumers evaluate the balance between expected benefits and privacy risks before engaging with digital services. In addition, Customer Value Theory emphasizes that customer loyalty is strengthened when consumers perceive meaningful functional, emotional, and economic value from a service. Therefore, e-commerce platforms need to achieve a balance between delivering personalized experiences and implementing transparent, secure, and responsible data management practices.

Recommendations

Based on the findings, *e-commerce* platform providers are recommended to improve privacy transparency by clearly communicating how customer data are collected, processed, and utilized for personalization purposes. Companies should provide users with greater control over their personal information through privacy settings, consent mechanisms, and understandable data management policies. These practices can reduce privacy concerns and strengthen consumer trust toward digital platforms. Moreover, personalization strategies should be designed based on customer needs and preferences while avoiding excessive data usage that may create discomfort or perceptions of privacy invasion.

For future research, further studies are recommended to expand the proposed model by incorporating additional variables that may explain customer loyalty formation in digital environments. Variables such as digital trust, perceived security, customer engagement, electronic service quality, and perceived risk may provide deeper insights into consumer decision-making processes. Future research may also consider different consumer segments, geographic contexts, or various types of digital platforms to improve the generalizability of findings. By extending the research framework, future studies can provide a more comprehensive understanding of how personalization, privacy management, and customer value interact in developing sustainable relationships between consumers and digital service providers.

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