

## Original Article

# Reimagining Customer Experience in Digital and Omnichannel Environments: Personalization, Integration, and Performance Outcomes in a Post-Cookie World

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Despite the fact that 73% of consumers expect brands to understand them across channels (Salesforce, 2023) whereas more than 50% still encounter disjointed journeys between digital and physical touchpoints (PwC, 2024), customer experience (CX) has shifted in focus from isolated channel strategies to fully integrated omnichannel ecosystems, making the case for organizational change as the depreciation of third-party cookies and tightening of global privacy regulations (e.g., GDPR, CCPA) pay their toll on the personalization-reliant revenue streams of firms, by forcing many organizations to adopt state-of-the-art AI, big data analytics and zero-party data strategies to bolster relevance at the risk of losing the factor of trust and privacy between consumers and service providers, even as research shows that omnichannel leaders achieve on average a 91% higher year-over-year customer retention rate and a 3.5x uplift in customer lifetime value (CLV) in comparison to laggards (Deloitte, 2023; McKinsey, 2024), highlighting the strategic linkage between CX and firm performance, however, although there has been significant advancement of the theme of digital personalization in recent years, e.g., many guidance articles have further detailed best practices to maximise personalization effectiveness, fewer studies appear to have synthesized the interplay between personalization effectiveness, omnichannel integration, consumer trust and performance outcomes in the post-cookie era, which this conceptual study aims to do, proposing a framework that positions personalization, digital technology adoption, privacy and trust and omnichannel integration as antecedents of CX quality, with CX quality enhancing customer satisfaction and loyalty, which subsequently mediate firm performance outcomes such as CLV, brand equity and profitability, and drawing upon both the Service-Dominant Logic (Vargo & Lusch) and the Technology Acceptance Model, integrating Privacy Calculus Theory to argue that consumer perceptions of data fairness and transparency moderate the personalization-trust relationship and thus shape the overall CX, as well as integrating managerial considerations such as breaking down organizational silos, mending malfunctioning AI-driven recommendation engines and reorganizing surrounding customer journeys around seamless transitions between channels, outlining that empirical propositions from this study should be extended to industries such as retail, banking and hospitality to validate how digital and omnichannel CX transformation can remain both consumer-centric and performance-driven in a privacy-first, post-cookie marketplace.

**Keywords:** Customer Experience (CX), Omnichannel Integration, Personalization, Data Privacy and Trust, Post-Cookie Marketing, Customer Lifetime Value (CLV)

## Introduction

With the evolving marketplace today, where consumers are focused on better customer experiences, amidst the threats of using the cookie, firms are framed with a multitude of challenges. As differentiated by many others, the findings by Forrester, that, 63 per cent consumers are willing to switch brands after just one bad experience based on fragmented journeys, makes it crucial for the brands to focus on how can they deliver effective customer experience across all channels along with addressing the privacy concerns via some of the boundary conditions via providing transparency on the data usage to their consumers as there are high chances that a fragmented consumer journey can lead to loss of trust which would drive away loyal customers and that would reduce the conversion

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metrics and would affect a firms competitive position as the omnichannel environment is now a vital part of a customer journey represented in a plethora of literatures with Google finding that over 90 per cent of buyers use various devices before purchasing online, Salesforce finding that 57 per cent of consumer interaction now transpire outside a brand-enclosed channel, combined with only 29% consumers feeling brands are offering fully personalized engagement challenges brands to rethink their strategies in finding a mix of perceived value and brand performance (Customer Think, 2025; B2BDaily, 2025; Sobot survey, 2024); however, extant academic and practitioner literature does not yet contain a comprehensive conceptual framework that incorporates personalization, omnichannel integration, trust and privacy, and technology adoption related to CX quality and downstream outcomes such as customer satisfaction, loyalty, brand equity, and firm performance, whilst none exist, this study seeks to (i) examine how personalization strategies can be developed that respect privacy and foster trust in the context of omnichannel retailing, (ii) investigate how integration across digital and physical channels and real-time customer data platforms can minimize fragmentation and provide consistency, (iii) explore various boundary moderate variables such as consumer privacy concerns or trust, and technology (e.g., AI, predictive analytics, first-party data platforms) in determining personalization and integration success, (iv) present questions such as: How does integration across digital and physical channels influence CX quality in a world without third-party cookies? How and to what extent is the influence of personalization on satisfaction and loyalty moderated by trust and privacy? How does technology adoption (CDPs, AI, real-time analytics) support unified customer journeys? Under these new circumstances, what performance outcomes are more susceptible to the quality of our CX? The contributions of this work are threefold theoretical by way of extending and integrating frameworks from Service-Dominant Logic, Privacy Calculus Theory and Technology Acceptance Model to develop a holistic model that connects personalization, integration, trust/privacy, technology, CX quality and outcomes, managerial in terms of guidance for brands on how to organize omnichannel systems, de-silo data, redesign customer journeys, and adopt technologies that engender consistency and personalization while safeguarding privacy, and from a policy perspective informing regulators on standards on data collection, transparency, first-party data ethics and customer consent that balance consumer protection and innovation by businesses in the post-cookie marketing ecosystem.

## Literature Review related to the study

Recently, the scholarship on Customer Experience (CX) has pointed towards the relevance of various theories such as Service-Dominant Logic (SDL) (Vargo & Lusch) to omnichannel retailing, with only a handful of studies (e.g. Gibson, Dahl, Hsu, & Moreno (2024, 2023) specifically testing SDL concepts based on a bibliometric analysis of 561 omnichannel articles and finding a dearth of SDL perspectives to formalize a proposed conceptual framework linking value co-creation, value-in-use and consumer outcomes in increasingly complex omnichannel ecosystems (Gibson et al, 2024), while customer journey mapping and experiential marketing perspectives provide further depth to this literature by explicating touchpoint sequencing, sensory and symbolic dimensions of experience, affective and relational components, and symbolic cues (e.g. visual, spatial, ritualistic) and their influence on emotional and cognitive responses in omnichannel settings (e.g. as shown through a CX scale developed by Gahler, Klein, & Paul (2023) which validated six experience dimensions (affective, sensorial, symbolic, cognitive, sensorial, relational), finding a positive effect of personalization on 'all' CX dimensions, although the symbolic dimension was found to have a higher association with word of mouth (WOM) across particular service contexts (Gahler et al., 2023), while under the heading of Omnichannel Strategy, research has traced the evolution of multichannel to omnichannel, finding definitions coalescing around ideas of integration, seamlessness, consistency across channels, real-time customer state continuity, but also significant challenges remaining including data silos, channel conflict, inconsistent messaging and pricing across channels, lagging back-end integration, and the consistently low rate of companies able to bring about truly seamless omnichannel CX (i.e. only ~10% of UK companies a success at seamless omnichannel UX (PWC surveys)) (Mitchell, 2023; "Just 10 Percent..." 2023), while in Digital Transformation & Personalization studies the effects of AI, recommendation systems, big data analytics and more are all shown to significantly increase personalization effectiveness, product/service recommendations, and predictive capabilities for customer behaviours, but also being undermined by third-party cookie deprecation where marketers globally are reported as alarmingly concerned about the loss of tracking and attribution abilities (Statista, 2024; Double Verify, 2023) and the surprising statistic that < 24% of publishers or advertisers having a post-cookie solution in place while many remain untested/unprepared (Double Verify Study, 2023), and in Privacy, Trust & Ethics in CX, regulatory frameworks (GDPR, CCPA and others) requiring greater transparency, consent, data minimization practices, simultaneously finds survey data (Salesforce, 2023) suggesting that over 76% of consumers are strongly asserting that data security and the manner their data is managed, is a direct influence on loyalty, while ethical AI research (Adanyin, 2024) also shows that high proportions of consumers are concerned about personal data collected via AI-driven applications and identifying fairness and bias as key determinants in market driven perceptions pointing to trust and ethical handling as critical mediators of impact for CX success, linking CX to Business Outcomes, where evidence (e.g. Gahler et al, 2023) shows strong predictive validity of strong CX dimensions (affective, sensory, symbolic) for satisfaction, word of mouth (WOM) and loyalty, and where CX profiling enables managers to identify which dimensions (cognitive, experiential, relational) drive which outcomes (Salesforce survey, 2023), thereby demonstrating that personalization, data security, and transparency drive loyalty and

repeat usage (Salesforce, 2023), and that firms able to integrate omnichannel touchpoints and deliver personalized CX drive improvements in Customer Lifetime Value (CLV), brand equity, and conversion metrics yet rarely achieving a comprehensive conceptual model that specify how all of these dimensions persons SDL, journey mapping, omnichannel integration, digital transformation, privacy/trust, and performance outcomes—connect.

## Research Gap related to the study

while omnichannel customer experience (CX) is getting more attention, recent survey results suggest that while over half of consumers are satisfied with overall omnichannel experiences, only about 16% of organizations have fully integrated data and given touchpoints across all channels to deliver seamless, real-time CX (Genesys, 2024; Smart Communications Benchmark, 2025); and while research such as Reassessing Customer Trust and Privacy Concerns in Omnichannel Customer Experience (Riaza, Ahmed, & Jibril, 2024) have started clarifying how omnichannel dimensions—channel integration, connectivity, and consistency positively impact trust and satisfaction with privacy concerns moderately impacting those effects; and yet, there remains a substantive literature gap involving a cohesive conceptual model that links personalization strategies in a world post third-party cookies, omnichannel integration, technology adoption (e.g., AI, real-time analytics, customer data platforms), trust/privacy/ethics, and CX quality to performance outcomes (across both customer lifetime value, or profit per customer, and brand equity, retention, and profitability) specifically in a cross-market context (i.e., given consumers' varying privacy expectations, and both regulatory pressures e.g., the ongoing evolution in countries of data protection law, EU, California, and emerging markets and technological readiness despite a general openness to sharing personal data at around 46–50% for customized experiences where stronger privacy assurances are perceived, in countries such as India (Thought works / ET Brand Equity, 2024) there remains limited academic empirical work exploring how firms can keep the same high level quality or performance in CX and still personalize given privacy constraints, and only very few studies considered qualitative insights of CX health, customer perceptions, experiential/emotional dimensions + quantitative performance metrics tracks, which means no solid academic framework exists predicting under which conditions personalization + integration + trust will respectively translate into CX and brand equity advantages (while research having found mapping myriad qualitative insights that received inadequate corroboration in the literature how overall CX is correlated to brand equity outcomes), this question is pressing in the post-cookie world where firms may enter into the privacy by design movement (a concept which originally dates to the early 90's) that centers on privacy and these questions are urgent, in response to concerns that their CX may fall short, but there remains no congruence across academic studies or any easy way forward as to the best practice guide to be divided or not, so the big question why's the data here so fragmented may lend a few new perspectives.

## Conceptual Framework Development

In addition, the conceptual framework proposed in this paper jointly positions within-the-firm personalization (the delivery of tailored offers, messages, and experiences from first- and zero-party data and AI-driven inference engines) and channel integration (the technical and organizational unification of touchpoints through Customer Data Platforms (CDPs), real-time analytics, and orchestrated journey management) as joint antecedents jointly driving CX quality (a latent construct comprising consistency, relevance, timeliness and emotional resonance), since firms implementing privacy-compliant CDPs and real-time orchestration can maintain contextual personalization post-third-party cookies (CDP Institute, 2024; Relay42, 2023); this CX quality also serves as prestige for Customer Satisfaction and Trust perceptions (value-in-use and co-created experiences in Service-Dominant Logic terms, respectively) with those satisfaction/trust phenomena receding to behavioral and financial performance metrics (loyalty, increased Customer Lifetime Value (CLV), higher conversion rates, and ultimately firm performance) which thus closes the loop between experience management and business outcomes while simultaneously the personalization + integration effect is moderated/mediated by the customer data privacy & trust concept (formed as a function of the boundary condition of privacy-calculus-based tradeoffs—acceptance of personalization only occurs when consumers believe, that benefits outweigh risks and when transparency and consent mechanisms are robust (Beke, 2022; Cloarec, 2024)—and with the eco-system of digital technology adoption (operationally overlapped by AI recommender systems, real-time analytics, and identity resolution tools), that determines the feasibility and efficacy of personalization + integration efforts through the explanation of mechanisms outlined by the Technology Acceptance Model (TAM) such that perceived ease of use and perceived usefulness enhance managerial uptake of CDPs and related orchestration technologies ultimately allowing firms to provide consistent cross-channel experiences (Thaichon, 2024; Vhatkar, 2024) leading to the native chain: Personalization + Integration → CX Quality, mediated by Data Privacy & Trust, and enabled by Digital Technology Adoption; empirically, the framework suggests specific testable propositions (e.g., greater CDP maturity positively moderates the effect of personalization on CX quality; firm consumer privacy transparency practices moderate the personalization→satisfaction path; TAM variables are predicting technology adoption, mediating integration effectiveness) and practical mechanisms (first-party data programs; consented zero-party engagement; CDP + privacy-by-design architectures; explainable AI practices for risk perception reduction) that firms could adopt as evidenced by just found industry evidence showing that firms enabling CDP, report substantially more better

sentiments with respect to the cookie phase-out, and of higher personalization ROI (CDP Institute, 2024; Relay42, 2023) and academic studies demonstrating the centrality of privacy calculus in Gen-Z personalization acceptance (McKee, 2023) while the framework integrates theoretical lenses constructs: TAM for explaining the enabling technologies adoption process, Service-Dominant Logic that explains the value co-creation surrounding the centrality of experience as value-in-use, and Privacy Calculus Theory that explains customer trade-off's—giving simultaneously a coherent explanatory model for scholars and an actionable roadmap for managers navigating omnichannel CX in a privacy-first, post-cookie landscape (Nagy, 2024; Vhatkar, 2024).

## Research Propositions (Conceptual Model)

Based on these five foundational propositions, this conceptual model posits that (P1) omnichannel integration—operationalized as the extent of technical and organizational unification of pricing, inventory, messaging, identity resolution and service continuity across touchpoints—has a positive effect on perceived CX quality because empirical studies show that higher integration quality reduces cross-channel friction, increases cross-channel retention and perceptions of cross-channel consistency, and improves continuity in actual retail environments (Balbin Buckley, 2024; Liu, 2024); (P2) personalization effectiveness is moderated by the degree to which consumers perceive trust and privacy transparency so that personalized offers and recommender outputs enhance CX only when consumers perceive transparency, control and data fairness—echoing the privacy-calculus mechanism where personalization benefits are inverted when privacy concerns are frequent and high (Cloarec, 2024); (P3) digital technology adoption (e.g., CDPs, AI recommendation engines, real-time analytics, identity resolution) enhances CX and reduces channel friction by underpinning real-time orchestration, unified profiles and contextual messaging—capabilities that empirical reports and industry analyses indicate are becoming central to omnichannel orchestration and are driving measurable improvements in customer engagement and conversion as firms deploy CDPs and orchestration stacks in the post-cookie era (CDP industry analyses, 2024); (P4) Improved CX quality—a latent construct capturing consistency, relevance, timeliness, and emotional resonance across the touchpoints—has a positive effect on customer satisfaction and loyalty (meta-analytic syntheses and longitudinal field studies consistently provide evidence of strong paths from experience quality to satisfaction and repeat behaviors); and (P5) customer satisfaction and loyalty in turn mediate the experience  $\leftarrow$  satisfaction/loyalty  $\rightarrow$  financial performance outcomes (CLV, retention, share-of-wallet, profitability) link—such that the experience  $\rightarrow$  satisfaction/loyalty  $\rightarrow$  firm performance chain explains how investments in integration, privacy-sensitive personalization and enabling technologies yield quantifiable business value; integrating these assertions, the model specifies moderators and mediators (e.g., privacy transparency moderates the personalization  $\rightarrow$  CX path; CDP maturity moderates the integration  $\rightarrow$  CX path; Technology Acceptance Model constructs driving managerial and technical adoption mediate integration effectiveness), offers testable hypotheses (e.g., CDP maturity  $\times$  personalization  $\rightarrow$  CX quality; privacy transparency  $\times$  personalization  $\rightarrow$  satisfaction), and prescribes practical mechanisms (first-party and zero-party data programs, privacy-by-design CDP architectures, explainable AI and consent orchestration) to operationalize an omnichannel CX in a privacy-first, post-cookie context—an approach reinforced by empirical and industry evidence indicating that firms with mature integration and privacy practices suffer lower cross-device drop-off and higher conversion and retention (Balbín Buckley, 2024; Liu, 2024; CDP market reports, 2024) whereas studies of the personalization–privacy paradox emphasize that without trust and effective transparency and governance structures, personalization can instead harm CX (Cloarec, 2024); and the model therefore provides a coherent theoretical and managerial roadmap that unites Service-Dominant Logic (value-in-use and co-creation), Technology Acceptance Model (drivers of technology uptake), and Privacy Calculus Theory (consumer trade-offs) to explain when and how personalization + integration + technology investments yield improved CX, satisfaction, loyalty and firm performance in omnichannel environments.

## Discussion related to the study

Thus, in synthesizing the conceptual and practical insights developed in this paper, three interrelated streams of implications can be derived: theoretical, managerial and policy implications, each of which reframes how customer experience (CX) as a phenomenon should be understood and approached to be future-proof for digital and omnichannel contexts in a cookieless world: First, with regards to theoretical implications, our study develops an extended theory of CX by integrating the Service-Dominant Logic (SDL) perspective of value-in-use and co-creation with relevant Technology Acceptance Model (TAM) variables and Privacy Calculus mechanisms to explain personalization and channel integration as joint antecedents of CX quality, but more importantly the contingent nature of those relationships by conceptualizing Data Privacy & Trust as both mediator and moderator, which helps understand and explain the contradictory findings in existing CX literature about the effects of personalization on CX while suggesting new testable pathways (i.e., privacy transparency  $\times$  personalization  $\rightarrow$  CX; TAM variables  $\rightarrow$  technology adoption  $\rightarrow$  integration effectiveness) thereby pushing CX literature forward towards richer, multi-theory models by accounting for socio-technical and regulatory contingencies underpinning omnichannel experience (Thaichon, 2024; Saura, 2024; Yun, 2024); Second, with regards to implications for practice our findings recommend a pragmatic roadmap for practitioners in brands to balance structural personalization and (perceived) privacy risks by investing in privacy-

centric architectures (CDPs with privacy-by-design), harnessing first- and zero-party data programs, adopting consent orchestration and explainable AI to reduce perceived risk, and re-organising cross-functional teams to break down data silos and operationalize real-time orchestration that not only materially improve brands' readiness for the cookie phase-out and personalization ROI (Relay42, 2023; CDP market analyses, 2024; Salesforce, 2023), but also to implement measurement systems that bind CX quality indicators (consistency, relevance, timeliness, emotional resonance) to financial KPIs such as CLV and retention behaviours so that managers could prioritise investments with demonstrable outcomes for business (Deloitte/industry case studies, 2024); and finally but not least, with regards to policy implications our conceptual framework further reveals how privacy regimes around the world (GDPR, CCPA/CPRA and emergent rules in multiple jurisdictions) reshape the CX innovation landscape as a double-edged sword by both imposing constraints as well as creating new opportunities for business, suggesting that regulators should move towards creating safe data flows by providing clear consent standards and interoperable and non-punitively ambiguous consent signals as well as guidance on privacy-preserving measurement such as privacy-preserving attribution instead of ambiguity-driven punishment which could put firms back to retreat mode from engaging in personalization entirely, because empirical evidence suggests that transparent, standardized privacy practices remarkably increase consumer willingness to share first-party data in exchange for improved experiences (MSI privacy brief, 2024; Yun, 2024; Research on privacy policy evolution, 2024) meaning that policymakers and industry bodies need to act and collaboratively define ethical, interoperable frameworks where consumers are adequately protected while businesses can still pursue responsible personalization; Together these implications call for future empirical research to (1) operationalize and robustly test the proposed moderation and mediation pathways across industries and cultures using longitudinal and experimental designs (2) evaluate the actual ROI of privacy-centric personalization architectures either on a theoretical or empirical level (3) assess the effects of policy interventions such as consent standards or privacy-by-design mandates on not only consumer welfare but also firm innovation, thus offering a coordinated research agenda linking theory advancement, managerial practice as well as policy design for sustainable, trust-centered omnichannel experiences in a cookieless world (Thaichon, 2024; Relay42, 2023; CDP Institute, 2024; Saura, 2024; Yun, 2024).

## Conclusion

This conceptual research integrates fragmented empirical findings demonstrating that investment in digital technologies for omnichannel integration and privacy-sensitive personalization enhances the quality of customer experience through greater contextual relevance, consistency, timeliness and emotional resonance across touchpoints which in turn drives customer satisfaction, loyalty and tangible financial performance of firms (e.g., higher CLV and retention) and hence positions customer experience as a strategic weapon in the post-cookie marketplace. However, despite available empirical indications (e.g., industry reports indicating the prioritization of achieving single customer view by 94% of brands and continuous decrease in CX scores across industries) and few recent studies (Empirical indicators: The preoccupation with achieving single customer view by 94% of brands; The decline of CX rankings across industries; [2]) leading to an accumulation of complementary empirical cases (Pan et al., 2023; Rahman, 2025; Arkadan, 2024) demonstrating positive outcomes of orchestration of personalization and technology on engagement and the mediating effect of satisfaction on CLV attributes in practice (Pan et al., 2023; Arkadan, 2024), the links in this model need to be hidden in correlational studies by further academic research to be validated with causal studies utilizing different methods on data across a wide range of contexts (e.g., temporal delays (longitudinal panels) in order to find the connection between investment into omnichannel integration and privacy-financial performance, and impact of new privacy laws in the market (e.g., multi-country cross-sectional studies); Privacy by design in CLV as a measure of coherence, hence invoking disingenuous or inconsistent privacy strategies, segmentation studies across and within consumer markets (Anis and Rahman, 2025));; But this paper concludes that CX must proceed from a type of projects, to a kind of tacit strategy (for successful business through strategies for privacy-development) focused on maximizing changes through privacy by design (Anis and Rahman, 2025; Pan et al, 2023) in real time, necessitating future research to generate a stronger presence of the model across industries (i.e., retail, banking, hospitality), markets (developed and developing) and business situations (personalization, integration and technology investment) so as to deliver generalizable, prescriptive knowledge on the viability of investment, the combination of axiom investment-tactic investment, on how to outperform competition, and sustainability of increased corporate growth (Arkadan, 2024; Ali, 2024; Forrester, 2024), and further transform descriptive knowledge of factors influencing market performance into effective and implementable types of CX sustainable generic strategies able to share differentiability in customer experience in the post-cookie marketplace (Wang et al., 2025; Rahman, 2025). (Forrester, 2024; Arkadan, 2024; Ali, 2024; Pan et al, 2023; Emarsys/Forrester, 2024; Rahman, 2025).

## Limitations & Future Research Directions

Despite this conceptual paper enunciating a compelling, integrated, metatheory framework that ties together personalization, channel integration, privacy/trust, technology adoption, CX quality, and firm performance, a number of limitations constraining the current work and pointing to future research avenues must be acknowledged: first, being conceptual, the paper does not provide empirical tests or causal estimates—so the diads like personalization +

integration → CX quality and CX quality → satisfaction/loyalty → CLV remain propositions that cannot be verified purely through conceptual argument but need behavioural/financial data to either confirm or refute (Weidig, 2024); second, as the model is generalized for broad applicability across sectors, it does not account for industry-specific contingencies (say, banking's compliance burdens and legacy systems are at odds with e-commerce's speed-to-market imperatives or hospitality's sensorial service aspects)—thus future empirical work should perform comparative efforts at cross-industry level (retail, banking, hospitality, e-commerce) to identify boundary conditions and heterogeneous effects using sectoral samples and industry panels to test whether integration investments generate similar CX returns across contexts (Khalid, 2024; Le, 2025); third, the framework considers privacy attitudes and regulatory pressure as moderators/mediators rather than modelling their temporal dynamics as privacy preferences and requirements change rapidly (post-cookie transitions, new data protection laws taking shape through various jurisdictions)—therefore, longitudinal approaches are essential to assess how CX outcomes and the personalization–privacy balance evolve in time in a world with increasing CDP maturity and rapidly scaling first-party data programs since relationships among constructs like privacy perception and firm-specific privacy policies are likely to size up in complex ways (Chintagunta, 2020; Marketing-Insider, 2025); fourth, the model assumes availability/quality of first-party and zero-party data and managerial capability to translate privacy-by-design CDP architectures, however mixed-methods studies combining qualitative case studies on best practices firms with big-N quantitative assessments will reveal richer insight of how organizational context shapes implementation difficulties and success factors (CDP market analyses, 2024; Deck Commerce, 2023); fifth, the suggested constructs (e.g., CX quality, trust, perceived personalization) undoubtedly need multi-item validated measures and multi-source data (self-reports, behavioural traces, transactional CLV) to bypass common method bias or allow mediation/moderation testing through SEM or longitudinal cross-lagged models while high-quality longitudinal privacy paradox studies reveal the necessity of time-sensitive measurement for capturing dynamic consumer tradeoffs (privacy paradox longitudinal study, 2022); and finally, while this paper focuses on managerial/policy relevance, it does not discuss welfare tradeoffs (consumer privacy versus personalization returns) or regulatory effects (GDPR/CCPA/other regimes) on market competition and innovation—the latter being an essential policy-oriented empirical research agenda to assess how various consent models and privacy laws drive consumer outcomes and firm incentives (Weidig, 2024; Khalid, 2024; Le, 2025; CDP market analyses, 2024; Marketing-Insider, 2025) collectively these limitations indicate the need for future empirical research to (a) validate the proposed paths with cross-industry and cross-national samples, (b) longitudinal and experimental designs to capture temporal dynamics of privacy attitudes and CX evolution in a post-cookie world, (c) multi-source objective performance metrics (CLV, retention, revenue) to be integrated with subjective CX measures, and (d) consider policy scenarios providing regulators and companies with letting research on privacy-preserving personalization frameworks that enable sustainable data practices for consumer trust and firm value (Weidig, 2024; Khalid, 2024; Le, 2025; CDP market analyses, 2024; Marketing-Insider, 2025).

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