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## RELATIONSHIP AND SEARCH FOR DISCOUNTS, AND THEIR EFFECTS ON LOYALTY AND ONLINE SHOPPING, WHEN MEDIATED BY SATISFACTION AND TRUST

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### ABSTRACT

This study analyzes the e-commerce relationships, since it can be less humanized and characterized by the search for discounts. Marketing establishes that the consumption relationships must be based in multiple gains and on a long-term vision. However, although virtual environment fosters economies of scale to the organizations and more attractive prices to consumers, the intensification of this process suggests that there will be only price comparisons in the long term, eroding profitability and improving spurious relationships between companies and consumers. Through structural equation modeling, this study identified that the relationships based on propensity to discount lead to satisfaction and trust, more than relationship based relations, as on more human business approaches. We also identified the mediation of loyalty and trust in online consumption environment by replicating the findings in physical stores, to reinforce business to consumer relations.

**Keywords:** E-commerce. Consumption relationships. Discount tendency. Marketing

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## O PAPEL MEDIADOR DA SATISFAÇÃO E DA CONFIANÇA NAS COMPRAS ON-LINE

### RESUMO

Este estudo analisa as relações de compra on-line, uma vez que nesse ambiente as relações podem ser mais humanizadas ou calcadas na busca por descontos. O marketing estabelece que as relações de consumo devem ser baseadas em ganhos mútuos e com uma visão de longo prazo. Entretanto, embora o ambiente virtual propicie economias de escala às organizações, e os consumidores enxerguem na internet um meio de efetivar suas compras com preços mais atrativos, pois podem comparar facilmente as ofertas, a intensificação deste processo sugere que só haverá comparação de preços, erodindo lucratividade e com relações espúrias entre empresas e consumidores. Por meio de modelagem de equações estruturais se identificou que as relações baseadas na propensão a desconto levam a satisfação e confiança de maneira significativa, ao contrário de relações com perfil de busca de relacionamento mais humano. A mediação destas variáveis no ambiente on-line de consumo, também foram identificadas, replicando achados do ambiente físico.

**Palavras-chave:** Compra on-line. Relacionamento. Propensão a desconto. Marketing

### INTRODUCTION

E-commerce brings important implications to consumers and companies. Companies see on the internet an important way to obtain very attractive economies of scale, while it may also represent an efficient way of establishing a customer relationship. The virtual environment speeds up the communication and other processes, allowing different relationship dynamics between companies and consumers in comparison to those from physical environment. The virtual environment also presents utilitarian benefits to consumers, such as price comparison, search for economies and offers, aiming an efficient purchase as well as more hedonic benefits, such as a pleasant shopping experience and virtual environments congruent with their identity and lifestyle (Anesbury, Nenycz-thiel, Dawes, & Kennedy, 2016; Bilgihan, 2016; Tarhini, 2018). Online shopping can be efficient, but also an activity considered enjoyable, since most people tend to be favorable to the relationship with their provider (Bilgihan, 2016; Jones et al., 2015).

Both companies and consumers goals can find a viable solution in their relationship, since the companies' profitability is long term,

and consumers benefits receiving benefits at the purchase time by personal contact. However, the online experience does not allow an intense contact between consumer, provider and products. Consumers cannot touch and try the products in the online purchase. The touch is a way to obtain fundamental information for the purchase experience (Hultén & Broweus, 2009), and although actions on humanizing the online experience are being applied to cover this gap, the results are not as effective as when a truly human contact occurs (Riegelsberger, 2003). The social dimension on shopping in physical stores influences as much as other elements in the atmosphere (Turley & Milliman, 2000), but this aspect cannot be explored by the online shopping. Thus, virtual tools can be used as a means, not an end, to the establishment of consumption relationship on the internet.

Business in virtual environment have quickly intensified in the last years due to both the increasingly offer of negotiation means, such as computers, smartphones and tablets, and the internet being considered a quick and trustable way to shop. This new business

environment decreases human contact and delimits that relationship programs be based on technology instead of human relations.

To live in this new scenario, people needs to trust on the purchase experience and search for satisfaction (Anesbury et al., 2016; Bilgihan, 2016; Jones et al., 2015; Tarhini, 2018). The trust has a crucial role on that, since the virtual environment does not allow direct contact and to provide personal information in the purchase of something that you cannot take immediately with you brings insecurity. Besides, in the virtual environment the satisfaction is less over the control of the provider. Trust and satisfaction lead to purchase intention and are already being evaluated as mediatory aspects of consumer responses, including in virtual environments (Al-dweeri, Obeidat, Al-dwiry, Turki, & Alhorani, 2017).

Thus, this study aimed to evaluate two opposite relationship strategies between companies and consumers in virtual environment: interpersonal relationships and search for discounts. The first is based on the interpersonal relationship between consumer and provider, representing a hedonic choice, while the second is based on the purchase efficiency, being represented by the propension to discount. The first is compared by a human way of relationship, and the second by a transactional way of consumption. Thus, we established the following research question: What is the influence of the kind of relationship established with the consumer over the purchase intention and loyalty in the online purchase environment, mediated by trust and satisfaction?

Here we used the structural equation modeling to observe the phenomena in its completeness. We identified positive responses from consumers related to the purchase intention and loyalty, most when the trust and satisfaction mediation occurs and the consumption relationships are based

on an economist and utilitarian view in the virtual environment, in which the search for discounts still have a greater influence over the consumer than interpersonal relationship.

## THEORETICAL FOUNDATION

In this section we approached the theoretical foundations that supports the formulation of the established hypotheses. We started the section with the observation of the aspects of the customer relationship, then we developed an approach over the online purchase, trust and satisfaction. By the end of the section we propose our theoretical model.

### Customer relationship

The marketing of relationship is used to create, develop and maintain well-succeed long-term relationships with the customers (Morgan e Hunt, 1994). The effective use of this strategy may increase the customer basis, market share and profit (Grönroos, 1994, Lam, Cheung, Lau, 2013). According to Dwyer et al. (1987), the customer attention provides relational links that leads to repurchase, benefiting business and consumption marketing (Morris, 1999). The positive evaluation of the customer over the relationship actions indicates how much these actions are needed (Jones et al., 2015).

The marketing of relationship is a continuous process of identification and creation of new values with individual customers and sharing its benefits during a hole life of partnership. This involves comprehension, concentration and administration of a continuous collaboration between providers and selected clients for the creation and sharing of mutual values through interdependency and organizational alignment (Gordon, 2002).

It is notorious that satisfied and loyal clients tend to spend more money and buy

several times, besides being less sensible to price, having greater intention of indicates other people. Besides, to maintain these clients is less costly to the company (Duncan e Moriarty, 1998; Reichheld e Sasser, 1990). A small change in the percentage of loyal customers of the company is capable to promote a significant change in its profit and general value (Rahman, 2005). Thus, it is important that marketing professionals strive to know which factors are more relevant to the construction and maintenance of a strong and lasting relationship with their clients. As exposed by Gordon (2012), which explain that these professionals must develop new tools to better understand the individual profile of their clients, aiming to aggregate a major value to their aspirations, keeping ready to serve them when the demand appears (Jones et al., 2015).

The relationship between provider and customer is also marked by human actions and by personal contact between the parts, which leads to greater intimacy and thus to a more humanize relationship (Hultén et al., 2009). The direct and more humanized contact approximate the individuals and transform the purely commercial relationships in personal relationships, allowing more sales. Thus, sellers usually use this strategy by approximating to their potential customers with more interpersonal proximity (Itani & Inyang, 2015).

### Customer Relationship Management (CRM)

In searching for new clients, the companies expend five to seven times more than to keep the clients they already own (Kotler & Fox, 1998). This indicates the importance to use tools to retain the customers, such as the *Customer Relationship Management (CRM)*, which must be defined and used by the companies (Cho et al., 2001; Lam, Cheung & Lau, 2013). Currently, several questions emerge as relevant and challenging to the

management of the customer relationship, such as retention management campaigns, better models and analysis of determinant factors to customer evasion, better customer segmentation, incentive types best suited to each customer profile, management of multiple relationship campaigns, among others (Ascarza et al., 2018). It is needed having not only management elements, but also making it more human.

Although the promise of customer relationship management is captivating, the risks can be observed in practice. When it works, the CRM allows the company to quickly gather its customer's data, to identify the most valuable through time, facilitating loyalty with personalized product and services offers. The reduced service costs, when it is possible, promotes and facilitates the conquer of new customers, under a vision of the long-term lifetime value of the customer (Reicheld, 2002, p.18).

The internet can be an ally of the companies, since it helps to better understand the yearnings and needs of the customers and thus contributes to their satisfaction through the development of marketing strategies that provides to the customer greater values upon the data management focused on personalized products and services supply (Iyer et al., 2002; Sheth et al., 2001, Lam, Cheung & Lau, 2013). Through the online channel, the companies can construct relationships, segment the market and retain the customers (Forchit & Cochrane, 1999; Lam, Cheung & Lau, 2013). The use of tools to recognize the customers' profile and its preferences may help with the creation of better adapted marketing actions to each profile (Talón-ballester, González-serrano, Soguero-ruiz, Muñoz-romero, & Rojo-álvarez, 2018)

### Internet and e-CRM

Technology is increasingly present in everyday life, and the internet is part of it. Recent data from Webshoppers, a report about the Ebit.com.br e-commerce, showed that although Brazil has experienced several turbulences throughout 2018, such as the elections, increase of dollar and truckers strike, the Brazilian electronic commerce continued on the rise and recorded revenues of R\$53,2 billion, which represents a nominal growth of 12% in comparison with 2017. Considering the number of online consumers, the report presents an amount of 58 million consumers that performed at least one purchase through the internet, which represents 27% of Brazilian population. This number represents an increase of 6% in comparison with 2017. In addition, there is a rapid growth of purchases through mobile services. For 2019, the forecast of electronic trade commerce is around 15%, which represents a billing of R\$61,2 billion, a substantial increase in sales besides the economic and politic scenario that persists in the country. According to the E-bit forecast, the ecommerce order numbers should be 12% higher, reaching 137 million orders (Ebit-Nielsen Company, 2019).

In this scenario, the companies must invest in products with more attractive prices and with widest range of promotions. However, the presented factors also foster increased competition, which indicates that companies must focus on the customer relationship as a way of differentiation (Albertin, 2000; Costa & Ruiz, 2011). The electronic customer relationship management (CRM) is a management approach widely used in current business world, with very positive results not only for the customer relationship, but also for organization performance in financial aspects (Haislip & Richardson, 2017). Peppers and Rogers Goups (2004) clarify that CRM is a resource that allows the knowledge on the customers' needs, possible new customers, and the anticipation of these

needs. While tool, the CRM intended for costumers' data collection, consolidation of these data in an unique database, analyses of these consolidated data and dissemination of the results among the companies' sectors, allowing the use of this information during the interaction between these sectors and the customers. The e-CRM, in turn, can be described as the traditional CRM, strengthened with the use of technology (Ortega et al., 2008). It acts as another extension of the marketing relationship, based on technologies that improves its strength and capacity (Chen & Ching, 2007). This approach is complemented by diverse Big Data techniques that allows a better understanding of the market interrelationships and the establishment of marketing actions more adapted to the focal group (Talón-ballester, González-serrano, Soguero-ruiz, Muñoz-romero, & Rojo-álvarez, 2018). The e-CRM refers to marketing activities, tools and techniques handed out by the internet, by using technologies such as email, forums and social media, aiming to localize, construct and/or improve the long-term relationships (Lee-Kelley et al., 2003). E-CRM usually focus not only on the technology used in the management of the customer relationship, but also on the process of business management hired with the client strategies. Chaston and Mangles (2003) corroborates this vision through the definition of e-CRM as the use of internet technologies to facilitate the management of the customer relationship.

The internet offers transparency with no precedents to the customers and merchants, besides the ability of any traditional media (Porter, 2001). After the establishment of a relationship with the company, the online customers tend to progressively double their spending through a period of two years in average (Reichheld e Schefter, 2000). An efficient strategy of e-CRM allows the company to access new

consumers and international providers and contributes to value data collection, which is essential to its growth and competitiveness in the market (Harrigan et al., 2008). Thus, e-CRM has received increasing attention from different organizations all over the world.

### **Preferred treatment**

Preferred treatment is the superior treatment that the company offer to its habitual clients, which differentiates them from eventual buyers. The advances of technology and internet enabled a broader and simpler exploration of client data by the companies (Chaston & Mangles, 2003; Talón-balletero et al., 2018), thus allowing the implementation of the fundamental principles of CRM (e.g., to calculate the client rentability and personalize products and service offers), and helping to create a competitive advantage.

### **Trust and Satisfaction**

In the study of the buying behavior through the internet, satisfaction is one of the traditional backgrounds of loyalty and buy intention. With the advances of internet that allowed the emergence of e-commerce, the B2C relationships changed, as well as the customer behavior. Consumers now with just a few clicks have access to lots of information about products and services, prices and competitors, besides the elimination of geographic barriers and the gain of time provided by the internet (Sarkar, 2011). The diffusion of the electronic commerce has stimulated a great number of researches to find out what attracts and retain consumers, focusing on both consumer and technology. The use of Big Data entails the possibility of evaluation of different behavior profile that leads to satisfaction in the online environment. Zhao, Xu and Wang (2019), for example, identified that in the descriptions

that consumers do about online tourism services, most of diversity and polarization of feelings leads to a greater level of satisfaction. Naturally, positive emotions are more indicative of satisfaction.

Different from new customers, the satisfied and loyal costumers are less sensitive to price, being willing to pay a premium price, in addition to repurchasing with greater frequency and presenting major intention of recommend the services of the company to other potential customers. Another relevant factor is that loyal customers are more rentable for the company also under the point of view of investments, since the company expend more money to attract new customers than to keep the loyal ones (Reichheld, 1996; Duncan & Moriaty, 1998; Reichheld & Sasser, 1990). To reach the customer total satisfaction, the company needs to discover his real need to offer products and or services of total quality (Johnston & Clark, 2002). This quality is often employed with the meaning of a product/service excellence. It is simply the attendance of the clients demands, by admitting that consumers does not buy products, nor even quality, but the satisfaction of a need (Cardoso; Rodrigues, 2006). Thus, it is inferred that current good customer service is not simply to welcoming him within the establishment, or being cordial on the telephone, or responding an email quickly. It is the ability to anticipate its needs.

In online environments, the consumer engagement with the online services indicates more involvement and thus more concern and intention to interact with its provider and improve the total experience, increasing satisfaction. Thus, online means must focus on the increase of participation of its consumers (Zhao et al., 2019).

### **Buy intention**

The buy intention is a response close to behavior (Bellman; Lohse; Johnson, 1999;



Brown; Pope; Voges, 2003). The attitude refers to positive or negative evaluations favorable or not to an attitude object that determinate the intentions. The attitude in relation to electronic commerce is of fundamental importance in the moment of online purchase decision. Specifically, the utility and value that the consumers expect to obtain from the purchase experience are directly related to the probability of using the internet to purchase. The attitude can be considered one of the most important concepts in the study of consumer behavior, due to its verified role of direct determinant of behavior. In online environment, with few clicks of either purchase option, the consumers' task is facilitated by comparison or by quantity of available options (Ascarza et al., 2018). The online retailer is challenged to improve the shopping experience or make the task more efficient.

### **Loyalty**

Oliver (1999) defined loyalty as a profound commitment in repurchase or favor a product or service in the future, causing repetition of the brand or purchase of the same set of brands. Thus, marketing efforts and situational influences has the same potential of leading to a change behavior.

Consumers' satisfaction precedes loyalty and can be easily reached. After the transformation, both concepts do not mix or have common characteristics (besides their origins), "just like a caterpillar turns into a butterfly" (Oliver, 1999, p.42). Bitner (1990) agree with Oliver, affirming that satisfaction is a antecedent of loyalty, since one of the ways of post-purchase response is through confirmation of expectations and perceived quality. According to Ashworth, Dacin and Thomson (2009), some questions are relevant for the development of this research area: Why people and brands seek to maintain a relationship? What are the benefits for the involved parts? The experience with the

brand and information sharing about values, image and brand differential through social environment can lead to a process of identification of the consumer with the brand. Thus, for the consumer, the relationship can be initiated and maintained when the symbolic advantage is triggered, i.e., when the use of a brand reinforces the real or desired image of yourself before the community. Satisfied customers tend to be loyal, since their expectations are being reached and affective bonds of value perception are being created (Rosa e Kamakura, 2002, p.5).

### **Theoretical model and hypotheses development**

Based on the theoretical review stablished, we developed a conceptual model that evaluates the relationships between variables influencing the consumer behavior in online shopping. We identified two alternative ways: The first aim to analyze the role of customer-company relationship on commercial relations in virtual environment, while the second aim to evaluate the role of propension to discount. Consumers may seek a commercial relationship based on interpersonal relations or sustained by the search of more economic shopping.

Discounts are a long-sought alternative to making the best decisions among the consumers that use the internet to shop. The propension to discount represents a psychologic state that leads the customers to seek financial gain on the purchase. This makes them want to buy more, reaching satisfaction and loyalty when earnings are obvious and immediate in a direct and efficient purchase experience (Lichtenstein, Netemeyer, Burton, 1990, Al-Debei et al., 2015, Anesbury et al., 2016, Ascarza et al., 2018). In this sence, a way based on financial gain is stablished based on the following hypotheses:

H1: The propension to discount has a significantly positive relationship with purchase intention;

H2: The propension to discount has a significantly positive relationship with satisfaction;

H3: The propension to discount has a significantly positive relationship with loyalty;

The positive scenario elucidated by the financially well-succeed purchase efficiency creates a positive feeling over this strategy, generating trust (Lichtenstein, Netemeyer, Burton, 1990, Al-dweeri et al., 2017). This consumer profile is not the most sought by the, since any competitor offer can take the consumer. However, this is usually the first commercial relationship established.

H4: The propension to discount has a significantly positive relationship with trust;

On the other hand, the companies seek to establish lasting and profitable customer relationships to enjoy the long-term benefits and reach a superior performance (Kotler e Fox, 1998, Lee-Kelley et al., 2003, Haislip & Richardson, 2017). That means that the consumers to which an intense relationship is established are more profitable and bring performance gains to the organization. Even when these relationships are established through the internet, they must generate trust, as a link between company and consumer, increasing the sale and loyalty possibility (Bilgihan, 2016, Al-dweeri et al., 2017). People usually value human relationships in their purchase experience (Turley & Milliman, 2000, Hultén & Broweus, 2009, Jones et al., 2015). Thus, another from the opposite ways is established, now based on interpersonal relations and relationship marketing, as is proposed in the following hypotheses:

H5: The relationship has a significantly positive relationship with satisfaction;

H6: The relationship has a significantly positive relationship with purchase intention;

H7: The relationship has a significantly positive relationship with trust;

H8: The relationship has a significantly positive relationship with loyalty;

Satisfaction and trust are important antecedents of consumers' positive responses, particularly in virtual environments (Vieira, Slongo, 2008, Yoon, 2009, Vieira, 2010, Bilgihan, 2016, Al-dweeri et al., 2017). At the same time, the consumers' loyalty depends on the satisfaction and trust on the lived experience (Bilgihan, 2016, Zhao, Xu, & Wang, 2019), being relevant to observe the satisfaction and loyalty as related aspects that leads to favorable responses in the virtual environment.

H9: Satisfaction has a significantly positive relationship with purchase intention;

H10: Satisfaction has a significantly positive relationship with loyalty;

H11: Trust has a significantly positive relationship with purchase intention;

H12: Trust has a significantly positive relationship with loyalty;

The mediation means that intervenient mechanisms acts indirectly in the relationship between two variables and seeks to respond questions such as "how", i.e., how x affects y through m (Prado, Korelo & Silva, 2014). The relationship between the ways of hedonic (relationships) or useful (propension to discount) benefits, with responses such as loyalty and purchase intention at the online environment, may occur when mediated by the satisfactory experience that also generates trust. Thus, it can be considered not only a potentiating factor of consumption relationship, but also an intervenient mechanism on this relationship (Al-dweeri et al., 2017). Satisfaction and trust are underlying human desire of living good experiences. People who lives these good experiences usually react more favorably to the service provider, engage in sharing, and



repeat these good experiences (Talón-ballester et al., 2018). In this sense, both satisfaction and trust resulted from good experiences may impact the intermediation of favorable responses (Riegelsberger, 2003), particularly in purchase experiences based on simple transactions, such as in discount purchase, or on interpersonal relationships (Liang, Choi, & Joppe, 2018). Considering those factors together, we generate the following hypotheses:

H13: Satisfaction has a mediator role for the relationship between propension to discount and purchase intention;

H14: Satisfaction has a mediator role for the relationship between propension to discount and loyalty;

H15: Trust has a mediator role for the relationship between propension to discount and purchase intention;

H16: Trust has a mediator role for the relationship between propension to discount and loyalty;

H17: Satisfaction has a mediator role for the relationship between the company-customer relationship and purchase intention;

H18: Satisfaction has a mediator role for the relationship between the company-customer relationship and loyalty;

H19: Trust has a mediator role for the relationship between the company-customer relationship and purchase intention;

H20: Trust has a mediator role for the relationship between the company-customer relationship and loyalty.

The model developed based on this theoretical foundation can be observed in Fig. 1. This model allows the complete observation of the studied phenomena, instead of smaller parts, being one of the reasons why the techniques presented in the next section were chosen.

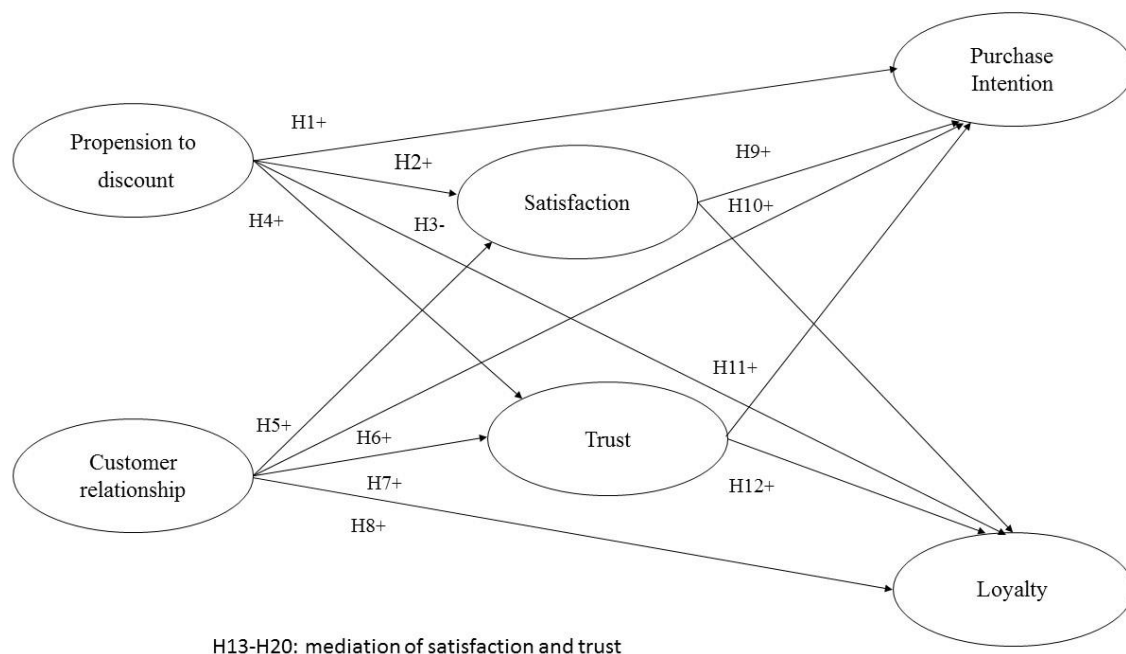


Fig. 1. Theoretical model tested

### 3. Method

In this section, we observed the epistemological assumptions of this study aiming

to establish its scientific rigor and replicability (Grix, 2002). We focused on the methodological

processes, techniques of data collection and analysis and criteria of hypotheses validation.

### Procedures and techniques

To conduct the study, we sought to identify the relationships between the variables that configurates two alternative and somehow competing pathways in sales through the internet: the company-customer relationship and the search for discounts. We thus used structural equation modeling (SEM) to analyze the simultaneous relationships between variables. The modeling made through SmartPLS allow the observation of several variables non-adherent data to normal multivariate distribution in samples with reduced size, which enables multiple applications in social sciences (Ringle, Silva & Bido, 2014).

The sample used sought to reflect the profile of the population that shop on the internet. It was composed by students, since they represent most of the people that shop on virtual environment, besides being in the effervescence of consumption (Ebit-Nielsen Company, 2019). Research occurred between May and June 2015. The students were approached in class and asked to answer the survey through an online link forwarded by email.

The scale of search for relationship with customer used the items "I like to receive direct contact from some website representative by email or phone"; "I like to be treated by a virtual store as an important client, not as an ordinary customer"; "I like when after I gave up from a purchase, I receive direct contact from a website representative"; "I like to be included in a small group of clients from the website that receives personal contact"; "Have contact with a website representative is important to me"; and was developed by the authors of the present study based on a literature review about relationship marketing and interpersonal relationships, validated by specialists. The satisfaction items were adapted from Harris and Goode (2004). Loyalty was operationalized by the adaptation of Oliver scale (1999). To measure trust, we used items from Anderson and Srinivasan (2003). Purchase intention presented the items "I have intention to purchase on this website"; "I would probably purchase on this website"; "I would recommend to purchase on this website";

"Purchase on this website is the best decision"; and "I would like to purchase on tis website"; which were also developed by the authors based on literature review and validated by specialists. All items were anchored in a Likert scale of seven points, from "totally disagree" to "totally agree". The propension to discount was operationalized through a scale based on Lichtenstein, Netemeyer and Burton (1990). All these items can be observed in appendix A.

We sought to identify the convergent and discriminant validity to validate the model. We evaluated the model through the coefficient of determination ( $R^2$ ). We considered as suitable the Cronbach alpha between 0.6 and 0.7 and the reliability between 0.7 and 0.9, being this last measurement more conservative. The convergent validity means that the variables of the model are or not being explained. We observed the factorial load of each item, which must be above 0.708, although we tolerate lower values if the general explanation of the construct reaches 50% of average variance extracted (AVE).

The discriminant validity observes how much the variables differ, and was analyzed through the Fornel-Lacker criteria, which measures the square root of construct AVE and compares with its correlation with other model constructs. We also observed the correlation between the items as being greater in its dimensions than its correlations with other constructs (cross loadings). For the adjustment of the final model, we observed the significance of the relationships between variables with the bootstrapping technique applied to t student tests. Since this is an explanatory study, we adopted as acceptance criteria  $t \geq 1.67$  or  $p \leq 0.10$ . The Stone-Geisser indicators were used to predictive validity ( $Q^2$ ), and the Cohen indicator ( $f^2$ ) observes the size of the effect of the construct in the model.  $Q^2$  must be greater than zero, and  $f^2$  has as parameters 0.02, 0.15 and 0.35 as indicators of low, medium and high effect, respectively. We also measured the goodness of fit (GoF), obtained by the geometric mean between average  $R^2$  (adequability of structural model) and average AVE. This indicator is considered suitable for applied social sciences when above 0.36.

The mediation represents a significant indirect relationship between two variables that must be

observed through a third variable, i.e., a relationship between variable X and Z occurring through the relationship of both with variable Y, as showed in Fig. 2. In this study, we tested the

mediation of variable Y relating to X and Z in several representations of this triangle, considering the model described in Fig. 1.

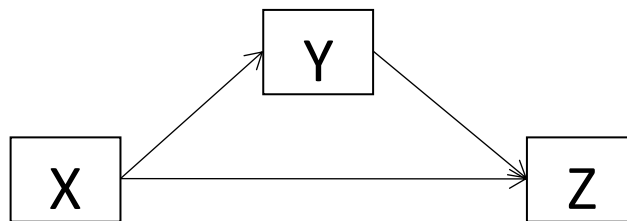


Fig. 2: Mediation model  
Source: Hair Jr. et al. (2014).

To measure the mediation, we adopted the Sobel test (Sobel, 1982), which observe the path coefficient and its respective standard errors measured in the structural model through

bootstrapping. The mediation was considered significant if the Student’s t test returned a p value lower than 0.05. The formula for this mediation test is described below:

Sobel test formula

$$z = \frac{ab}{\sqrt{(b^2SE_a^2) + (a^2SE_b^2)}}$$

\*“a” is the path coefficient between variables X and Y; “b” is the path coefficient between variables Y and Z; SE is the standard error of these relationships; “z” is the standard coefficient used to search the value in Student’s t table.

have frequent access to internet. Only students that indicated to make purchase through internet and in physical stores participated of the study. The valid sample was composed by 254 individuals, being 51% women (n=129). The frequency of purchase through the internet was 72% high, 21% medium and 7% low. The main purchase categories were electronics (36%), beauty (25%), entertainment (21%), food (11%) and other items such as games, decoration, gifts and toys (7%). These data allowed the acceptance of this sample as qualified for this study.

**RESULTS**

**Sample description**

The study sample was composed by university students of a private institution of São Paulo city, Brazil. The sampling occurred through a link made available in classrooms. The students were stimulated to distribute the link on other classrooms by their representants. Thus, the collection occurred by convenience (“snow-ball type”). This strategy is justified by the facility of access by the researchers to this profile, as well as the characteristic of the college students in to

**Structural modeling and hypotheses test**

We first observed the convergence and discriminant validity indicating that the constructs are measured properly, with reliability and consistence. This result can be observed in Table 1.

Construction	AVE	Composed reliability	R <sup>2</sup>	Cronbach alpha	Communality	Redundance
Trust	0,713	0,908	0,313	0,865	0,713	0,221
Purchase intention	0,772	0,931	0,743	0,902	0,772	0,474
Loyalty	0,670	0,859	0,632	0,754	0,670	0,208
Propension to discount	0,654	0,849	-	0,733	0,654	-
Customer relationship	0,554	0,832	-	0,757	0,554	-
Satisfaction	0,667	0,889	0,294	0,833	0,667	0,175

**Table 1** – Convergent validity and discriminant  
**Source:** The authors.

The discriminant validity is also confirmed by the cross loadings presented in Table 2

Items	Trust	Purchase intention	Loyalty	Propension to discount	Customer relationship	Satisfaction
IC1	0,762	0,883	0,643	0,539	0,244	0,687
IC2	0,742	0,876	0,619	0,473	0,225	0,690
IC3	0,756	0,875	0,632	0,498	0,244	0,701
IC5	0,687	0,880	0,609	0,459	0,242	0,707
PD 1	0,384	0,365	0,316	0,715	0,215	0,375
PD 2	0,477	0,488	0,450	0,843	0,325	0,416

PD 3	0,486	0,495	0,433	0,860	0,305	0,458
RC 1	0,151	0,180	0,289	0,186	0,746	0,264
RC 2	0,287	0,304	0,322	0,397	0,783	0,330
RC 4	0,071	0,121	0,159	0,137	0,691	0,139
RC 5	0,038	0,094	0,187	0,218	0,754	0,173
Co nf1	0,812	0,695	0,574	0,499	0,202	0,709
Co nf2	0,874	0,708	0,602	0,452	0,153	0,728
Co nf3	0,802	0,692	0,606	0,470	0,226	0,589
Co nf5	0,886	0,739	0,661	0,465	0,193	0,768
Le a1	0,531	0,467	0,779	0,280	0,286	0,560
Le a4	0,685	0,758	0,839	0,579	0,295	0,687
Le a5	0,546	0,491	0,834	0,331	0,281	0,633
Sat 1	0,717	0,682	0,646	0,449	0,235	0,824
Sat 2	0,709	0,616	0,643	0,388	0,245	0,776
Sat 4	0,671	0,662	0,632	0,437	0,286	0,873
Sat 5	0,606	0,624	0,593	0,411	0,342	0,790

**Table 2** – Convergent validity and cross loading.

The hypotheses tested can be observed in Table 3.

Hypotheses	Relationship	Original coefficient	Average of 50 samples	Standard Error	Student's t test	P value	Result
H1+	Propension to discount → Purchase intention	0,107	0,108	0,053	2,036	0,043	Supported
H2+	Propension to discount → Satisfaction	0,453	0,462	0,059	7,668	0,001	Supported
H3-	Propension to discount → Loyalty	0,066	0,070	0,044	1,505	0,134	Not supported
H4+	Propension to discount → Trust	0,545	0,551	0,062	8,750	0,001	Supported
H5+	Customer relationship → Satisfaction	0,178	0,188	0,054	3,305	0,001	Supported
H6+	Customer relationship → Purchase intention	0,014	0,032	0,025	0,549	0,584	Not supported
H7+	Customer relationship → Trust	0,037	0,061	0,043	0,867	0,387	Not supported
H8+	Customer relationship → Loyalty	0,104	0,108	0,046	2,276	0,024	Supported

H9+	Satisfaction → Purchase intention	0,284	0,284	0,099	2,879	0,004	Supported
H10+	Satisfaction → Loyalty	0,481	0,484	0,071	6,820	0,001	Supported
H11+	Trust → Purchase intention	0,541	0,539	0,097	5,595	0,001	Supported
H12	Trust → Loyalty	0,265	0,258	0,078	3,414	0,001	Supported
H13	Propension to discount → Satisfaction → Intenção	-	-	-	2,687	0,007	Supported
H14	Propension to discount → Satisfaction → Loyalty	-	-	-	5,085	0,001	Supported
H15	Propension to discount → Trust → Intenção	-	-	-	4,079	0,001	Supported
H16	Propension to discount → Trust → Loyalty	-	-	-	3,168	0,001	Supported
H17	Customer relationship → Satisfaction → Intenção	-	-	-	2,163	0,033	Supported
H18	Customer relationship → Satisfaction → Loyalty	-	-	-	2,963	0,003	Supported
H19	Customer relationship → Trust → Intenção	-	-	-	ns	ns	Not supported
H20	Customer relationship → Trust → Loyalty	-	-	-	ns	ns	Not supported

Table 3: Hypotheses test  
Source: The authors

The indicators of predictive validity ( $Q^2$ ) and effect size ( $f^2$ ) are observed in table 4.

Variable	$Q^2$	$f^2$
Trust	0,19	0,51
Purchase intention	0,562	-
Loyalty	0,404	-
Propension to discount	-	0,322
Customer relationship	-	0,257
Satisfaction	0,172	0,44

**Table 4** – Accuracy and predictive validity

**Source:** The authors

## DISCUSSION

The goal of this study was to observe the role of the customer relationship and propension to discount on online shopping. We considered it as customer profiles that seeks in virtual transactions a more interpersonal approach or the simple search for discounts. Only three hypotheses tested were not confirmed.

We corroborated the hypothesis that more human relationships present an important role on the customer relationship to generates satisfaction ( $\Gamma=0.178$ ;  $t(254)=3.305$ ;  $p<0.001$ ) and loyalty ( $\Gamma=0.104$ .  $t(254)=2.276$ ;  $p=0.024$ ). However, we also observed in this sample that this customer profile does not have a significant relationship with purchase intention ( $\Gamma=0.014$ ;  $t(254)=0.549$ ;  $p=0.584$ ) and with trust ( $\Gamma=0.037$ ;  $t(254)=0.867$ ;  $p=0.387$ ). This may occur because people search a less personalized relationship on the internet and a greater propension to discount. This is observed in the relationships of the “searching for discounts” profile, which reached significant relationships in purchase intention ( $\Gamma=0,107$ ;  $t(254)=2,036$ ;  $p=0.043$ ), satisfaction ( $\Gamma=0.453$ ;  $t(254)=7.668$ ;  $p<0.001$ ) and trust ( $\Gamma=0.545$ ,  $t(254)=8.750$ ;  $p<0.001$ ), but not in loyalty ( $\Gamma=0.066$ ;  $t(254)=1.505$ ;  $p=0.134$ ). This relationship can be explained since the propension to discounts can generate more purchases, but this greater purchase intensity does not configure a measured loyalty, but a spurious one.

The study corroborated not only the importance of the satisfaction in generates purchase intention ( $\Gamma=0.284$ ;  $t(254)=2.879$ ;

$p=0.004$ ), loyalty ( $\Gamma=0.481$ ;  $t(254)=6.820$ ;  $p<0.001$ ), and of trust in generate the same items ( $\Gamma=0.541$ ;  $t(254)=5.595$ ;  $p<0.001$ ; and  $\Gamma=0.265$ ;  $t(254)=3.414$ ;  $p<0.001$ . respectively), but also the mediator role of satisfaction for the relationships involving propension to discount and purchase intention (Sobel test,  $t(254)=2.87$ ;  $p=0.007$ ), loyalty (Sobel test,  $t(254)=5.085$ ;  $p<0.001$ ), and of customer relationship for the same variables (Sobel test,  $t(254)=2.160$ ;  $p=0.030$ , e  $t(254)=2.960$ ;  $p=0.003$ , respectively). We also observed the mediation of trust for the relationships of propension to discount with purchase intention (Sobel test,  $t(254)=4.079$ ;  $p<0,001$ ) and loyalty (Sobel test,  $t(254)=3.168$ ;  $p<0.001$ ), but not for the customer relationship with the same variables (not significant Sobel test), since the initial ways were no longer significant.

To explain the model, the constructs trust ( $f^2=0.51$ ) and satisfaction ( $f^2=0.44$ ) were the most relevant, confirming their role of major relevance in the general model. Although these are well studied concepts in the literature, this study corroborates their central role in new consumption contexts and consumer profiles, besides allowing that other constructs have an indirect relationship with positive responses from the customers. The general model explained 74.3% of purchase intention ( $Q^2=0.562$ ) and 63.2% of loyalty ( $Q^2=0.404$ ), besides 29.4% of satisfaction ( $Q^2=0.172$ ), and 31.3% of trust ( $Q^2=0.19$ ).

## CONCLUSION

This study evaluated two pathways of commercial relationships through the internet, the first focused on human relationships and the second focused on the search for transactions that brings customer savings. The model tested reached a good adjustment (explained 74.3% of purchase intention, with  $Q^2=0.562$ ; and 63.2% of loyalty, with  $Q^2=0.404$ , allowing reliable analyses. The model also demonstrated that the pathways of the humanized relationships still lacks a higher convincing power over the customers ( $f^2=0.257$ ), which still seems to seek in the internet a more efficient way to obtain discounts ( $f^2=0.322$ ).

Although the most recent paradigm in marketing establishes the search of long-term



relationships with the customers (Jones et al., 2015, Talón-ballesteros et al., 2018), our study identified that still prevails in the consumer mindset a transactional profile in virtual environment, despite recent studies that observed merged profiles of customers and their acting in online shopping (Al-Debei et al., 2015, Anesbury et al., 2016, Eigenraam et al., 2018). In virtual environment, the customer still focuses on resource saving and financial gain, since they can efficiently compare prices. However, some traditional aspects from the physical environment are still reproduced in virtual business, such as trust and satisfaction.

This study contributes for the establishment of a comparison between two opposite profiles of customer behavior, the first focusing on utilitarian aspects and values (through resource saving) and other focused on a hedonic experience based on interpersonal relationships and customer relationship marketing. This process was evaluated together with mediation of additional constructs, such as trust and satisfaction, by fully observation of the phenomena. Thus, even in an environment marked by the complete absence of human contact, common values are still very critical in mediation of consumption processes and loyalty. These two opposite pathways, although valid in the model of this study, does not present equal weights. The utilitarian search still prevails over the hedonic, which means that the economic view prevails over a more human one.

The interpersonal customer relationship is a limitation of the virtual environments. However, this more humanized proximity is stimulated as a way of obtaining stronger and lasting consumption relationships, in which benefits are generated for both sides, customer and company. Consumers search a lot of values in their exchange relationships, while the company needs to identify what is valued and offer something superior than their competitors. This study showed a scenario in which exchange relationships in virtual environment does not seem to distinguish between personal customer relationship and search for saving money.

We suggest that the organizations seek to identify ways to make the relationships more valuable for the consumers, less focused in a transactional profile. This challenge imposes to

the organizations rethink their customer relationship strategies. The increase of less humanized and more electronic relationships may lead to a dispute over consumers based on price reductions and not on customer relationship values to make the purchase and maintain loyalty.

As limitations, this study evaluated a restrict and still poorly targeted sample, given the wide spectrum of existent profiles. The use of constructs already consolidated in the literature, such as trust and loyalty, can be another limitation even if evaluated in a different scenario than usual (virtual rather than physical). The purchase intention may change depending on which factors affects the customer experience. Paulo et al. (2015) showed how presence or absence of a retail in another country moderates the customer choice in its domestic country. Since the internet does not present frontiers, the home country effect, or even the internationalization of a brand, may affect the consumer choice on the internet. Future studies may increase the investigation of our conclusions, proposing to explore in which other conditions these two distinct profiles may oppose in online shopping.

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APPENDIX A - Scales of Study

Loyalty	Repeatedly performance of this site is superior to other shopping sites
	I will always continue to choose this site and not others
	I believe that buy from this site is preferable to other companies
	I like the features of the service and the offerings of this site
	I will always continue to choose this site and not others
Satisfaction	When I buy products from this site I feel surprised and impressed
	When I buy products from this site I sometimes feel angry, bored
	I still use the services of this site because there are no others as good as this one
	My decision to buy on this site was a decision
	I think I made the right decision whether to buy on this site
Trust	This site is a trusted shopping center site
	I would have trust to buy on this site.
	I can trust the performance of this site
	The performance of this site should live up to my expectations
	I'm sure I can trust this site
Intention purchase	I intend to buy on this site
	I would probably buy from this site
	I would recommend buying on this site
	Buying on this site is the best decision
	I would like to buy on this site
Customer relationship	I like to receive direct contact from any site representative by email or phone
	I like to be treated by an online store as an important customer, not just as another
	I like when after giving up on a purchase I get direct contact from a site representative
	I like to be included in a small group of site clients who get personal contact
	Getting contact from a site representative is important to me
Propension to discount	Getting discounts on promotions makes me feel good
	I like getting promotions on websites
	When I use promotions I always think I'm doing a good business
	I like to use promotions regardless of the amount of discount I'm getting
	I buy my favorite brands, but most of the time I buy the brands on offer
	I probably buy more brands that are for sale at a discount
	Promotions sometimes make me buy things I wouldn't buy
	In addition to the money I save, promotions give me a sense of joy

**Table 5** - Scales

**Fonte:** The authors based in Harris e Goode (2004), Anderson e Srinivasan (2003) e Lichtenstein, Netemeyer e Burton (1990).