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Are self-confident consumers more or less relationship prone? Evidence from two research contexts

Abstract

Building long-term consumer-brand relationships continues to be one of the main challenges for business. Notwithstanding business efforts, consumers have different predispositions towards staying loyal. Extant research has studied the role of relationship proneness in influencing consumers' loyalty. However, the individual difference correlates of relationship proneness itself have not been studied. The current study explores the role of consumer self-confidence dimensions as antecedents of relationship proneness. Two studies in different consumption settings (everyday purchases, n=209, and retail banking services, n=719) have been conducted to test the role of three consumer confidence types in shaping relationship proneness. The results indicate a systematic pattern of influence of information acquisition confidence and marketplace interaction confidence on consumers' tendency to stay loyal; as well as confirm the positive role of relationship proneness in stimulating longer relationships with business and decreasing the number of brands used.

Keywords: consumer relationship proneness, consumer self-confidence, behavioral loyalty.

1. Introduction

Firms invest a lot to instill consumer loyalty, as its importance in the "turbulent global marketplaces" is just increasing (Wei, McIntryre, & Soparnot, 2015, p. 2). However, consumers differ in their proneness to develop relationships with the same brand or provider (De Wulf, Odekerken-Schröder, & Iacobucci 2001; Parish, Holloway 2010). As an outcome, firms might come to conclusion that it does not make sense to build relationships with all the consumers, indifferent of their personality traits (Xia & Kukar-Kinner, 2014).

However, the extant research only limitedly explains what individual traits are driving the tendency to engage in long-term relationships. Previous studies explored the need for social affiliation and recognition, need for variety, product category involvement and shopping enjoyment as relationship proneness antecedents, but showed mixed findings (Odekerken-Schröder, De Wulf, Schumacher, 2003; Bloemer et al., 2003; Vazquez-Carrasco & Foxall, 2006).

An important, but surprisingly underexplored, factor that may influence relationship proneness is the consumer self-confidence defined as "the extent to which an individual feels capable and assured with respect to his or her marketplace decisions and behaviors" (Bearden, Hardesty, & Rose, 2001, p. 122). Simintiras, Yeniaras, Oney, & Bahia (2014) highlight that despite its critical importance, there is surprisingly little interest from marketing scholars towards exploring this "untapped dimension" in consumer behavior research (p. 426). Moreover, based on systematic review of the extant research Simintiras et al. (2014) suggest that further research should focus on how consumer self-confidence will influence the way consumers gather information, evaluate alternatives and choose among brands.

The current study aims to explore the role of consumers' self-confidence dimensions in shaping relationship proneness as well as building downward loyalty behaviors (e.g., decreasing the number of brands used and increasing relationship length). A combination of consumer confidence dimensions, related to information acquisition, marketplace interfaces and personal outcome, is tested as potential antecedents of relationship proneness.

Based on two studies, combining the settings of everyday purchases and retail banking services, the results demonstrate the role of two types of consumer self-confidence - information acquisition confidence and marketplace interfaces confidence – in influencing relationships proneness.

The current study aims to contribute to existing literature n consumer self-confidence and relationship proneness as follows. Firstly, the study expands existing literature on relationship

proneness by exploring the role of consumer self-confidence dimensions as its antecedents. Extant research on consumers' relationship proneness exploits this construct rather as an antecedent to other behavioral constructs (e.g., Bloemer, Odekerken-Schroeder, & Kestens, 2003; Bahia, 2020) or as a moderator (e.g., Picón-Berjoyo, Ruiz-Moreno, & Castro, 2016). We assume that consumer relationship proneness as the tendency towards long-term relationship in the marketplace can be positively influenced by consumers' experience in the marketplace and accumulated self-confidence. Secondly, the paper explores the role of different dimensions of consumer self-confidence, contributing to understanding the relative role of these dimensions. Finally, the current study verifies the role of consumers' relationship proneness in shaping downward loyalty behaviors that have not been considered in previous studies. The findings demonstrates that higher relationship proneness manifests in longer consumer-firm relationships and a smaller number of brands used.

The article is structured as follows. First, we review existing studies and theories to define key constructs and derive hypotheses. Then we test the hypothesized model based two consumer surveys in different consumption settings of everyday purchases and retail banking services. Finally, we conclude the paper with the managerial implications of finding in the context of relationship marketing activities.

2. Theoretical background and hypotheses development

2.1. Relationship proneness

Relationship proneness is "a consumer's relatively stable and conscious tendency to engage in relationships with retailers of a particular product category" (De Wulf et al., 2001, p. 38).

Relationship proneness is conceptualized as a conscious tendency to engage in relationships as opposed to loyalty based more on inertia or convenience (Odekerken-Schröder, Wulf, & Schumacher, 2003).

Relationship proneness is distinct from loyalty to a specific brand or service provider. Brand loyal consumers feel attached to and willing to buy from a particular firm on an ongoing basis because of the benefits that the brand provides (Rundle- Thiele, 2005). Relationship proneness is a more general belief that is not related to any particular firm but represents a market-level consumer disposition that guides his or her behavior in the marketplace (Odekerken-Schröder, Wulf, & Schumacher, 2003). Relationship-prone consumers acknowledge that developing relationships with one brand or firm rather than switching to new brands or firms is a good behavior style that is beneficial for their wellbeing. On the contrary, consumers low in relationship proneness may adopt brand switching as a more viable strategy that ensures higher satisfaction in the marketplace. Hence, consumer may stop relationships with a specific brand because of lowering brand quality, but still seek for long-term relationship with another brand.

Relationship proneness is closely related to a concept of loyalty proneness defined as a consumer's general tendency to buy the same brands over time rather than switching around to try other brands (Lichenstein et al., 1990). Rather than treating those constructs as conceptually distinct we assume they describe the same phenomenon but come from different contexts. Relationship proneness frequently applies to the product or service categories that seem to be people-encounter based (Bahia, 2020) or encourage the development of consumer-product relationships due to high switching costs (e.g., banking, Internet services) (Morris & Martin, 2000, Parish & Holloway, 2010). Loyalty proneness is more frequently used in transactional contexts with lower switching costs (Lam 2007; Aroean, 2012).

2.2. Consumer self-confidence

Consumer self-confidence reflects the individual's perceived ability to make effective consumer decisions. It is a relatively stable self-perceived characteristics that is closely related to

consumer' everyday experiences in the marketplace. Consumer self-confidence enables the consumer to operate effectively when faced with complex decisions involving large amounts of information and strain from marketplace pressures. The extant research connects consumer self-confidence with such more basic traits as self-esteem, perceived control, and dominance, as well as individual's previous experiences in the marketplace (e.g., Bearden, Hardesty, & Rose, 2001).

Extant research identifies various dimensions, which can be associated with particular angles of consumer self-confidence. We focus on three dimensions that are relevant for studying relationship proneness. *Information acquisition confidence* reflects the individual's confidence in "his or her ability to obtain needed marketplace information" (Bearden, Hardesty, & Rose, 2001, p. 123). *Marketplace interfaces confidence* reflects the ability "to stand up for one's rights and to express one's opinion when dealing with others in the marketplace (e.g., store employees and salespersons) (Bearden, Hardesty, & Rose, 2001, p. 123). It is considered as a proxy for consumers' propensity to voice in the context of dissatisfactory marketplace experiences (Chelminski & Coulter 2006). *Personal outcomes confidence* is defined as the confidence in one's ability to make choices that generate positive outcomes for oneself (Loibl, Cho, Diekmann, & Batte, 2009; p. 29). It manifests in the consumer belief in the correctness of the decision made (Heitmann, Lehmann & Herrmann, 2007).

These dimensions can be also linked to certain stages of consumer decision making process: for example, information acquisition confidence can be associated with the pre-purchase stage when consumer needs to obtain relevant information. Marketplace interaction confidence can be related to interaction with front-line employees during the purchase decision-making stage and when problems arise; while personal outcomes confidence can be related to matching the post-purchase outcomes of consumer decision with previously collected information.

In addition, the above dimensions are differently useful in different consumption situations, Information acquisition confidence and personal outcomes confidence are proactive dimensions – they emphasize the role consumer abilities to search for and utilize marketplace information to make the right choice. Marketplace interfaces confidence is a defensive dimension – it is relevant when consumers face problems with the brands and firms they choose.

2.3. The effects of consumer self-confidence on relationship proneness

As Bearden, Hardesty, & Rose (2001) general consumer self-confidence is assumed to predict tendencies in consumer behavior. Based on previous consumer experiences in the marketplace, consumer self-confidence can be predictor of relationship proneness, as it will validate previous consumer choices and their outcomes, and thus, justify staying loyal and maintaining long-term relationships. Two particularly important dimensions of consumer self-confidence, which will define its potential impact on relationship proneness (e.g., Mossman & Ziller, 1968) are individual's perceived ability to make effective decisions, including information acquisition, and protect consumer from being deceived or manipulated in the marketplace. Assuming that consumer self-confidence will reflect certainty of decision making (Simintiras, Yeniaras, Oney, & Bahia, 2014) it can also be associated with expectations and evaluating the risk (Koehler, 1991), thus affecting consumer's tendency to engage in long-term relationship with business or a brand. Thus, we can assume that consumer self-confidence will in general provide a basis for relationship proneness (Simintiras et al., 2014).

Information-acquisition-confident consumers feel capable of researching the marketplace and gather information required to make decisions. The higher consumer's ability to search for information about alternatives is associated with larger consideration sets (Schmidt & Spring, 1996, Wirtz & Mattila, 2003). As a result, the larger number of brands considered may have a positive

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influence on brand-switching behaviors even if consumers are satisfied with the current brand (Ganesh, Arnold, & Reynolds, 2000). Moreover, consumers who assess themselves as market experts have lower perceived switching costs (Bell, Auh, & Eisingerich, 2017). Thus:

H1: Information acquisition confidence negatively influences consumer relationship proneness.

Marketplace interfaces confidence helps consumers manage marketplace interactions and assert their rights if the problems arise (Bearden, Hardesty, & Rose, 2001, Chelminski & Coulter, 2006). Consumers high in self-confidence for marketplace interfaces are more assertive. They are more likely to voice if they face unsatisfactory experiences as they seek to be treated fairly by companies and their representativeness. Hence, such consumers are easier to establish new more promising relationships and less prone to maintain relationships with the existing company by any means. Thus:

H2: Marketplace interaction confidence negatively influences consumer relationship proneness.

The enhanced confidence in one's own ability to make correct choices lead to lower external information search (Alba & Hutchinson, 2000; Mattila & Wirtz, 2002; Srinivasan & Ratchford, 1991). Hence, consumers with high personal outcomes confidence might not be motivated to learn about new alternatives in the marketplace. Feeling confident about their ability to choose the best option reduces the consumer's willingness to try out new brands or service providers. In case personal outcome confidence is lacking, consumer will have doubts in making a choice, adding to a more pessimistic perception of the current brand, and potentially lead to brand switching (e.g., Simintiras, Yeniaras, Oney, & Bahia, 2014). On the contrary, the behaviors of persons high in personal outcome confidence are perceived as more consistent and result in more stable relationships. Thus:

H3: Personal outcome confidence positively influences consumer relationship proneness.

2.4. The downward behavioral consequences of relationship proneness

Relationship proneness represents a behavioral tendency which can be helpful in predicting important loyalty-related outcomes. Loyalty is traditionally conceptualized as a multidimensional construct that encompasses both attitudes and behaviors (Dick & Basu, 1994, Rundle- Thiele, 2005). Extant research has predominantly focused on attitudinal loyalty measures or self-reported behavioral intentions. For instance, previous studies have explored the role of relationship proneness in building relationship quality, developing satisfaction, trust and relationship commitment, stimulating favorable loyalty program perceptions, WOM, repurchase and cross-purchase intentions (Parish & Holloway, 2010, Wei, McIntyre, & Soparnot, 2015, Adjei & Clark, 2010, Olavarria-Jaraba, Cambra-Fierro, & Centeno, 2018, Kim, Kang, & Johnson, 2012, Menidjel, Benhabib, Bilgihan, & Mdanoglu, 2020; Bahia, 2020). Only several studies have tried to incorporate the observed behavioral measures of loyalty and examined how relationship proneness affects the share of wallet (De Wulf, Odekerken-Schröder, & Iacobucci 2001; Parish & Holloway 2010).

To extend the understanding of relationship proneness consequences, we include two loyalty-related behavioral outcomes that can be easily tracked by companies: relationship length and the number of brands used. Extant studies show that loyal customers stay with the firm longer and tend to prefer the firm to competitors (Bolton, 1998, Bell, Auh, & Smalley, 2005, Labeaga, Lado, & Martos, 2007). As relationship proneness makes consumers value their current relationship more, it positively influences behavioral loyalty indicators and make consumers engage in longer and more monogamous relationships. Thus:

H4: Relationship proneness negatively influences the number of brands used.

H5: Relationship proneness positively influences relationship length.

The proposed hypotheses are summarized in Figure 1.

[Please insert Figure 1 about here]

3. Methodology

Two studies were conducted sequentially in order to test the conceptual model hypotheses. The first study was intended to test the hypotheses 1, 2 and 3 in the context of consumer everyday purchases which is considered a transactional context with standardized approach (Rundle- Thiele, 2005). The second study was to verify the above hypotheses on the retail banking services, which are associated with high contact, as well as customized personal service (Fernandes & Proença, 2008). Additionally, study 2 verifies the role of relationship proneness in stimulating consumer loyalty behaviors manifested in the number of brands used and relationship length.

3.1. Study 1

3.1.1. Participants and procedure

The first study is based on a survey of 209 respondents ($M_{age} = 44$, 43% female) via personal face-to-face, fully structured interviews conducted with consumers at their homes. A survey is designed and implemented to a large random sample of residents of a large metropolitan city. The sample is representative of city population by age and gender at the moment of data collection. Only residents older than 18 years old could participate in the survey.

3.1.2. Measurement of constructs

All of the measures presented are based on the existing sources. *Information acquisition confidence, marketplace interaction confidence, and personal outcome confidence* are adapted from

Bearden et al. (2001). Traditionally, those subscales are treated as independent dimensions that do not converge within a single construct (Bearden et al., 2001; Loibl et al., 2009; Clark et al., 2008; Sangwan & Agarwal, 2019). *Consumer relationship proneness* measure is based on Raju (1980).

A seven-point Likert scale was used to measure all constructs. Each Likert scale point was verbally labelled when presented to the respondents to improve comprehensiveness. The scales were purified according to the procedures described by Anderson and Gerbing (1988) in order to develop valid and reliable measures. The final set of items used to measure each variable is presented in the Appendix.

3.1.3. Control variables

The following control variables were included in the study: socio-demographic data, as well as novelty seeking as an additional individual trait that might be relevant in shaping the tendency to stay loyal to particular brand. The study included gender and age as respondents' socio-demographic features. Gender was a binary variable consisting of male (1) and female (0) categories. Age was a continuous variable. Additional control variable was novelty seeking as consumer individual trait measured as a three-item scale, based on Anglin, Stuenkel, and Lepisto (1994).

3.2. Study 2

3.2.1. Participants and procedure

The second study is based on an online survey of 719 respondents of 18-55 years old ($M_{age} = 36$, 52% female) who were recruited from the online household panel. The respondents are the users of retail banking services in at least one bank. The sample is representative of country population by age and gender at the moment of data collection.

3.2.2. Measurement of constructs

The same main constructs were employed to test the conceptual model in study 2. Additionally, the model tests the loyalty outcomes, including *relationship length* and *the number of brands used*. *Relationship length* was measured as the number of years the customer stays with its main bank. The *number of brands used* was measured as the number of banks whose services the respondent currently uses.

4. Results

4.1. Analytical procedure, reliability and validity

The proposed research model was analysed following a two-step approach. The measurement model was examined first, followed by the structural equations model using AMOS 27.0 and STATA 14 (Anderson & Gerbing, 1988; Fornell & Larcker, 1981).

Confirmatory factor analysis was used to evaluate the measurement model to refine the manifest variables and measure the latent variables. The resulting goodness of fit for studies 1 and 2 at the CFA stage suggested that the models adequately represented the data (CFA (Study 1): Chi square/df = 1.455 (p-value=0.005); CFI=0.968, TLI=0.957, RMSEA=0.047 (pclose=0.601); CFA (Study 2): Chi square/df = 1.473 (p-value=0.029); GFI = 0.987, CFI=0.994, TLI=0.990, RMSEA=0.026 (pclose=0.999)).

All latent constructs were tested for reliability and validity (Gerbing & Anderson, 1988). The composite reliability of all constructs after purification was greater than 0.77. Convergent validity was ensured by using the following criteria: average variance extracted (AVE) >0.5, scale composite reliability (CR) >0.7, and the item factor loadings >0.6 (Bagozzi & Yi, 2012) (see Table 1).

[Please insert Table 1 about here]

The results of the convergent and discriminant validity checks (Fornell & Larcker, 1981), as well as descriptive statistics and correlations between the constructs of the study, are presented in Table 2.

[Please insert Table 2 about here]

Structural equation modelling was run to test the hypotheses using maximum likelihood estimation (MLE). For the final models the resulting goodness of fit was as follows: Model (Study 1): Chi square/df = 1.359 (p-value=0.010); CFI=0.969, TLI=0.958, RMSEA=0.041 (pclose=0.786); Model (Study 2): Chi square/df = 1.390 (p-value=0.051); GFI = 0.988, CFI=0.993, TLI=0.986, RMSEA=0.023 (pclose=1.000)

4.2. Hypotheses testing

The results of structural model tests are presented in Table 3, whereas the results for both study 1 and study 2 are demonstrated in comparison.

[Please insert Table 3 about here]

The results of study 1 in the setting of consumers' everyday purchases demonstrate that two out of three consumer confidence components have a significant effect on relationship proneness. The findings indicate that information acquisition confidence positively stimulates consumers to stay loyal to a particular brand ($\beta = 0.446$, $p < 0.001$), while the marketplace interaction confidence demonstrates a significant, but negative effect, decreasing consumer relationship proneness ($\beta = -0.228$, $p < 0.05$).

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No significant effect of personal outcome confidence was identified. Additionally, relationship proneness is positively affected by age ($\beta = 0.199$, $p < 0.01$) and negatively affected by consumers' novelty seeking ($\beta = -0.552$, $p < 0.001$).

The results of study 2 in the setting of retail banking services demonstrate similar results: there is a positive and significant effect of information acquisition confidence on relationships proneness ($\beta = 0.234$, $p < 0.001$), as well as negative and significant of marketplace interaction on relationship proneness ($\beta = -0.126$, $p < 0.05$). Additionally, relationship proneness has a positive and significant effect on relationship length ($\beta = 0.119$, $p < 0.01$) and negative and significant effect on the number of brands used ($\beta = -0.128$, $p < 0.01$). There are several significant effects of control variables: a negative effect of age ($\beta = -0.119$, $p < 0.01$), positive effect of gender ($\beta = 0.142$, $p < 0.001$) and negative effect of novelty seeking ($\beta = -0.098$, $p < 0.05$) on relationship proneness. Additionally, a positive and significant effect of age was identified on relationship length ($\beta = 0.350$, $p < 0.001$).

4.3. Post-hoc tests

As a post-hoc analysis, following the structural model modification in study 2, we report a direct effect of information acquisition confidence on the number of brands used. The effect was identified based on modification indices and led to a substantial improvement in the model fit. The demonstrated effect indicates that information acquisition confidence has a significant positive effect on the number of brands used ($\beta = 0.200$, $p < 0.001$).

Finally, additional tests have been conducted in order to identify potential indirect effects (see Table 4 for more detailed results). The results demonstrate that information acquisition confidence has an additional indirect effect on the number of brands used ($\beta = -0.030$, $p < 0.01$), as well as an indirect effect on relationship length ($\beta = 0.028$, $p < 0.01$) through relationship proneness.

Considering a direct and significant effect of information acquisition confidence on the number of brands used, we can make a conclusion about a partial mediation from information acquisition confidence through relationship proneness. Hence, two mechanisms with the opposed effects of information acquisition confidence on the number of brands used are identified: the indirect one that strengthens relationship proneness that, in turn, decreases the number of brands used; and the direct one that stimulates consumer to be confident in using several brands at the same time. The identified indirect negative effect decreases the total effect of information acquisition confidence on the number of brands used ($\beta = 0.170$, p <0.01).

A marginally significant result was identified in case of marketplace interaction confidence's indirect effect on the number of brands used ($\beta = 0.016$, $p < 0.1$) and relationship length ($\beta = -0.015$, $p < 0.1$).

[Please insert Table 4 about here]

5. Discussion and conclusion

Managing customer relationships depends on understanding consumers' individual traits and behavioral tendencies, such as relationship proneness. Extant studies only limitedly explain how relationship proneness is formed and how it affects managerially relevant consumer behaviors (Odekerken-Schröder, De Wulf, & Schumacher, 2003; Bloemer et al., 2003; Vazquez-Carrasco & Foxall, 2006, Parish & Holloway, 2010, Wei, McIntyre, & Soparnot, 2015, Adjei & Clark, 2010, Olavarria-Jaraba, Cambra-Fierro, & Centeno, 2018, Kim, Kang, & Johnson, 2012, Menidjel, Benhabib, Bilgihan, & Mdanoglu, 2020; Bahia, 2020). The current study aimed to extend existing knowledge by exploring how relationship proneness is related to consumer self-confidence dimensions and loyalty behaviors.

First, the paper adds to the understanding that relationship proneness is determined by how capable and assured the consumer feels at the relevant stages of decision making (Bearden, Hardesty,

& Rose, 2001). The results of two studies in different consumption settings have provided similar results in defining the importance and relative role of consumer self-confidence dimensions, thus exploring this "uptapped dimension" of consumer behavior as an antecedent of relationship proneness (Simintiras, Yeniaras, Ohey, & Bahia, 2014, p. 426).

Second, the study demonstrates the diverse effects of three different consumer self-confidence dimensions. For example, contrary to the hypothesis, the results of both studies show a significant positive effect of information acquisition confidence on relationship proneness. This is the strongest dimension of consumer self-confidence that is mainly associated with the pre-purchase stage of collecting information, which is further used to shape the consideration set, understand and refine purchasing criteria, identify core providers, worth committing for long-term relationship (Bearden, Hardesty, & Rose, 2001). The positive effect of information acquisition confidence on relationship proneness is consistent with the rationale provided by Simintiras, Yeniaras, Oney, & Bahia (2014) that consumers, who feel capable to utilize market information, do not switch as they are convinced in the completeness of pre-purchase market analysis and absence of better available alternatives; while consumers who are less confident in information acquisition switch as they expect there are more attractive alternatives on the market.

The next consumer self-confidence dimension – marketplace interaction confidence – is rather focused on the purchase stage. The results demonstrate a stable negative effect of marketplace interaction in both studies. The more consumers are confident in managing purchase experiences, being able to negotiate with the salespeople and defend own rights during the interaction, the less are consumers prone to commit to long-term relationships. This self-confidence dimension seems to rather provoke consumer's certainty and assuredness without making commitment.

The effect of personal outcome confidence on relationship proneness was not significant in both studies. It is surprising that the consumer belief in the correctness of the decision made is not

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relevant in shaping a long-term relationships strategy. There are several underlying mechanisms that can help explain that result (or the absence of it). To feel confident in the choice made, consumers should have a number of satisfactory alternatives on the market to choose from or/and an internal capability to detect them. When making a satisfactory choice due to his own effective decision-making strategy, the consumer may mistakenly attribute the responsibility for successful outcome to an external favorable environment abundant with worthy alternatives. In other words, when being sure that a brand or service provider was selected correctly, consumers treat it as a signal of possible positive outcomes in the future with other brands or providers.

Additionally, the findings of both studies demonstrate that besides consumer self-confidence, relationship proneness is determined to consumers' socio-demographic characteristics, as well as other relatively stable individual personality trait such as novelty seeking that, when controlled, negatively affects relationship proneness.

Third, we verify the role of consumers' relationship proneness in shaping downward loyalty behaviors manifested in longer consumer-firm relationships and a smaller repertoire of brands used. As the setting of the second study relate retail banking services which are considered as high-contact personal service category (e.g., Fernandes & Proença, 2008; Olavarría-Jaraba, Cambra-Fierro, Centeno, & Vásquez-Carrasco, 2018), the selected context provided an opportunity to test an extended model and, thus, verify whether relationship proneness contributes to consumer loyalty behaviors. Importantly, in the current paper, in contrast to previous studies, the variables used to measure consumer behavioral loyalty relate to real observed behaviors rather than behavioral intentions (Bahia, 2020; Menidjel, Benhabin, Bilgihan, & Madanoglu, 2020). The results demonstrated expected effects – higher relationship proneness led to a decrease in a number of providers used, as well as a longer relationship with the main service provider. These findings support the previous assumption that loyalty to the firm or brand depends on individual consumer characteristics, rather than solely on

previous consumer experiences with a specific brand (De Wulf, Odekerken-Schröder, & Iacobucci 2001; Parish & Holloway 2010).

Adding the resulting consumer behavioral loyalty measures led to a post-hoc effect that was not hypothesized initially but identified in the process of model modification and added to a substantially improved goodness of fit – thus implying that adding this effect allowed for a better fit between the data and theoretical model. This direct effect of one of consumer self-confidence dimensions – information acquisition confidence – on the number of brands (or service providers) used was identified as a significant and positive. In order to further explore this result, analysis of direct and indirect effects added to our understanding of this dimension of self-confidence in shaping consumer behavior. The results demonstrate a positive effect on relationship proneness, and a positive effect on the number of brands used – thus splitting the role of information acquisition confidence into partly shaping long-term tendency to commit to a provider or brand. At the same time, a slightly weaker but also positive effect is demonstrated to strengthen consumer's confidence to expand the number of brands based on the information acquired. Additional tests for direct and indirect effects helped identify two mechanisms with opposed effects on consumer behavior are thus identified: the one that strengthens CRP, and through CRP indirectly decreases the number of brands used; and the other that stimulates consumer to be confident in combining several brands of choice. The second total effect is partially decreased through the information acquisition confidence's indirect effect. These mechanisms add to our understanding of conflicting nature of the effects of some of consumer self-confidence dimensions on shaping consumer behavior, and just confirm the need for further research in this area.

The findings lead to conclusion that it is possible to better explain consumer behavioral loyalty when considering consumer individual differences. Moreover, it is not only relationship proneness that shapes loyalty behaviors – as the results demonstrate, but they can also be shaped by other

individual traits, such as information acquisition confidence. These diverse effects might be a source for internal conflict for consumer – e.g., should I be more confident in my choice of several brands, or – on the contrary – I can rely on a single brand or service provide and maintain a long-term relationship based on the information acquired? Moreover, our results demonstrate a stronger effect of consumer self-confidence dimensions which refer to earlier stages of consumer decision-making process – e.g., information acquisition confidence and marketplace interaction confidence. A lacking effect of personal outcome confidence offers a road for further research by including other consumer self-confidence dimensions or – alternatively – expanding the model by adding state-like variables, e.g., consumer satisfaction. Facing limited comparative basis for these results, we agree with Simintiras et al. (2014) who highlight that the state of the art in the area requires further research in order to explore how these various angles of consumer self-confidence affect consumer behavior.

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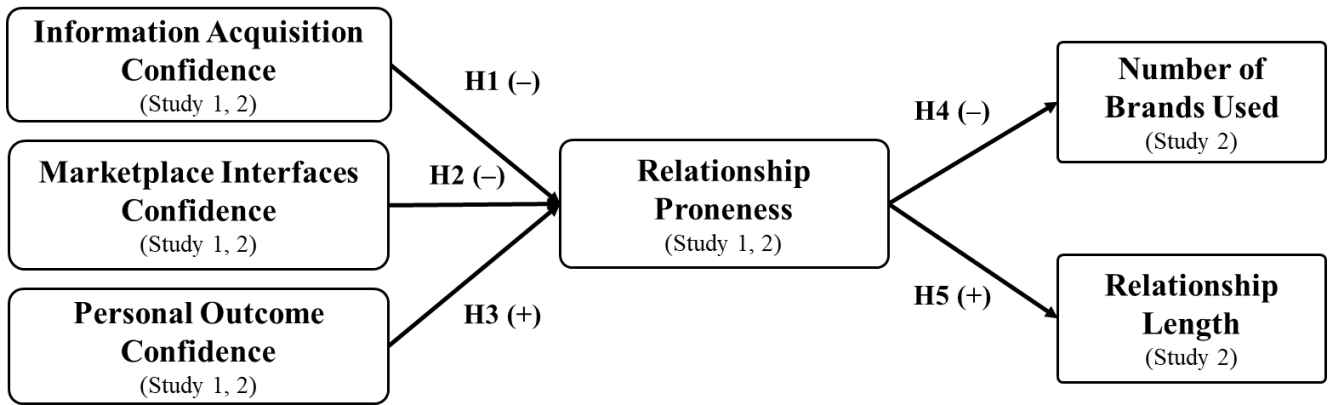
Figure 1. Research model

Table 1.
Measurement items, standardized factor loadings, reliability and validity measures (Study 1, 2)

Item number	Study 1				Study 2			
	Standardized factor loading	Cronbach's alpha	CR	AVE	Standardized factor loading	Cronbach's alpha	CR	AVE
Information acquisition (adapted from Bearden et al., 2001)								
IA1	0.717				0.789			
IA2	0.855	0.80	0.82	0.59	- *	0.77	0.77	0.63
IA3	0.722				0.795			
Marketplace interfaces (adapted from Bearden et al., 2001)								
MI1	0.743				0.792			
MI2	0.791	0.84	0.85	0.65	-	0.79	0.79	0.65
MI3	0.880				0.823			
Personal outcomes (adapted from Bearden et al., 2001)								
PO1	0.666				0.848			
PO2	0.804	0.78	0.79	0.54	-	0.73	0.74	0.59
PO3	0.730				0.673			
Relationship proneness (Raju, 1980)								
RP1	0.780				0.854			
RP2	0.633	0.76	0.77	0.53	0.905	0.87	0.87	0.77
RP3	0.750				-			
Novelty seeking (Anglin, Stuenkel, & Lepisto, 1994)								
NS1	0.645				0.774			
NS2	0.643	0.77	0.80	0.57	-	0.70	0.72	0.56
NS3	0.942				0.628			

Note: ** - the following items were deleted during the modifications at the CFA stage.*

Table 2.

Descriptive statistics and correlations (Study 1, 2)

№	Construct	Mean	SD	1	2	3	4	5
1	Information acquisition	5.6 / 5.2	1.30 / 0.73	**0.59 / 0.63**	0.05 / 0.03	0.10 / 0.07	0.00 / 0.05	0.06 / 0.01
2	Marketplace interfaces	5.1 / 5.0	1.66 / 1.02	0.21 / -0.15	**0.65 / 0.65**	0.14 / 0.28	0.02 / 0.01	0.02 / 0.15
3	Personal outcomes	5.1 / 4.3	1.49 / 0.86	0.26 / -0.24	0.36 / 0.51	**0.54 / 0.59**	0.02 / 0.00	0.00 / 0.12
4	Relationship proneness	4.9 / 5.5	1.37 / 0.86	0.00 / 0.23	-0.14 / 0.13	-0.12 / 0.02	**0.53 / 0.77**	0.18 / 0.02
5	Novelty seeking	3.3 / 4.3	1.39 / 0.94	0.21 / 0.12	-0.18 / -0.39	-0.11 / -0.35	-0.32 / -0.13	**0.57 / 0.56**

Note: *The values for study 1 are given first, followed by the values for study 2.*
All mean scores are rescaled to a 7-point format according to the procedure described by Dawes (2008).

Table 3.
Structural equation modelling results (Study 1, 2)

From	To	Hypothesized sign	Study 1	Study 2
Main effects				
Information acquisition confidence	Relationship proneness	H1 (−)	**0.244****	**0.234*****
Marketplace interaction confidence	Relationship proneness	H2 (−)	**-0.117***	**-0.126***
Personal outcome confidence	Relationship proneness	H3 (+)	-0.127	-0.014
Relationship proneness	Number of brands used	H4 (−)	-	**-0.128****
Relationship proneness	Relationship length	H5 (+)	-	**0.119****
Control variables				
Age	Relationship proneness	NA	**0.226****	**-0.119****
Gender (1 = male)	Relationship proneness	NA	0.069	**0.142*****
Novelty seeking	Relationship proneness	NA	**-0.472*****	**-0.098***
Age	Number of brands used	NA	-	-0.010
Gender (1 = male)	Number of brands used	NA	-	-0.061 ^{t}
Novelty seeking	Number of brands used	NA	-	0.055
Age	Relationship length	NA	-	**0.350*****
Gender (1 = male)	Relationship length	NA	-	0.051
Novelty seeking	Relationship length	NA	-	0.002
Ad hoc effects				
Information acquisition confidence	Number of brands used	NA	-	**0.200*****

Note. $*** p < 0.001; ** p < 0.01; * p < 0.05; {}^{t} p < 0.1$

Table 4.
Decomposition of direct, indirect and total effects (Study 2)

From	To	Direct effect	Indirect effect	Total effect
Information acquisition confidence	Relationship proneness	0.234**	0.000	0.234**
Marketplace interaction confidence	Relationship proneness	-0.126 ^{l}	0.000	-0.126 ^{l}
Personal outcome confidence	Relationship proneness	0.014	0.000	0.014
Relationship proneness	Number of brands used	-0.128**	0.000	-0.128
Information acquisition confidence	Number of brands used	0.200**	-0.030**	0.170**
Marketplace interaction confidence	Number of brands used	0.000	0.016 ^{l}	0.016 ^{l}
Personal outcome confidence	Number of brands used	0.000	-0.002	-0.002
Relationship proneness	Relationship length	0.119**	0.000	0.119
Information acquisition confidence	Relationship length	0.000	0.028**	0.028**
Marketplace interaction confidence	Relationship length	0.000	-0.015 ^{l}	-0.015 ^{l}
Personal outcome confidence	Relationship length	0.000	0.002	0.002

Note. *** $p < 0.001$; ** $p < 0.01$; * $p < 0.05$; ^{l} $p < 0.1$

Appendix. Item wording

Item number	Item wording (Study 1)	Item wording (Study 2)
Information acquisition confidence (adapted from Bearden, Hardesty, Rose, 2001)		
IA1	I know where to find the information I need prior to making a purchase	I know where to find the information I need prior to choosing a financial product or service
IA2	I am confident in my ability to research important purchases	I am confident in my ability to research financial products or services prior to making a choice*
IA3	I know the right questions to ask when shopping	I know the right questions to ask when choosing a financial product or service
Marketplace interfaces confidence (adapted from Bearden, Hardesty, Rose, 2001)		
MI1	I am afraid to "ask to speak to the manager" when face problems during shopping (R)	I am afraid to "ask to speak to the manager" or call a bank service when face problems while choosing a financial product or service (R)
MI2	I am too timid when problems arise while shopping (R)	I am too timid when problems arise while choosing a financial product or service (R)*
MI3	I am hesitant to complain when shopping (R)	I am hesitant to complain when interacting with bank representatives (R)
Personal outcome confidence (adapted from Bearden, Hardesty, Rose, 2001)		
PO1	I often wonder if I've made the right purchase selection (R)	I often wonder if I've made the right choice of a financial product or service (R)
PO2	I never seem to buy the right thing for me (R)	I never seem to buy the right financial product or service for me (R)*
PO3	Too often the things I choose are not satisfying (R)	Too often the financial products and services I choose are not satisfying (R)
Relationship proneness (adapted from Raju, 1980, De Wulf, Odekerken-Schröder, Iacobucci, 2001)		
RP1	I would rather stick with a brand I usually buy than try something I am not very sure of	Generally, I am someone who likes to be a regular customer of a bank
RP2	I think of myself as a brand-loyal consumer	I am someone who wants to be a steady customer of the same bank
RP3	If I like a brand, I rarely switch from it just to try something different	I am someone who is willing to "to go the extra mile" to buy at the same bank*
Novelty seeking (adapted from Anglin Stuenkel, and Lepisto 1994)		
NS1	I usually buy new products before my friends do	I usually buy new products before my friends do
NS2	When I see a new brand on the shelf, I often buy it just to see what it's like	-
NS3	I often try new brands before my friends and neighbors do	I often try new brands before my friends and neighbors do

Note: *R – Reverse worded items. * - Removed.*