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## How do offline and online environments matter in the relational marketing approach?

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### ABSTRACT

The goal of this study is to analyse the relational benefits that the clients of banks, insurance companies, and travel agencies receive according to whether they maintain an offline or online relationship with the company. The development of an index, called the Relational Benefits Index, allows for a comparison of differences that arise between the measures of confidence benefits, social benefits, and special treatment benefits. The results demonstrate significant differences according to the type of service business and channel used, affecting the importance that consumers place on the offline channel when they want to maintain a stable relationship with a service business.

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## 1. Introduction

From the beginning of the twenty-first century, there has been a progressive insertion of new technology in business that has generated an increase in the use of distribution and marketing channels, that is, new forms that businesses have been able to use to relate to customers. This fact has made it easier for organisations to establish more continuous and frequent contact with customers, with the aim of extending, improving, and strengthening relationships as well as providing confidence benefits, social benefits, and special treatment benefits arising from the relational marketing paradigm (Gwinner, Gremler, & Bitner, 1998). Consumers are responding to the new channels, as seen in the daily increase in Internet usage. For example, Internet use increased in the US from 35.9% in 2005 to 61.8% in 2013. In Europe, Internet use increased from 46.3% to 73.1%, and in Asia and the Pacific, it tripled in use in the past 10 years (from 9.4% to 30.1%), according to the latest data published by the International Telecommunications Union (ITU, 2014).

These changes demonstrate the need for a better understanding of how relationships between businesses and their clients are produced with the goal of achieving sufficient

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adaptation to the new technological environment. Not all businesses or sectors have adapted at the same time as they adopted new platforms allowing them to manage relationships with clients, with some able to gain advantages over others. Using a qualitative study, the work of Al-Weshah, Alnsour, Al-Hyari, Alhammad, and Algharabat (2013) demonstrates how the use of electronic networks in travel agencies (the use of Internet, e-mail, and websites) can improve relationships with clients as long as it is complemented with a traditional channel. In this sense, organisations may ask themselves the following: What elements help intensify relationships and the benefits or advantages provided to consumers? Several studies have shown that it is possible to define relationships according to three different aspects (Bojei, Julian, Wel, & Ahmed, 2013; Sun, 2011): brand, interpersonal relationships, and relationships with the business. In the case of brands, the consumer seeks brand characteristics that are specific to one entity (confidence benefits), and the experiences arising from their relationship result in greater familiarity with and commitment to the brand. In the case of consumer behaviour, researchers and companies are interested in understanding consumer decision-making and actions at the macro and micro levels. Research about confidence benefits is relevant to both types of relationships (Simintiras, Yeniaras, Oney, & Bahia, 2014). In the case of interpersonal relationships, the importance of the affective or emotional component stands out (for example, the social aspect of the relationship with the employees of a company), which also influences trust and commitment (Hur, Kim, & Kim, 2013). Finally, the third level of relationships is with the company, where, in the case of services, it is difficult to separate the different relationship levels that are kept with a consumer given that they are established alongside the offline or online channel itself, with the staff, and with the products or services and brands sold by the business.

However, it is important to analyse whether businesses have known how to manage the opportunities offered by the Internet as a new channel because it is more complex than the traditional channel, requires continual dedication, and mainly involves a high number of contacts in one day (van der Aa, Bloemer, & Henseler, 2015). As such, the challenge for companies is how to analyse how consumers perceive relationships established online and if they differ from the offline channel. To answer this question, this study analyses the existing differences between the relational benefits (confidence benefits, social benefits, and special treatment benefits) that clients perceive based on whether they use offline or online channels. For this purpose, an empirical application was conducted for three different service businesses: banks, insurance companies, and travel agencies.

The structure of the next sections is as follows: first, we shall review the theoretical framework on relational marketing, and online and offline environments, then we shall develop the research questions. This will lead to a description of the survey questionnaire for data collection and the analysis of the data, followed by a presentation of the results. The last section discusses the findings, and concludes with the theoretical and managerial implications, and the limitations and future research.

## **2. Theoretical background**

This section comprises the review of the theoretical background about the main concepts related to relationship marketing and online and offline environments. Literature review is presented from both theoretical and practical perspectives. First, relational benefits are explained and, second, their main differences according to the offline and online channels

are also pointed out. In spite of that, in this section it is also important to consider the managerial point of view in order to know the type of benefits that businesses offer to their clients.

### **2.1. Relational marketing**

A debate arose at the end of the twentieth century regarding the concept of marketing, where one of the greatest contributions was that of Hunt (1983), who claimed that the primary element of marketing is the exchange relationship. The study by Berry (1983) also pointed to the importance of attraction, maintenance, and the intensification of relationships with clients in the definition of marketing. Following this focus, businesses were more concerned about maintaining stable client relationships than with accumulating passing exchanges (Beatty, Mayer, Coleman, Reynolds, & Lee, 1996; Sheth & Parvatiyar, 1995a). Some studies conducted in the early 1990s also pointed to how businesses could obtain benefits by maintaining long-term relationships with clients because such relationships increase their levels of satisfaction (Parasuraman, Berry, & Zeithaml, 1991; Shani & Chalasani, 1992; Zeithaml, Berry, & Parasuraman, 1993).

In later years, relationship marketing was a top strategic planning priority for businesses and in different areas of marketing research. However, few empirical studies appeared after those conducted by Bendapudi and Berry (1997), Gwinner et al. (1998), Reynolds and Beatty (1999), and Sheth and Parvatlyar (1995b), which analysed the benefits that consumers perceive based on the relationships they maintain with their usual service providers, for example, studies that show whether there are differences in the perception of these benefits according to the types of businesses in different activity sectors (Lee, Choi, Kim, & Hyun, 2014; Ruiz-Molina, Gil-Saura, & Berenguer-Contrí, 2009) and according to the way that business-client relationships are maintained through the use of new technologies, that is, offline versus online relationships. It is evident in business practice that these benefits are important advantages for consumers and may offer guidelines to businesses to orient their strategies, such as their pricing or communication policies, with greater efficacy.

Thus, one of the primary questions related to this topic that one might offer is the following: What type of benefits do businesses provide their clients? The answer is found in a literature review of the pioneers of service marketing because it allows for the identification of strategic elements upon which relational marketing is implemented (Berry, 1983); the histories that affect consumer receptivity for retaining relationships with their usual providers (Bendapudi & Berry, 1997); and the advantages or benefits that consumers obtain for remaining loyal to their service providers (Beatty et al., 1996; Gwinner et al., 1998; Hennig-Thurau, Gwinner, & Gremler, 2002) (Table 1).

Thus, the application of relational marketing in commercial distribution activities may involve some advantages, such as an increase in consumer loyalty, obtaining benefits for service users, and the promotion of product sales or complementary services. Following this line, Gwinner et al. (1998) show that consumers who are motivated and maintain long-term relationships with their service providers do not only expect to receive adequate service but also hope to receive additional benefits (confidence, social, and special treatment), known in the academic literature as relational benefits (Bendapudi & Berry, 1997; Dwyer, Schurr, & Oh, 1997; Reynolds & Beatty, 1999), or benefits derived from a loyalty programme that can take the form of economic, hedonistic, relational or convenience advantages or informational rewards (Meyer-Waarden, Benavent, & Castéran, 2013).

**Table 1.** Pioneer studies on relational marketing.

Authors (year)	Strategic elements, histories, and relational benefits
Berry (1983)	<ul style="list-style-type: none"> <li>- Develop a central element around which a stable client relationship is built</li> <li>- Personalise the relationship</li> <li>- Increase the central element of the service by offering extra benefits</li> <li>- Set service prices that increase loyalty toward provider</li> <li>- Educate employees so they know they are directly responsible for clients</li> </ul>
Beatty et al. (1996)	<ul style="list-style-type: none"> <li>- Functional benefits</li> <li>- Social benefits</li> </ul>
Bendapudi and Berry (1997)	<ul style="list-style-type: none"> <li>- Environmental dynamism</li> <li>- Perception of competition</li> <li>- Consumer variables</li> <li>- Consumer-service provider interactions</li> </ul>
Gwinner et al. (1998)	<ul style="list-style-type: none"> <li>- Social benefits</li> <li>- Confidence</li> <li>- Special treatment</li> </ul>
Hennig-Thurau et al. (2002)	<ul style="list-style-type: none"> <li>- Confidence and risk reduction</li> <li>- Economic advantages</li> <li>- Simplification and increase in the process of decision-making</li> <li>- Social benefits</li> <li>- Adaptability</li> </ul>

Source: By author, based on Berry (1983); Beatty et al. (1996); Bendapudi and Berry (1997); Gwinner et al. (1998) and Hennig-Thurau et al. (2002).

The review of existing empirical studies on this topic shows the unanimous acceptance of relational benefits, as proposed by Gwinner et al. (1998), rendering it one of the key factors of relationships between businesses and their clients. How can these benefits be defined? Benefits of special treatment consist of a wide range of benefits or economic advantages in the form of first class service, special treatment, special treatment for management and operations, and time savings. This type of benefit represents the primary motivation for clients to develop long-term relationships with the business. Benefits related to confidence describe a detailed combination of psychological benefits, such as confidence in the seller and reduction in risk in management and service contracting. Finally, social benefits are defined as those advantages of a social nature, adopted in the form of personal recognition by employees in direct relationships, or the establishment of linkages and social relationships that are often gratifying for the client (Dimitriadis, 2010; Molina, Martín-Consuegra, & Esteban, 2007).

## **2.2. Offline and online environments**

The way to establish relationships between service providers and their clients has been recently modified due to the development of new technologies, the appearance of multichannel and electronic commerce (Yen & Lu, 2008). In this case, it is worth asking the following: How can companies maintain relationships with their clients online? The current likelihood is that clients tend to evaluate the online experience based on their perception of service as a global process and not as the result of a single visit or transaction on the web (Lee & Lin, 2005). Clients that use the online channel to establish relationships judge the different technical characteristics of products or services, such as prices, to a greater degree than clients using the traditional channel. Thus, electronic service provision is an important factor in this context (Santos, 2003).

In fact, clients that use the online channel expect greater benefits and levels of quality than those who use the traditional channel (Lee & Lin, 2005), as well as trust that the relationship will function correctly. In this sense, Bart, Shankar, Sultan, and Urban (2005) indicate that a requirement for the confidence or the benefits that a client receives is related to the online experience or the length of the relationship between both actors. Moreover, the use of the Internet as a distribution channel obliges businesses to carry out continual management and follow-up of established relationships, with the aim of offering greater value to clients, and to seek out their loyalty to bring more profits to the company (Wiertz, de Ruyter, Keen, & Streukens, 2004).

Zhang et al. (2010) note certain motivations aimed at establishing a multichannel strategy as a way of improving commercial results in a retail environment via (1) access to new markets, (2) increase in satisfaction and loyalty, and (3) the creation of advantages or benefits for the consumer. In this manner, when businesses complement their traditional channel with other channels to establish new ways to relate to their clients, they generate greater value and benefits based on their relationship (Cambra-Fierro, Melero-Polo, & Sese, 2015). Based on this claim and on the studies cited above, this study answers the following research question: *RQ1. Considering three types of businesses (banks, insurance companies, and travel agencies) and the relationships they maintain with their clients via offline and online channels, (1) quantify the relational benefits perceived by clients of each business type and (2) analyse the existence of differences in the perception of relational benefits according to the channel employed.*

### 3. Research method

#### 3.1. Sample

Cross-sectional data were collected from clients of three types of businesses with offline and online channels: banks, insurance companies, and travel agencies in Spain. These service businesses were chosen for two main reasons: they were starters to online activities, business to consumer, and for the recent intense online activity (GFK, 2014; ONTSI, 2013). In order to select the final sample, the participants were chosen based on the extent to which they fulfil the criteria of gender, age, residence, previous experiences with the specific service provider, and length of the relationship. The final sample represents the population of regular clients of both channels for the three businesses. Our sample involves 387 clients of these businesses (sampling error =  $\pm 4.98\%$ , confidence level = 95.5%,  $p = q = 0.5$ ). Regarding the profile of the surveyed, 55% tended to conduct office transactions (offline) and 44% maintained an online relationship with their business.

The main characteristics of the profile were detailed in relation to each business type. In the case of banks, when compared to the other two business types, there were no great differences in gender figures (55.8% men and 44.2% women), with an age between 35 and 54 years (48.8%) and with a history of at least 10 years with the entity (61.6%). However, men predominated in the profile of those using insurance companies (67.1%), with an age between 45 and 64 years (53.9%) and with a length of relationship with the business of less than 5 years (40.8%). Finally, the primary characteristics of travel agency clients were women (60.4%), with an age of up to 45 years (62.3%) and with a length of relationship with the company of less than 5 years (56.6%).

### 3.2. Measurement instrument

The questionnaire was structured into two sections. The first section gathered profile data about the clients and the type of relationship they have with the company, and the second section included a measured scale based on prior studies on relational benefits. Concretely, relational benefits were measured with twelve items (on a 5-point Likert scale) adapted from the Gwinner et al. (1998) study. With the aim of evaluating psychometric properties of the measurement instrument (reliability and validity), a confirmatory factorial analysis (CFA), one for each business type (banks: 118 cases; insurance companies: 131 cases; travel agencies: 138 cases), was employed using partial least squares regression (PLS) (Table 2).

Cronbach's alpha ( $\alpha$ ) and composite reliability were above the recommended value of 0.7 (Fornell & Larcker, 1981; Nunnally & Bernstein, 1994) and thus assured the reliability of the measurement instrument. The weights of each indicator were above 0.6 (Bagozzi & Yi, 1988), and the average variance extracted (AVE) was above the threshold of 0.5 (Fornell & Larcker, 1981), guaranteeing their convergent validity (Table 2). The discriminatory validity was also confirmed because the average variance extracted from each construct was above the square of the correlations between each pair of factors (Fornell & Larcker, 1981).

Once the measurement instrument was evaluated, this study developed a Relational Benefits Index (RBI) that allows for the quantification and comparison of relational benefits that offline and online channel clients perceive for each type of business (Figure 1).

The creation of this index that measures the degree or intensity of the relationship between the company and its clients could be considered as an indicator of success or failure (García, Gómez, & Molina, 2012) in the relationships that companies maintain with their clients. The index is calculated as the sum of the areas of the three triangles that comprise the relational benefits in Figure 1. Accounting for the average score obtained in each of the dimensions of relational benefits, the RIB value is:

**Table 2.** Measurement model; assessing the instrument.

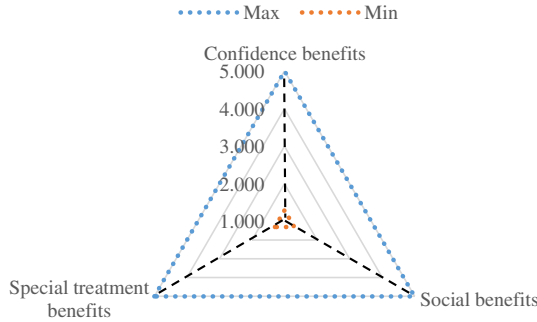
Indicator	B	IC	TA	CFA	(α; CR; AVE)	
	Loading	Loading	Loading			
CB	I can trust this X	0.823***	0.823***	0.842***	B	(0.781; 0.860; 0.608)
	I have no worries when I buy	0.812***	0.812***	0.831***	IC	(0.789; 0.864; 0.615)
	I have more confidence	0.810***	0.810***	0.804***		
	I know what to expect	0.662***	0.662***	0.770***	TA	(0.829; 0.886; 0.659)
SB	I am recognised	0.802***	0.802***	0.826***	B	(0.828; 0.884; 0.657)
	I have developed a strong relationship with X	0.841***	0.841***	0.839***	IC	(0.852; 0.900; 0.694)
	I am familiar with X	0.862***	0.862***	0.885***		
	I enjoy certain social aspects	0.730***	0.730***	0.727***	TA	(0.837; 0.892; 0.675)
STB	They do special services for me	0.670***	0.670***	0.607***	B	(0.809; 0.876; 0.641)
	I get better prices	0.870***	0.870***	0.830***	IC	(0.786; 0.861; 0.611)
	I get faster service	0.787***	0.787***	0.787***		
	I get discounts or special deals	0.858***	0.858***	0.865***	TA	(0.775; 0.858; 0.606)

Notes: CB: confidence benefits; SB: social benefits; STB: special treatment benefits; B: banks; IC: insurance companies; TA: travel agencies. X: bank/insurance company/travel agency.

α: Cronbach's alpha; CR: composite reliability; AVE: average variance extracted.

\*\*\* $p < 0.01$ .

**RELATIONAL BENEFITS INDEX**



**Figure 1.** RBI proposal.

$$RBI = \frac{\overline{CB} * \overline{STB}}{2} + \frac{\overline{CB} * \overline{SB}}{2} + \frac{\overline{SB} * \overline{STB}}{2}$$

Each dimension is measured on a 1–5 scale, which means that the maximum value that the RBI can have is 37.500 points, and it would be those cases for which clients simultaneously perceive the maximum confidence benefits, social benefits, and special treatment benefits [(5•5)/2]•3]. With the way the scale is proposed, the minimum value of the index would be 1:

$$1 \leq RBI \leq 37.500$$

$$RBI = 37.500 \leftrightarrow (\overline{CB} = \overline{SB} = \overline{STB} = 5)$$

$$RBI = 1.000 \leftrightarrow (\overline{CB} = \overline{SB} = \overline{STB} = 1)$$

**3.3. Data analysis**

This study used PLS to validate the measurement instrument and IBM-SPSS to carry out the descriptive analysis, the multivariate analysis of variance (MANOVA) and the analysis of variance (ANOVA). To obtain scores for the three dimensions of relational benefits (Confidence Benefits (CB), Social Benefits (SB), and Special Treatment Benefits (STB)), a weighted mean of its indicators was calculated based on the factorial weights figured in Table 2.

Once the RBI value was calculated for the three business types in the offline and online channels, a multivariate analysis of variance with one factor was used to examine the research question. For each type of business, a MANOVA was established with the goal of contrasting the null hypothesis that the vectors of the means of the three dependent variables (CB, SB, and STB) were equal for two independents groups (offline and online channels). The differences in the RBI vertices were studied using a one-way analysis of variance procedure. CB, SB, and STB were the dependent variables, and the channel (offline, online) was used as the independent variable. In those businesses in which the null hypothesis was rejected, the analysis of variance of one factor, taking up each of the three dependent variables



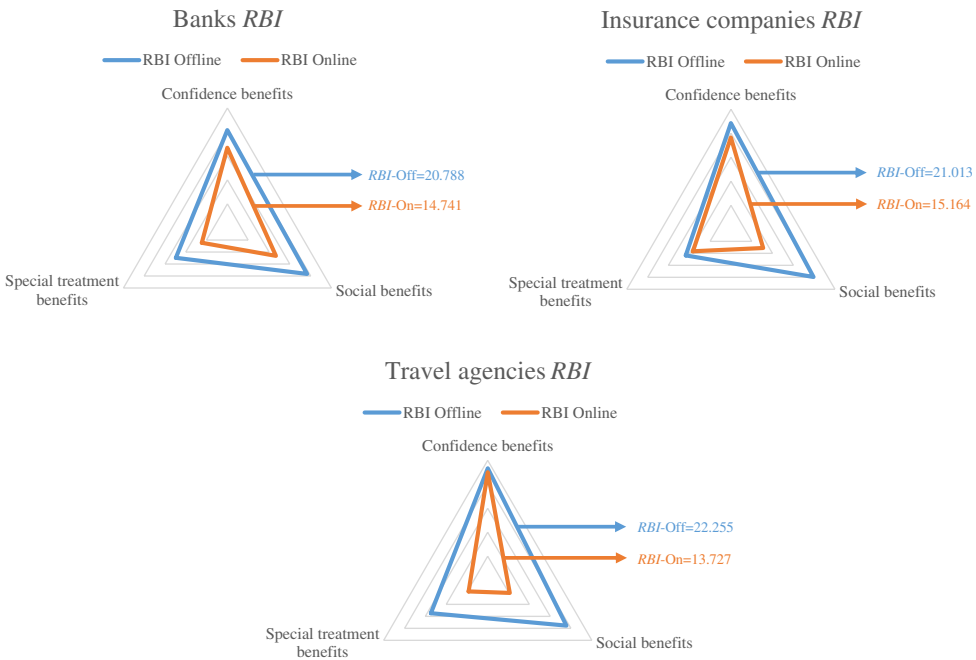
separately, allowed for the verification of which dimensions had differences according to the channel used.

### 4. Results

This section presents the results obtained for the relational benefits that clients of the three types of businesses perceived according to the channel (offline, online) through which they usually carry out their transactions. Regarding the first point of the research question, once the scores of the three relational benefits dimensions were estimated, the evaluation of the degree or intensity of the relationships was carried out using the RBI (Table 3 and Figure 2). According to the formula proposed for the RBI calculation, it is demonstrated that the offline channel offers better results in the three types of businesses than the online channel. Travel agencies achieved the most positive results in the relationships they maintained with their clients (22.255 over 37.500), closely followed by insurance companies (21.03) and banks (20.788). However, travel agencies received a reduced index value in the online channel (13.727 over 37.500). Insurance companies obtained the best result for the online channel (15.164 over 37.500), followed closely by banks (14.741), and none achieved 50%

**Table 3.** RBI by business type and channel.

Business type	RBI-Off	RBI-On	Variation
Banks	20.788	14.741	29.09%
Insurance companies	21.013	15.164	27.83%
Travel agencies	22.255	13.727	38.32%



**Figure 2.** Offline/Online RBI.

of the potential relational benefits that their clients expected. When the variation in the online channel index was calculated, travel agencies were found to have lost a greater degree of the index (38.32%).

Regarding the second part of the research question, the results of the multivariate contrasts (MANOVAs) for each of the business types appear together in Table 4. In the three types of businesses, the effect of the variable 'channel used to carry out transactions' was significant ( $p < 0.01$ ), indicating differences in the median vectors of the dependent variables (CB, SB, and STB) between the two channels analysed (offline and online).

The ANOVAs allowed for a more exhaustive analysis in ultimately contrasting the research question relative to the differences in the relational benefits in the three types of businesses according to the channel (offline, online) that clients use to carry out transactions (Table 5).

In the case of banks, significant median differences were found between the offline and online channels in the three dimensions of relational benefits. The results allow for the claim that relational benefits perceived in the offline channel are significantly higher than relational benefits perceived in the online channel. These results suggest that the strategy of banks centres on offering more benefits through the offline channel than through the online channel. In the case of insurance companies, the median values of the two relational benefit dimensions (CB and SB) of the offline channel tended to be higher than those of the online channel. As a result, it appears that the offline channel of insurance companies centres mainly on offering CB and SB to their clients. However, there are no differences in the STB with respect to the type of channel used. Finally, in the case of travel agencies, the offline channel offers more SB and STB than the online channel. However, it can be observed that in the case of CB, there are no significant differences between both channel types. Thus, the main difference between travel agencies and banks or insurance companies is that the CB does not lose value for clients when using the online channel.

**Table 4.** MANOVAs; multivariate contrasts.

Business type	Statistic	Value	F (df)	p-value
Banks	$\lambda$ Wilks	0.865	4.276 (3)	0.007
Insurance companies	$\lambda$ Wilks	0.656	12.607 (3)	0.000
Travel agencies	$\lambda$ Wilks	0.655	8.085 (3)	0.000

**Table 5.** ANOVAs.

Business type	Variable	Mean off (SD)	Mean on (SD)	F	p-value	Comparison tests	
						( $p < 0.01$ )	( $p < 0.05$ )
Banks	CB	4.037 (0.632)	3.671 (0.773)	4.760	0.032		off>on
	SB	3.917 (0.784)	3.164 (1.181)	11.228	0.001	off>on	
	STB	3.239 (1.028)	2.614 (1.043)	5.834	0.018		off>on
Insurance companies	CB	4.210 (0.454)	3.912 (0.674)	4.739	0.033		off>on
	SB	3.984 (0.750)	2.776 (1.080)	29.323	0.000	off>on	
	STB	3.082 (0.898)	2.911 (0.948)	0.503	0.481	n.s.	n.s.
Travel agencies	CB	4.332 (0.516)	4.252 (0.594)	0.215	0.645	n.s.	n.s.
	SB	3.889 (0.784)	2.529 (1.052)	24.109	0.000	off>on	
	STB	3.365 (0.795)	2.463 (0.904)	11.549	0.001	off>on	

Note: CB: confidence benefits; SB: social benefits; STB: special treatment benefits; SD: standard deviation; n.s.: non-significant.

## 5. Discussion

This article offers a useful analysis for identifying the relational benefits in the offline and online channels of three business types. Thus, this study has significant implications for businesses that offer services because, in practice, not enough attention has been paid to the advantages or disadvantages of indiscriminately using offline and online channels when retaining long-term relationships with clients.

Concretely, the results found in this study demonstrate, first, that CB, SB, and STB are attractive concepts for measuring how a relationship is created between businesses and their clients. Second, this study fills a gap in the research on existing differences between the perception of these benefits when company-client relationships are developed using the offline or online channels and among different types of companies. Thus, based on the study carried out here, one may conclude that (1) there are differences in the perception of SB in the offline and online channels in banks, insurance companies, and travel agencies; (2) there are differences in the CB of offline and online channels in banks and insurance companies; (3) there are differences in the STB of the offline and online channels in banks and insurance companies; (4) there are no differences in the STB of insurance companies, and (5) there are no differences in the CB of travel agencies.

It is possible to conclude that travel agency clients perceive more CB, the clients of the three types of businesses perceive SB in very similar ways, and offline clients of insurance companies and banks perceive a greater degree of STB. Additionally, when analysing what happens on the online channel, it was observed that CB are more perceived in the three cases, most likely because the experience that Internet users have is likely higher. As Bart et al. (2005) indicate, expert Internet consumers may have greater confidence in this channel than other consumers. However, users with more experience on the online channel may also recognise its limitations and be more strict with other advantages they receive (Flanagin & Metzger, 2013), as seen in this study with SB or STB, which are lower than those perceived in the offline channel.

The results also show that STB and SB are perceived to a lesser extent in the online channel than in the offline channel, similar to the work of Su, Li, and Cui (2009), who argues that this could be due to the lack of direct human communication but could be supplemented by the existence of forums or other forms of social interaction. Thus, one may conclude by stating that relational benefits are an important aspect in the design of strategy for managing long-term relationships between companies and clients according to the business type and the type of channel used.

The relational marketing strategy in travel agencies is the most successful in the offline channel, according to the RIB value obtained, due primarily to their CB and, to a lesser degree, SB and STB. However, one may state that travel agencies are failing in the online channel because they lose a great degree of their value gained via offline RBI. This result does not line up with the work of Al-Weshah et al. (2013), who indicated that the use of technological media in travel agencies might contribute to improving client relationships.

Some business implications can be drawn from these results because it is necessary to design actions that improve relationship management with clients using the online channel, with the aim of offering benefits that are perceived by consumers. In reality, there are several reasons justifying this proposal. First, an online relational marketing strategy allows companies to have lower costs and for all efforts to technologically develop this channel to be satisfied. Clients who have a high online relational orientation assign a high degree of importance to benefits they receive from distributors (Tsai, Huang, Jaw, & Chen, 2009). Second, greater involvement

or a more active involvement of clients can be obtained, which can be useful in that they would act as prescribers to recommend the use of the business's online channel. Finally, these actions would allow them to combine efforts that are carried out via both channels.

### 5.1. Limitations and future research

This study is not free of limitations and leads to future lines of research. First, the sample was selected using information of three types of businesses, which could lead to a limitation if one hopes to generalise the results for all types of the businesses. Thus, one proposal could be to gather data based on a specific sampling using the offline or online channels in different businesses, as well as increasing the size of the sample, even differentiating between rural and urban areas. Second, an analysis could be proposed of the perception of relational benefits based on the number of years in a relationship with the company and the role of the length of time as users of either type of channel. Additionally, this study may be complemented by including other concepts such as active or passive loyalty and the costs of change, such as risk related to changing businesses or the degree of knowledge of the competition's products, among other aspects. Finally, the relational benefit scale for the online channel could be considered.

### Disclosure statement

No potential conflict of interest was reported by the authors.

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