

NAVIGATING CONSUMER PRIVACY IN E-COMMERCE: CUSTOMER AWARENESS OF PERSONALISATION AND DISCLOSURE BEHAVIOUR IN VIETNAM’S LANDSCAPE

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INTRODUCTION

E-commerce has become a key driver of Vietnam’s Service and Retail sectors, with a **high revenue growth rate of 40%** in 2024. E-commerce platforms increasingly **rely on personal data** to deliver **personalised experiences**.

Prior studies have focused on personalisation’s impact mostly on shopping behaviour, leaving a gap in **impact on disclosure behaviour** in interpersonal aspects, especially in Vietnam’s landscape.



The study investigates how awareness of personalisation, perceived usefulness, trust, and privacy concerns shape Vietnamese consumers’ self-disclosure behaviour on e-commerce platforms.

RESEARCH FRAMEWORK

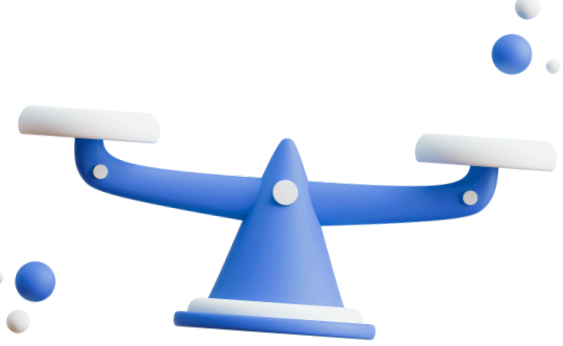
Technology Acceptance Model

“Perceived usefulness to use and share data”



Communication Privacy Management

“Privacy as an barrier – setting own boundaries”



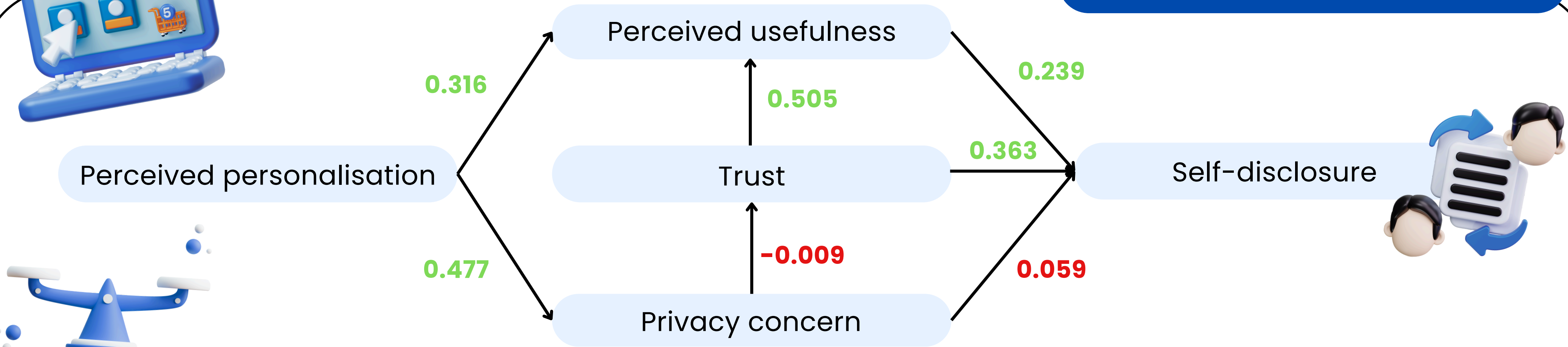
METHODOLOGY

n = 200
avg_age = 25.7



- Descriptive analysis
- Exploratory factor analysis
- Confirmatory factor analysis
- Structural equation model

FINDINGS



Privacy
PARADOX
Personalisation

- The more users believe **personalised features are useful**, the more likely they are to **voluntarily share information**, especially when they **believe the platforms**.
- Privacy concern** did **not impact on trust** and **disclosure behaviour** in e-commerce.
- Personalisation** by itself does **not trigger sharing** – only when it **feels helpful** for customers’ interest.

CONCLUSION

- Personalisation is desired but not blindly trusted**
Customers appreciate personalisation but remain conscious of how their data is used.
- Privacy-personalisation paradox**
Customers are making trade-offs – valuing short-term convenience over abstract risks.
- Perceived usefulness is the bridge to disclosure**
Trust is the most powerful driver of behaviour

IMPLICATIONS

- Enforce data laws
- Run awareness campaigns
- Educate for vulnerable groups
- Be transparent
- Let users control personalisation
- Respond fast
- Check privacy settings regularly
- Proactively protect data

