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CONSUMER TRUST AND COMMUNICATION VALUE IN PERSONALIZED DIGITAL MARKETING: A METHODOLOGICAL FRAMEWORK FOR MARKETING COMMUNICATIONS MANAGEMENT

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Abstract. Personalized digital marketing allows organizations to adapt messages, offers, timing, and channels to customer characteristics; however, a higher degree of personalization does not automatically lead to stronger communication outcomes. When customers perceive data use as opaque, intrusive, or disproportionate to the value received, personalization may weaken trust and reduce their willingness to engage. This article develops a methodological framework for managing personalized marketing communications through the joint consideration of communication value and consumer trust. The framework introduces four managerial dimensions: perceived relevance, transparency of data use, customer control, and proportionality between data intensity and customer benefit. It also proposes a Personalization Governance Matrix that distinguishes four communication strategies according to expected value and trust risk. The study provides a conceptual basis for empirical research in Uzbekistan's retail, e-commerce, banking, telecommunications, and service markets.

Keywords: personalized digital marketing, consumer trust, communication value, privacy, transparency, relevance, marketing communications management, customer autonomy, personalization governance.

Annotatsiya. Personalizatsiyalangan raqamli marketing tashkilotlarga xabarlar, takliflar, aloqa vaqti va kanallarni mijoz xususiyatlariga moslashtirish imkonini beradi, biroq personalizatsiya darajasining oshishi har doim ham kommunikatsiya samaradorligini kuchaytirmaydi. Mijozlar ma'lumotlardan foydalanishni noaniq, haddan tashqari aralashuv yoki olinayotgan qiymatga nomutanosib deb qabul qilganda, ishonch pasayishi va kommunikatsiyaga javob berish istagi susayishi mumkin. Maqolada kommunikatsion qiymat va iste'molchi ishonchini birgalikda hisobga olgan holda personalizatsiyalangan marketing kommunikatsiyalarini boshqarish metodologiyasi taklif etiladi.

Kalit so'zlar: personalizatsiyalangan raqamli marketing, iste'molchi ishonchi, kommunikatsion qiymat, maxfiylik, shaffoflik, relevanlik, marketing kommunikatsiyalarini boshqarish, mijoz avtonomiyasi, personalizatsiyani boshqarish.

Аннотация. Персонализированный цифровой маркетинг позволяет адаптировать сообщения, предложения, время и каналы коммуникации к характеристикам клиента, однако усиление персонализации не всегда повышает результативность коммуникаций. Если использование данных воспринимается как непрозрачное, навязчивое или несоразмерное получаемой ценности, персонализация может снижать доверие и готовность к взаимодействию. В статье предлагается методологическая модель управления персонализированными маркетинговыми коммуникациями на основе совместной оценки коммуникационной ценности и доверия потребителей.

Ключевые слова: персонализированный цифровой маркетинг, доверие потребителей, коммуникационная ценность, конфиденциальность, прозрачность, релевантность, управление маркетинговыми коммуникациями, автономия клиента, управление персонализацией.

INTRODUCTION

Personalization has become one of the defining features of digital marketing. Recommendation systems, CRM platforms, loyalty programs, behavioral targeting, mobile applications, and automated communication tools enable firms to adapt content to individual customers or narrowly defined segments. The managerial appeal is clear: a more relevant message may reduce information overload, improve response, and support a more efficient allocation of communication resources.

However, personalization creates a second managerial problem that cannot be solved by targeting

accuracy alone. The same data that improve relevance can also make customers feel observed, manipulated, or insufficiently informed about how their information is used. Research on personalization and privacy therefore points to a tension between relevance and perceived intrusion. Aguirre et al. (2015) describe a personalization paradox in which personalization can increase effectiveness under some conditions while undermining it when data collection is perceived as covert. Bleier and Eisenbeiss (2015) similarly show that trust and the characteristics of personalized advertising influence consumer responses.

This article approaches the issue as a marketing communications management problem. Rather than asking only how precisely a company can personalize a message, it asks when personalization creates enough communication value to justify the data intensity and trust risk associated with it.

LITERATURE REVIEW

The customer experience literature emphasizes that consumers evaluate firms across interconnected touchpoints rather than through a single message or channel (Lemon & Verhoef, 2016). Consequently, personalized communication should be assessed not only by immediate response but also by its effect on the broader relationship. A highly targeted message may generate a click while simultaneously weakening trust if the customer does not understand why the message was received.

Privacy research adds an important economic and managerial dimension. Bleier, Goldfarb, and Tucker (2020) argue that data-based innovation creates value but also requires careful consideration of privacy. Martin and Murphy (2017) frame privacy as a central issue in marketing theory and practice, while Tucker (2014) provides evidence that privacy controls can affect the effectiveness of personalized advertising. These studies suggest that customer control and transparency are not merely legal or ethical constraints; they can influence communication outcomes.

The literature therefore supports a move from maximum personalization toward governed personalization. Such an approach evaluates not only targeting capability but also customer benefit, transparency, control, data sensitivity, and the role of trust in the customer relationship.

OBJECTIVES OF THIS STUDY

The purpose of this paper is to:

Explain why personalization intensity should not be treated as an automatic indicator of marketing communication quality.

Identify the main trust-related variables that influence customer responses to personalized communication.

Develop a methodological framework for balancing communication value with personalization-related trust risk.

Propose a managerial matrix for selecting an appropriate personalization strategy.

Define directions for empirical testing in customer-facing sectors of Uzbekistan.

The study is intended to complement data-driven and omnichannel approaches to marketing communications by focusing specifically on the governance of personalization and consumer trust.

RESEARCH METHODOLOGY

The study applies conceptual analysis and synthesis of research on personalized advertising, privacy, customer experience, and marketing communications. The proposed framework is constructed through managerial classification rather than through invented empirical observations. Four dimensions are selected for analysis: perceived relevance, transparency of data use, customer control, and proportionality between data intensity and customer benefit.

For future empirical validation, each dimension can be operationalized through customer survey items and combined with observable behavioral indicators. Perceived relevance can be measured through customer assessments of message usefulness and contextual fit. Transparency can be assessed through an understanding of why a message was received and what data supported it. Customer control can include consent, preference management, and ease of opting out. Proportionality can be evaluated by comparing the sensitivity and volume of data used with the value created for the customer.

The outcome variables can include willingness to engage, intention to continue the relationship, opt-out behavior, complaint incidence, conversion, repeat purchase, and retention. This design would allow the proposed conceptual relationships to be tested without assuming them in advance, while artificial intelligence tools were used for up to 10 percent of the preparation and editing of the article.

ANALYSIS AND RESULTS

The conceptual analysis produces a four-dimensional Personalization Governance Framework. The first dimension is relevance: personalization should solve an information or decision problem for the customer rather than simply demonstrate that the firm possesses detailed data. The second dimension is transparency: customers should be able to understand the logic of communication at a reasonable level. The third dimension is control: customers should have meaningful mechanisms to manage communication preferences. The fourth dimension is proportionality: more sensitive or granular data should require correspondingly greater customer benefit and stronger governance.

These dimensions lead to a two-axis Personalization Governance Matrix based on expected communication value and trust risk.

Table 1. Personalization Governance Matrix

Situation	Communication Value	Trust Risk	Recommended Management Response
A	High	Low	Use relevant personalization; maintain clear preference controls and monitor response.
B	High	High	Personalize selectively; increase transparency, consent quality, and human oversight.
C	Low	Low	Prefer segment-level or contextual communication; avoid unnecessary data complexity.
D	Low	High	Do not intensify personalization; redesign the communication proposition or reduce data use.

Source: developed by the author.

The matrix implies that personalization is justified when it creates recognizable customer value and when trust risk is manageable. High-value, high-risk situations require stronger governance rather than automatic rejection. By contrast, low-value, high-risk personalization represents a weak managerial choice because the organization assumes additional data and trust exposure without creating sufficient communication benefit.

A second result is a proposed evaluation sequence for personalized communication. Before deployment, managers should answer five questions: What customer problem does the personalization solve? Which data are required? Would a less data-intensive approach create similar value? Can the customer reasonably understand the communication logic? Which behavioral and relationship indicators will be used to evaluate the result? This sequence shifts decision-making from technical possibility to managerial justification.

The proposed framework differs from conventional personalization logic because it does not equate greater precision with better marketing. A technically accurate recommendation may still be ineffective if the customer considers the communication inappropriate or intrusive. Marketing communications management therefore requires a dual objective: improving relevance while protecting the conditions under which customers are willing to continue sharing attention and data.

This perspective is particularly relevant as artificial intelligence increases the scale and speed of content generation and targeting. Automation can make personalization inexpensive at the message level, but it can also increase communication volume and reduce managerial visibility over individual interactions. Governance mechanisms should therefore include contact-frequency rules, preference centers, explainable communication logic where appropriate, escalation to human employees in sensitive cases, and monitoring of opt-outs and complaints alongside conversion.

In Uzbekistan, empirical testing could focus on sectors where first-party customer data and repeated digital interactions are increasingly important, including retail, e-commerce, banking, telecommunications, and service platforms. Research should compare customer groups, channels, and personalization intensities while accounting for language preferences, digital maturity, and differences in trust toward data use.

CONCLUSION AND SUGGESTIONS

Personalized digital marketing should be managed as a value-and-trust optimization problem rather than as a race toward maximum individualization. The methodological framework proposed in this article integrates relevance, transparency, customer control, and proportionality between data intensity and customer benefit. The Personalization Governance Matrix translates these principles into four managerial situations and provides a structured basis for choosing between individual personalization, selective personalization, segment-level communication, and reduced data use.

Organizations should define the customer value expected from each personalization practice, minimize unnecessary data use, make communication preferences manageable, monitor trust-related indicators together with conversion metrics, and introduce stronger oversight when sensitive data or high-impact automated decisions are involved. Future research should empirically test the proposed framework and examine how communication value and trust jointly influence engagement, retention, and economic outcomes.

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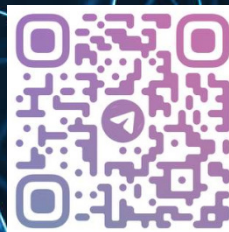
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