

tl;dr - Access to data: not the barrier it's thought to be
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Data doesn't create a barrier to entry, but privacy regulations might.

The Debate:

Some fear that incumbents' access to user data gives them the ability to improve and target their products in ways that new entrants cannot replicate, creating a barrier to entry that holds back competition in ways that are harmful to consumers.

But... while access to data may confer some advantages on incumbents, they are not insurmountable by others, and they are akin to other benefits like reputation that are not considered to be barriers to entry.

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