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CUSTOMER LOYALTY IN COLLABORATIVE CONSUMPTION: THE RIDE-SHARING CASE

Porto Alegre
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Dissertação de Mestrado apresentada ao Programa de Pós-Graduação em Administração da Universidade Federal do Rio Grande do Sul, como requisito para a obtenção do título de Mestre em Administração.

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O mestre disse a um dos seus alunos: "Yu, queres saber em que consiste o conhecimento? Consiste em ter consciência tanto de conhecer uma coisa quanto de não a conhecer. Este é o conhecimento,"

— Confúcio

ABSTRACT

The sharing economy, also known as peer-to-peer economy, is a new reality that is changing the way people deal with goods. Instead of ownership, its practices promote temporary use of products and services. The peer-to-peer platforms of sharing economy have enabled individuals to collaboratively make use of under-utilized inventory via sharing. One of the sharing economy's phenomena is the collaborative consumption, an exchange that occurs between a platform, a service provider and a customer. Until recently the literature focused its efforts on durable, property-based and tangible consumption. Now, there is a change in the economics processes and a necessity to rethink some classic marketing concepts under the light of the sharing economy phenomena. Customer loyalty, for example, is a construct that, according to literature evidence, seems to behave differently in a collaborative consumption context. Based on this, this study seeks to analyze how customer loyalty behaves in the context of ride-sharing applications. The context of ride-sharing applications was defined because it is an everyday service more than other collaborative consumption services. In addition, to measure loyalty to a particular company, it is important that it has competitors who can challenge its vulnerabilities. Initially, in an exploratory phase, we sought to understand how the consumer relates to the different ride-sharing applications, as well as their propensity to loyalty. Following, in a descriptive phase, an online survey was applied, including a loyalty and a trust scale – as this construct is an antecedent of loyalty according to the literature. The results indicated that the users tend to have more than one application downloaded on their cell phones. Because of that, it is almost effortless to the users to check more than one application during their decision-making process. This way they can choose for the cheapest or the fastest one – in terms of availability. In fact, there is even an application that performs this comparison. This scenario is quite challenging for the development of the advanced stages of loyalty. Also, the results pointed some differences between the behaviors of the three groups of the survey sample: 99POP, Cabify and Uber. It seems that 99POP group of users' is price-oriented and, because of that, its loyalty is a little vulnerable. Cabify group of users seems to be a public more concerned with comfort and safety rather than the price. Because of that, its loyalty is stronger, although its public seems to be smaller. Lastly, Uber is the pioneer in Brazil and its brand is the most remembered. For some consumers, the brand name Uber became the service name. In terms of loyalty, it seems to have an intermediary positioning among the three. Because of its different categories it reaches different publics and necessities. This study becomes relevant not only because it adds to the scarce consumer behavior literature on collaborative consumption, but also because it contributes managerially by describing the ride-sharing application's scenario in the chosen context. In this way, it can support some marketing strategies aiming specially to loyalty improving.

Keywords: consumer behavior; collaborative consumption; loyalty; trust; ride-sharing.

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1 INTRODUCTION

The sharing economy has the potential to impact many different sectors (Parente, Geleilate, & Rong, 2018), and those at the frontline include automotive and travel (PwC, 2015). Travel in particular is a sector revolutionized by the sharing economy. Companies are providing booking accommodation in privately rented apartments and rooms. Instead of hiring a travel agency, tourists are engaging guided tours with locals in order to obtain tips, content and culture that are not found in any travel book or guides. Also, there are some platforms allowing one person to change house with another during holidays or vacation.

Furthermore, the sharing economy has the potential to transform many more areas, disrupting sectors and creating new ones. Goods particularly suitable for sharing include: Those used sporadically like tools or sports equipment for biking, surfing or skiing; Those that are for a specific lifecycle phase such as toys for infants and toddlers; Those that are only needed for a one-off occasion, for example clothing for a special event; Or those that are highly expensive and out of reach of mainstream consumer, such as designer handbags or luxury cars.

Services are also affected by the sharing economy. Underutilized spaces – in the form of gardens, vacant rooms and storage space – can be rented. Online skills' sharing is also an area where consumers can engage. The company Rover, which operates in the United States, offers tours and day care for dogs through a network of animal lovers. Another example in the service's domain is Uber, Cabify, 99 POP, among others ride-sharing companies.

To the matters of this study, it's important to differ car sharing of ride-sharing. "Car sharing allows consumers to access a fleet of vehicles from a service provider or individual for short-term use in return for a usage fee, while legal ownership remains with the proprietor" (Wilhelms, Merfeld, & Henkel, 2017, p. 773). On the other hand, in the ride-sharing, that is the object of the present research, drivers utilize their own vehicles and work hours that are most convenient for them, while customers access the service via an app on their smart phones or some other device (Benoit, Baker, Bolton, Gruber, & Kandampully, 2017). As such, in the ride-sharing, the company (e.g. Uber, Cabify, 99POP) provides a technology platform (the app) that efficiently coordinates underutilized assets (owner's vehicles) to serve customers who need transportation (Benoit et al., 2017).

When ride-sharing services began, they caused a change in an institutional field (e.g., a collective of organizations), since existing taxi organizations complained about unfair competition (de Leeuw & Gössling, 2016). Although it may be naive to think that the sharing economy will disrupt and transform all sectors, it must be considered the impact to a lesser or greater extent on all consumer-oriented companies. Being at the forefront of the trend, the travel and automotive sectors provide a glimpse into how the sharing economy will develop. Traditional businesses are, and increasingly, embracing the sharing economy – on travel, Hyatt bought a stake in Onefinestay, while Wyndham Hotels acquired a stake in LoveHomeSwap (Ahmed & Moore, 2015). There are still many opportunities for research regarding sharing economy and its consumption possibilities.

Most of the studies with a focus on sharing economy are conceptual (Bardhi & Eckhardt, 2017; Belk, 2010; Benoit et al., 2017; Eckhardt & Bardhi, 2016; Lamberton, 2016; Sordi, Perin, Petrini, & Sampaio, 2018) or attempt to understand what makes a consumer engage in it through its different forms of consumption: sharing, collaborative consumption or access-based (Akbar, Mai, & Hoffmann, 2016; Chen, 2009; Gullstrand Edbring, Lehner, & Mont, 2016; Hamari, Sjöklint, & Ukkonen, 2016; Lawson, Gleim, Perren, & Hwang, 2016; Oyedele & Simpson, 2017).

In collaborative consumption, rather than partners, consumers value networks and look for virtual and superficial relationships, where complex and emotional connections are avoided (Bardhi & Eckhardt, 2017). Thus, consumer relationships with other consumers and brands may be more ephemeral and based more on value in use than on identity. The implications of this on loyalty and commitment can be significant as relationships tend to become more transactional and the ties more fragile and disposable (Bardhi & Eckhardt, 2017). On the other hand, in the contemporary market context, customer loyalty has become an extremely valuable business intangible asset, especially if considering an increased competition and a rapidly changing marketing environment (Moisescu, 2014; Zeithaml, Berry, & Parasuraman, 1996).

A loyalty model widely accepted in the literature is the one of Oliver (1999). According to the author, there are four loyalty phases: (1) cognitive loyalty, (2) affect loyalty, (3) conative loyalty, and (4) action loyalty. The first phase is related with the brand's performance aspects, the second refers to the brand's likeableness, the third is experienced when the consumer focuses on

wanting to repurchase the brand, and the fourth represents the commitment to the action of repurchasing.

His model is considered the most compelling one (El-Manstrly, 2011), although it is little applied in the services marketing. As stated by El-Manstrly (2011), it is necessary to develop loyalty measures that depict the different aspects of service loyalty in order to effectively manage it. This knowledge could be used to segment customers according to their phase within the process of loyalty, as well as to adapt the marketing strategy to the relationship-based needs of individual customers (McMullan & Gilmore, 2003).

Specifically in collaborative consumption, an attempt has been made regarding the relationship between customers and service providers (Yang, Song, Chen, & Xia, 2017). However, the role of the platforms (e.g. Uber), as important intermediaries connecting customers and individual service providers, in promoting customer loyalty is still unknown. In the limitations of their study, Yang et al. (2017, p. 57) assume that "before a customer develops an established relationship with a particular (peer) service provider who can satisfy his/her needs, he/she is most likely to select a trusted platform". Considering that, a question that remains unanswered is: **how customer loyalty takes place in the context of ride-sharing applications?**

Following introduction, this study presents other eight chapters. In chapter 2 the objectives are described. In chapter 3 a literature review discussing the concepts of sharing economy, liquid consumption, collaborative consumption, customer loyalty and customer trust is presented. In chapter 4 the object of the study – ride sharing applications – is characterized. After that, in chapter 5, the research method is explained. Then, in chapter 6 the qualitative and quantitative results are presented. In chapter 7 this results are discussed. And finally in chapter 8 the final considerations are presented, as well as the study implications, study limitations and some suggestions for future research.

2 OBJECTIVES

The objectives of this study are divided between general and specifics, as per described below.

2.1. GENERAL OBJECTIVE

To analyze how customer loyalty takes place in the context of ride-sharing applications.

2.2 SPECIFIC OBJECTIVES

a) To understand how the consumer relates to the different applications of ride-sharing applications and their propensity to loyalty.
b) To characterize the consumer of ride-sharing applications regarding their loyalty.
c) To characterize the consumer of ride-sharing applications regarding their trust.

3 THEORETICAL BACKGROUND

In this chapter, it is presented and contextualized the main authors and concepts about the topics to be addressed throughout the work: sharing economy, collaborative consumption, customer loyalty and trust. This review will serve as a theoretical basis for the subsequent analysis of the collected data.

3.1 SHARING ECONOMY: A REORIENTATION OF PERSONAL POSSESSIONS

The sharing economy, also known as peer-to-peer economy, is a new reality that is changing the way people deal with goods. Instead of ownership, its practices promote temporary use of products and services. In particular, young people are concerned with an improved quality of life instead of accumulating wealth and material property as status symbols. For them it is more important to live intensively by using resources effectively and, while owning goods is perceived as an emotional baggage that keeps one from living, sharing means being free to do whatever one wants (PwC, 2017).

The rise in sharing systems has been made possible through the Internet, with its social media systems, which facilitate connections between peers eager to share their possessions (Matzler & Kathan, 2015). The peer-to-peer platforms of sharing economy have enabled individuals to collaboratively make use of under-utilized inventory via sharing. With it, consumers get temporary access to consumption resources for a fee or for free without a transfer of ownership (Bardhi, Eckhardt, & Arnould, 2012).

Projections show that five key sharing sectors – travel, car sharing, finance, staffing, and music and video streaming – have the potential to increase global revenues from roughly $15 billion in 2015 to around $335 billion by 2025 (PwC, 2015). Traditional industries are threatened. Uber, for example, was valued at $41.2 billion, exceeding the market capitalization of traditional companies such as Delta Air Lines, American Airlines and United Continental (PwC, 2015).

Sharing represents the act of one receiving something from another and making use of it (Belk, 2010) . In the conception of Belk (2014), sharing economy would comprehend elements both from sharing and exchanging and would be an intermediary model between the two.

According to Sordi, Perin, Petrini and Sampaio (2018), the advent of sharing economy is due to three elements. The first one is the technological factor, since usually these connections between peers take place on online platforms and require the use of machines, hardware and software (Belk, 2014; Kaplan & Haenlein, 2010; Piscicelli, Ludden, & Cooper, 2018). Emblematic examples of these include collaborative online encyclopedias (e.g. Wikipedia), content sharing sites (e.g. YouTube, SlideShare and Twitter), peer-to-peer file sharing (e.g. Dropbox, The Pirate Bay and Sci-Hub), and crowdfunding platforms (e.g. Kickstarter and Benfeitoria). "The phenomenon of the sharing economy thus emerges from a number of technological developments that have simplified sharing of both physical and non-physical goods and services through the availability of various information systems on the Internet" (Hamari et al., 2016, p. 3).

The second element is the prevalence of access over property (Bardhi & Eckhardt, 2017; Chen, 2009; Eckhardt & Bardhi, 2015). In the sharing economy, the consumption does not involve transfer of ownership. Product ownership is no longer as advantageous as using it, since property is not necessary to enjoy product's benefits (Bardhi & Eckhardt, 2017; Sordi et al., 2018). Finally, the third element is based on the ideal of sustainability. A number of environmental issues stimulate consumers to turn to sharing (Belk, 2014) and to other alternative forms of consumption.

According to Table 1, Hamari et al. (2016) mapped 254 platforms of sharing economy, that can be separated into two main categories of exchange: access over ownership (191 platforms) and transfer of ownership (139 platforms). Among these, the authors also identified platforms that permitted both modes of exchange: a total of 76. Access over ownership is the most recurring type and it "(…) means that users may offer and share goods and services to other users for a limited time through peer-to-peer sharing activities, such as renting and lending" (Hamari et al., 2016, p. 6). On the other hand, the transfer of ownership passes property from one use to another through swapping, donating, and purchasing of primarily second hand goods.

Table 1 – Sharing Economy Platforms

Mode of Exchange	Trading Activity	Monetary Transaction	Market Allotment	Example
Access over ownership	Renting	Yes	131 platforms	Renttherunway.com
	Lending	No	60 platforms	Couchsurfing.com
Transfer of ownership	Swapping	No	59 platforms	Swapstyle.com
	Donating	No	59 platforms	Freegive.co.uk
	Purchasing used goods	Yes	51 platforms	Thedup.com

Source: Adapted from Hamari et al. (2016)

In order to the sharing economy to rise, the informal institutions that describe individual consumption patterns need to change in order to allow for a transgression from the possession economy (de Leeuw & Gössling, 2016). This economy transgression will also impact the consumption, what will be discussed in the further chapter.

3.2 FROM SOLID CONSUMPTION TO LIQUID CONSUMPTION

Bauman (2008) divides the historical period into two different periods: consumption and consumerism. The first typology is a permanent and irremovable human condition, with no temporal or historical limits. It is a process that meets basic needs, that is, an inseparable element of the biological survival of all living beings. However, differently from all living creatures, humans also have to consume to accomplish social standards of decency, propriety, and good life. Thus, in this first historical period, "survival (biological and social) was the purpose of consumption, and once that purpose was met (the 'needs had been 'satisfied') there was no point in consuming more" (Bauman, 2011, p. 12).

The transition to consumerism, according to the author, occurred at the end of the society of producers and, until this corporate model, oriented to security, the possession of goods guaranteed a secure future. Therefore, the goods acquired were not intended for immediate consumption and should be protected and saved. After this period, Bauman (2008) considers that he has ascended the concept of consumerism, in which happiness is not due to the satisfaction of

needs, but to a volume and intensity of ever increasing desires. This implies the immediate use and rapid replacement of the desired objects.

What differentiates it from the previous typology is neither consumption as such, nor the elevated and fast-rising volume of consumption. It is the emancipation of consumption from its past instrumentality that used to draw its limits – the demise of norms and the new plasticity of needs, setting consumption free from functional bonds and absolving it from the need to justify itself (Bauman, 2011).

Other authors, in turn, consider that the concept of consumption is ambiguous, since "positive and negative meanings intertwine in our everyday way of talking about how we appropriate, use and enjoy the universe around us" (Barbosa & Campbell, 2006, p. 21). For them, such ambiguity begins in the very etymology of the term, for the word consumption derives from the Latin *consumere* and the English *consummation*. In Latin, it means to use everything, exhaust and destroy; in English, means adding.

In the studies of consumption in the academy, this ambiguity is also present. What is important in Barbosa and Campbell's (2006) conception is to avoid a "moral denunciation" (p. 41) that has no support in the individual lives of the people who consume. The authors understand that, rather than simply enabling existence and survival, consumption has the power to make individuals understand that they are authentic human beings and that they actually exist as effective and active members in the society in which they are inserted.

By stating "I buy, therefore I am" (2006, p. 53), it seems clear that Campbell (2006) attributes consumption to personal identity. For the author, subjects monitor their own reactions to various products and services and thus establish their tastes and desires, although it should be borne in mind that the contemporary or postmodern subject is quite flexible.

According to Hall (1987), identity is mobile, formed and constantly transformed in relation to the ways in which people are questioned in the cultural systems that surround them. Thus, the postmodern subject assumes different identities at different times and often contradictory. "A fully unified, complete, secure and coherent identity is a fantasy" (Hall, 2002, p. 13), which means that individuals are constantly recreating themselves and that their preferences are affected by aspects such as fashion and the search for higher status.

To Campbell (2006), this is the nature of modern consumption, more concerned with quenching wills than with satisfying needs. The difference, however, is that needs are usually objectively established, while wants can only be identified subjectively.

When individuals repeatedly expose themselves to the same product or service, it is impossible for them to feel the same intensity of reaction of the first time, and it is most likely that repetition leads to boredom – hence the importance of fashion, for example, from the introduction of new goods and objects of desire. There must be expositions to unprecedented stimuli in order to avoid boredom and satisfy the continuous search for the reaffirmation of their identities. Campbell (2001) states that every purchase leads to disillusionment, since the need is something ephemeral and people are always determined to find new products that serve as objects of desire to be replenished. The consumer is satisfied only momentarily when consuming because he is permanently exposed to the experience of need and these aspects allow the desire-acquisition-disappointment-desire cycle to be fed back.

Consumption life refers less to acquisition and possession and more to being in motion, because the orientation of it is to avoid satisfaction, after all a happy consumer is a terrifying threat (Bauman, 2008). In this way, satisfaction must be only a momentary experience, and if it lasts a long time, it must be feared and not desired. Individuals who satisfy themselves with a finite set of needs are faulty consumers (Bauman, 2008).

According to Bauman (2008), one lives in a society of consumption and, unlike the periods of the past, in today's society there is a promise of satisfaction of human desires. Such a promise, however, only remains enticing while the desire remains dissatisfied or, more importantly, while the consumer is not fully satisfied. To the extent that it perpetuates the non-satisfaction of its members, the consumer society perpetuates itself.

With regard to the social condition of human beings and the consequent need to belong to a group, there is a desire for adequacy or identification with other individuals who, among other things, influence a person's purchases and activities (Belk, 1988). These reference groups become persuasive as they exert power over other characters. For the author, such an effect is the so-called social power: the ability to alter the actions of others, intentionally or unintentionally.

Despite this social need, Lipovestky (2011) also considers consumption as individualist in hypermodernity. The author agrees that there is progression of the community spirit and the recollections of identity; however, there is no anchorage. According to him, the poles of

identification of universal character are withdrawn, and individuals invest in their immediate private communities. Long-term plans are not realistic because there is a continuous reconstruction of identity based on identity kits provided by the market (Bauman, 2008). The greatest attraction of a life of consumption is the wide range of new possibilities – what Bauman (2008) calls new beginnings and resurrections.

Another feature of the consumer universe is that it is experiencing a period of disruption of the old class cultures that framed the behavior of the different social groups by pressures and other intimidation (Lipovetsky, 2011; Ulver & Ostberg, 2014). Thus, transverse and diversified tribes are constituted, because the upper classes no longer consider it unworthy to buy cheap products and luxury brands are known and desired by all groups, even the most modest ones (Lipovetsky, 2011). Bauman (2008) concurs with these conceptions when he points out that the task of consumers – and the main motive that motivates them to engage in an incessant consumption activity – is to cease to be invisible, standing out in a mass of indistinguishable objects.

Bardhi and Eckhardt (2017) assume that to date the literature on consumer behavior has focused on solid consumption, that is, on durable, property-based and tangible consumption. However, one cannot ignore the existence of liquid consumption – ephemeral, access-based and dematerialized – which is the phenomenon surrounding digital, access-based practices and global mobility (Bardhi & Eckhardt, 2017). In it, value moves from appropriation to the states of acquisition, use, and circulation of the consumption cycle (Bardhi & Eckhardt, 2017).

The emergence of the access-based consumption can be attributed

> (…) to the change in societal preferences for ownership, the increasingly transient and liquid society that de-values an attachment to things and the economic crises that forced affected consumers to reevaluate their relationship with owned versus accessed goods and to appreciate good deals (Oyedele & Simpson, 2017, p. 161).

Collaborative consumption is one of the practices that drive consumer and social class liquidity. In it, consumers are more interested in lower costs and convenience rather than in cultivating relationships with businesses or with other consumers (Eckhardt & Bardhi, 2017). In addition, collaborative consumer access is able to function as a lifestyle facilitator because it allows consumers without the necessary economic means to consume – even if temporarily –

brands, products and services that otherwise would be unattainable (Bardhi & Eckhardt, 2017; Bardhi *et al*., 2012).

Although having taken various forms including sharing, bartering, and trading, exchange has long been considered a cornerstone of marketing thought (Bagozzi, 1975). In the literature it's possible to find various and confusing terms: commercial sharing (Akbar et al., 2016; Lamberton & Rose, 2012), access-based consumption (Chen, 2009), liquid consumption (Bardhi & Eckhardt, 2017), sharing or co-owning (Belk, 2010), shared consumption (Roos & Hahn, 2017), among others.

In this research, the studied phenomenon will be denominated as collaborative consumption (CC). According to Hamari et al. (2016), there is a difficulty in defining this phenomenon because of the different terminologies and also the scope of the proposed definitions. Therefore, for the purposes of this study, the definition of Benoit et al. (2017) will be used. The authors differentiate collaborative consumption from other similar practices (see Table 2) according to three characteristics: (1) *the number and type of actors*; (2) the *nature of the exchange*; and (3) *the directness of exchange*.

Table 2 – Collaborative consumption and related phenomena

	Buying	**Renting**	**Non owner-ship/ access based services**	**Collaborative consumption**	**Sharing or co-owning**
Number and type of actors	Dyadic, be-tween pro-vider and customer	Dyadic, be-tween provider and customer	Dyadic, be-tween provider and customer	Triadic, be-tween a plat-form provider, a peer service provider and a customer	Two or more individuals, e.g. within families or friends
Nature of exchange	Transfer of ownership, usually assets are ex-changed for financial con-tribution, sense of finality	No ownership transfer, longer, fixed period of agreed con-sumption time, mostly invest-ment goods, sequential use	No ownership transfer, shorter periods of agreed con-sumption time, sequential use	No ownership transfer, shorter periods of agreed con-sumption time of underuti-lized assets from the peer service pro-vider, sequen-tial use	No owner-ship transfer, often shared ownerships, therefore simultaneous or sequential use
Directness of exchange	Predomi-nantly medi-ated through market mech-anisms	Predominantly mediated through market mechanisms	Mediated through market mechanisms	Mediated through market mechanisms	Not mediated through mar-ket, but social mechanisms

Source: Adapted from Benoit et al. (2017)

Differently from other forms of exchange, due to *the number and type of actors* involved, CC can be characterized as triadic rather than dyadic. "Specifically, (a) a platform provider enables exchange, (b) a customer seeks access to assets and (c) a peer service provider grants this access" (Benoit et al., 2017, p. 220). That's why two different service providers serve customers in CC: the platform provider (e.g., Cabify) and a peer service provider (e.g., the Cabify driver).

Regarding *the nature of the exchange*, as in traditional exchanges, CC entails (a) customers gaining access to tangible/intangible resources (b) when monetary compensation is exchanged for goods or services. However, there is no exchange of ownership. Instead, the actor who owns the resource grants temporary periods of agreed consumption time. The third and last

criterion of Benoit et al. (2017) triangle – *directness of exchange* – differs from related phenomena because CC is obligatory mediated by market mechanisms.

For the consumers, economic drivers are one of the motives for engaging in CC, since it's cheaper to access goods or services than to buy it (Cohen & Kietzmann, 2014; Jiang & Tian, 2016). Collaborative consumption is largely motivated by self-interest and utilitarianism (Bardhi & Eckhardt, 2012), counter to the altruistic discourses that underline sharing (Belk, 2010). Social motives are another reason (Neunhoeffer & Teubner, 2018) and some CC platforms, like Airbnb, are positioning their selves as communities that create connections between people. Hedonic value is also an important attribute because through CC customers' can access luxury good and satisfy their desire to seek status (Benoit et al., 2017; Lawson et al., 2016). Also, CC reduces risks and responsibilities of owning goods such as maintenance, usage, storage and disposal (Wittkowski, Moeller, & Wirtz, 2013).

For the peer service provider (e.g., the Uber driver), the motives are economic benefits, entrepreneurial freedom and social motives. The economic benefits are associated with the fact that CC is an efficient mechanism for making use of under-utilized assets and also for providing peer providers with additional sources of income (Benoit et al., 2017; Lamberton, 2016). Regarding the entrepreneurial freedom, CC enables "(…) individuals entrepreneurial freedom in that platform providers make it easy for those motivated by a need for income to easily match their skills/assets with those who are willing to pay for them, thus allowing those with underutilized assets to use them when and how they wish" (Benoit et al., 2017, p. 223).

Regarding the collaborative consumption, a question that remains unanswered is if the collaborative consumer can be loyal. According to Bardhi and Eckhardt (2017, p. 9), "(…) consumer relationships with other consumers as well as with brands can be more ephemeral and based more on use value, rather than identity". Also, the limited access of the object and the market mediation inhibits appropriation practices from taking place. The collaborative consumption leads to different features from their traditional counterparts and some questions are crucial to form a better understanding from customers' perspectives (Yang et al., 2017). The implications for important relationship constructs such as loyalty could be significant, and is going to be discussed in the next chapter.

3.3 CUSTOMER LOYALTY IN SERVICES CONTEXT

Many principles of consumer behavior are anchored in the solid approach of consumption. They emphasize linkage to objects, centrality of ownership, lasting consumer involvement, and security and loyalty – all considered pillars of consumer behavior (Bardhi & Eckhardt, 2017). For a long time, ownership and possession have been considered the normative ideal (Bauman, 2001; Belk, 1988). A solid perspective values durability, reliability, and long-term security.

According to Tellis (1988), loyalty has been defined as repeated purchasing frequency or relative volume of same-brand purchasing. For Newman and Werbel (1973), loyal customers are those who repurchase a brand, consider only that brand and do not seek brand-related information. However, Oliver (1999) considers that these definitions suffer from the problem of recording only consumers' concrete actions and not the subjective and psychological meaning of loyalty. For the author, loyalty is:

> a deeply held commitment to rebuy or repatronize a preferred product/service consistently in the future, thereby causing repetitive same-brand or same brand-set purchasing, despite situational influences and marketing efforts having the potential to cause switching behavior (as cited in Oliver, 1999, p. 34).

Furthermore, Oliver (1999) proposes a framework for the loyalty phases: (1) cognitive loyalty, (2) affect loyalty, (3) conative loyalty, and (4) action loyalty. The first phase is related with the brand's performance aspects, the second refers to the brand's likeableness, the third is experienced when the consumer focuses on wanting to repurchase the brand, and the fourth represents the commitment to the action of repurchasing. Table 3 demonstrates the four-stage loyalty model, as well as the different vulnerabilities of each stage, depending on the nature of consumer commitment.

Table 3 – Loyalty Phases and Corresponding Vulnerabilities

Stage	Identifying Marker	Vulnerabilities
Cognitive	Loyalty to information such as price, features, and so forth.	Actual or imagined better competitive features or price through communication (e.g., advertising) and vicarious or personal experience. Deterioration in brand features or price. Variety seeking and voluntary trial.
Affective	Loyalty to a liking: "I buy because I like it."	Cognitively induced dissatisfaction. Enhanced liking for competitive brands perhaps conveyed through imagery and association. Variety seeking and voluntary trial. Deteriorating performance.
Conative	Loyalty to an intention: "I'm committed to buying it."	Persuasive counter argumentative competitive messages. Induced trial (e.g., coupons, sampling, point-of-purchase promotions). Deteriorating performance.
Action	Loyalty to action inertia, coupled with the overcoming of obstacles.	Induced unavailability (e.g., stocklifts-purchasing the entire inventory of a competitor's product from a merchant). Increased obstacles generally. Deteriorating performance.

Source: Adapted from Oliver (1999)

Oliver (1999) argues that the loyalty sequence begins in the *cognitive phase*, which develops when a customer has a set of beliefs, or an idea about brand attributes, that makes him believe that a brand is superior to others in this category. In this phase, customers can easily switch to competing brands that offers a better price or quality (Ehrenberg & Goodhardt, 2000; Keaveney, 1995). "Thus, cognitive loyalty is actually 'phantom loyalty', because it is directed at costs and benefits, not the brand" (Oliver, 1999, p. 37). Phase two is the *affective phase* and develops when the consumer forms a favorable attitude toward a brand. Although affection is not as easily deteriorated as cognition, customers are still subject to threats from unsatisfactory experiences (Keaveney, 1995).

The third stage is the *conative phase*, which develops when consumers intend to buy a preferred brand. This phase reflects a strong desire and is based on two previous levels of processing (cognition and affection). However, consumers are still subject to consideration of competitive brands and particularly effective threats can be testing of competitive products resulting from samples, coupons or point-of-purchase promotions (Oliver, 1999). Until this phase, "(…) the consumer has not reached the state of resistance, resilience, and the overcoming of obstacles necessary for ultimate loyalty to emerge" (Oliver, 1999, p. 37).

Finally comes the *action phase*, which manifests itself when intentions turn into actual repurchase behavior to complete the loyalty cycle. On reaching this phase, the consumer is compromised to repurchase the brand, and only that brand, also acquiring the necessary skills to overcome threats and obstacles. Oliver (1999) states that this consumer is expected to routinely ignore competition messages, engage in effortful search for the favored brand, and possibly even avoid the trial of competitive brands. In addition to the deteriorating performance, which is a potential vulnerability in all previous phases, only an insuperable unavailability would cause the consumer to switch to another brand (Oliver, 1999).

El-Manstrly (2011) consider this four-phase loyalty conceptualization the most compelling one. This is due six reasons: (1) it moves beyond defining loyalty in terms of behavioral intentions to predict actual behavior; (2) it provides a more realistic and valid conceptualization as it considers the impact of situational factors, such as competitive environment and marketing efforts on the decision making process; (3) it considers the dynamic and complex nature of the construct; (4) it distinguishes between situational loyal customers (special occasions' buyers) and active loyal customers (frequently buying); (5) it is abstract, so it can be applied to services, products and stores; and (6) it adds to the limited research in marketing on explaining the intention-behavior gap.

To complement his model, Oliver (1999) also creates a model of four loyalty strategies that is illustrated in Figure 1. The author states that the perspectives of the model are not directly under the control of management, but they can be facilitated by it. The horizontal dimension reflects the degree of individual fortitude, that is, the degree to which the consumer ignores competitive overtures on the basis of his or her loyalty to the brand and not on the basis of marketer-generated information. And the vertical dimension illustrates low and high phases of community and social support, that is, the community providing the impetus to remain loyal.

Figure 1 – Four Loyalty Strategies' Framework
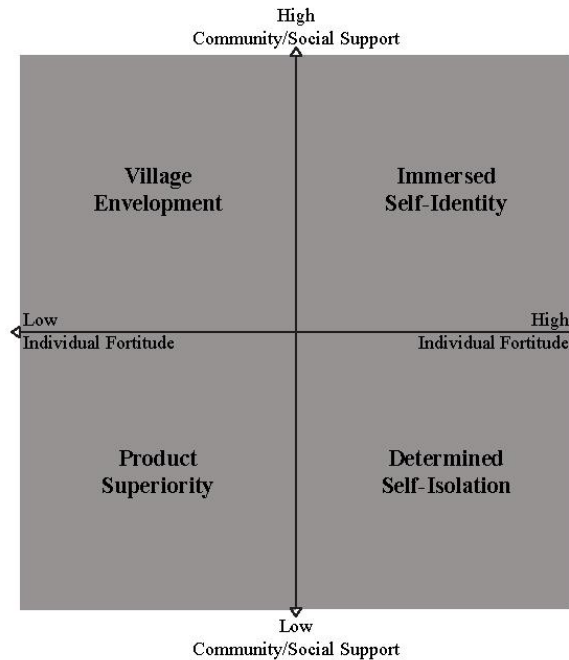
Source: Adapted from Oliver (1999)

In Figure 2, the high-high cell contains the apex of loyalty and the low-low cell contains the weakest case. Product superiority is the weakest form of loyalty in this framework and reflects the traditional view of loyalty as deriving from high quality and/or product superiority. In cases of high consumer fortitude and low community support, the framework suggests that the consumer will wish to rebuy on the basis of determined self-isolation. "That is, the consumer desires and exclusive relation with the brand and does not wish to be 'courted' by other brands" (Oliver, 1999, p. 38).

The village envelopment quadrant is acquired by the combination of low fortitude and high community support. In it, "the consumer is sheltered from outside influences, nurtured in the use of selected and protected brands, and provided integrated and routinely updated consumption systems" (Oliver, 1999, p. 38). Finally, the high-high combination – immersed self-identity – happens when the consumer immerses his self-identity in the social system of which the brand is a part knowing that the community will be supportive of this association.

Oliver (1999) assumes that the immersed self-identity cannot be reached by all marketers. This quadrant is complex, since it requires product superiority, plus customers who can become

determined defenders of the brand, plus a supportive social environment. Besides, the author states five essential criteria to acquire this level of loyalty: (1) the product must be unique in some way; (2) a profitably sized segment of the firm's customers must find it desirable; (3) the consumable must be subject to adoration in the eyes of the potentially loyal consumers; (4) the product must have the capacity to be embedded in a social network so the consumer can feel as part of a village; and (5) the company must be willing to expend resources to create, populate, and maintain the village.

Regarding the domain of services, loyal customers are less sensitive to price, buy more, demand less of a company's time, and bring in new customers (Reichheld, 1996). Despite the strategic importance of loyalty, the progress in defining and measuring it has been limited (El-Manstrly & Harrison, 2013; Knox & Walker, 2001), especially considering it as a dynamic four-dimensional view (Curran, Sajeev, & Rosen, 2010). This gap can limit the understanding of service loyalty formation and development, as well as affect service managers' and researches' abilities to make accurate conclusions and decisions (McMullan, 2005).

Both services marketing researchers and practitioners, as stated by El-Manstrly (2011), need to develop loyalty measures that depict the different aspects of service loyalty in order to effectively manage it. The author asks for a robust scale development procedure to develop and validate a service loyalty scale across different services and cultural contexts. This knowledge could be used to segment customers according to their phase within the process of loyalty, as well as to adapt the marketing strategy to the relationship-based needs of individual customers (McMullan & Gilmore, 2003).

In 2013, El-Manstrly and Harrison developed a robust scale for service loyalty measurement based on Oliver's (1997, 1999) four-phase loyalty conceptualization. After critically examining the established service loyalty scales until then, the authors conclude that their study was the first "(…) to provide a psychometrically sound and operationally valid measure of service loyalty" (El-Manstrly & Harrison, 2013, p. 1835). The scale is presented in Appendix 2.

The authors followed the scale-development procedure suggested by Churchill (1979). At the first stage, they generated the items through existing literature; at the second stage, in order to achieve content validity, they pretested and refined the items using a panel of experts in services

marketing and a pilot survey to a sample of 120 retail bank customers; and at the third stage, they validated the scale based on a random sample of 300 retail banking customers.

The study "(…) confirms that the developed measure is robust, overcome previous research limitations in relation to content validity and convergent validity, and supports a reflective rather than a formative modeling strategy" (El-Manstrly & Harrison, 2013, p. 1851). Unfortunately, this scale was never applied to measure loyalty in a collaborative consumption context, which will be the topic under discussion in the next chapter.

3.4 TRUST IN SERVICES CONTEXT

The relationship between consumer trust and loyalty is supported by reciprocity arguments. When providers act in a way that builds consumer confidence, the perceived risk to the particular service provider is likely to be reduced, allowing the consumer to make confident predictions about future provider behavior. In fact, trust is a central attribute in relationship initiation, formation, and maintenance in a variety of exchange contexts (Sirdeshmukh, Singh, & Sabol, 2002). According to Gundlach and Murphy (1993, p. 41), "the variable most universally accepted as a basis of any human interaction or exchange is trust".

In this sense, Harris and Goode (2004) developed a multi-item scale to measure customer loyalty in online services' context. Then, they used it to validate a framework that placed trust as a pivotal driver of online services loyalty. Through that study, they found "(…) that trust plays a pivotal role in service dynamics and, in particular, in directly and indirectly driving loyalty" (Harris & Goode, 2004, p. 150).

Also, a number of authors have highlighted the importance of trust in online transactions (Ert, Fleischer, & Magen, 2016; Harris & Goode, 2004; Reichheld, Markey, & Hopton, 2000). Reichheld and Schefter (2000, p. 107) argue that "to gain the loyalty of customers, you must first gain their trust. That's always been the case, but on the Web…it's truer than ever".

Similar to loyalty, trust also has more than one dimension. According to Johnson and Grayson (2005, p. 500), there is "a well-established theoretical precedent for examining emotional aspects of trust from the social psychology literature that conceptualizes trust as having cognitive, affective and behavioral dimensions".

Cognitive trust "...arises from an accumulated knowledge that allows one to make predictions with some level of confidence, regarding the likelihood that a focal partner will live up to his/her obligations" (Johnson & Grayson, 2005, p. 502). It is based on accumulated knowledge regarding the product or service, and it consists of the consumer's expectations based on its assessments of competence, responsibility, dependency, opinions, or knowledge about the objects (Terres & Santos, 2013).

The affective dimension of trust includes feelings and preferences. "The essence of affective trust is reliance on a partner based on emotions. As emotional connections deepen, trust in a partner may venture beyond that which is justified by available knowledge" (Johnson & Grayson, 2005, p. 501). This element of trust makes the relationship less transparent to objective risk assessments (Johnson & Grayson, 2005).

Lastly, the behavioral dimension is the result of cognitive and affective trust. "(…) Behavioral trust consists in the intentions of consumer behavior based on the premise that the service provider is responsible and will deliver on its promises" (Terres & Santos, 2013, p. 127). In the next section, the role of customer loyalty and trust in collaborative consumption will be discussed.

3.5 CUSTOMER LOYALTY AND TRUST IN COLLABORATIVE CONSUMPTION CONTEXT

According to Bardhi and Eckhardt (2017), in the condition of any kind of liquid consumption, including collaborative consumption, relationships can become more transactional and bonds more loose and disposable. Consumers may avoid committed relationships or emotional attachments, and relationships may be increasingly based on instrumentality and market logic (Eckhardt & Bardhi, 2016).

Two illustrative examples are collecting versus accessing. In collecting, one emphasizes private consumption, strong self-identification with the collection, and long-term relationships (Chen, 2009). In solid consumption, lasting types of consumer involvement (e.g. loyalty, fanaticism, commitment) and relationships prevail (Bardhi & Eckhardt, 2017). By accessing, sharing or borrowing one engages in liquid consumption, which is characterized by lack of loyalty, ephemeral involvement and relationships (Bardhi & Eckhardt, 2017).

Despite all the interest in the concept and benefits of loyalty, progress in measuring and defining it has been limited (Knox & Walker, 2001; McMullan, 2005). Oliver (1999) proposed the four-phase model of customer loyalty development in which loyalty is investigated as a four dimensional construct: cognitive, affective, conative, and action.

The study of Yang et al. (2017, p. 55) examines "(…) the outcomes (benefits) customers can achieve by developing and maintaining the long-term relationships with service providers". They measured loyalty, through a multi-item scale they developed, and trust, based on the scale of Morgan and Hunt (1994), as a related construct identified in the literature (Palmatier, Dant, & Grewal, 2007; Sirdeshmukh et al., 2002).

The results of the study demonstrate the important role of trust in building and sustaining service loyalty from the customer perspective. Also,

> (…) the results indicate a stronger association between trust and earlier stages of loyalty (i.e., cognitive and affective) rather than later stages of loyalty (conative and action). This indicates that service customers are more likely to rely on trust in forming their initial loyalty judgements due to the difficulty associated with evaluating services. However, the role of trust is more likely to be reduced over time as service experience and relationship develop. (Yang et al., 2017, p. 1853)

The authors choose to evaluate the relationship between the service providers, not with the platforms. They argue that, differently from the taxi services where there are clear interpersonal boundaries separating drivers and customers, in the sharing economy the customer can establish a close relationship with the peer service provider.

Yang et al. (2017) screened the respondents according to their relationships with the individual service providers – rather than those with any platform – and kept only those respondents who were able to identify some established relationship with any one individual service provider. However, this approach does not make sense regarding the ride-sharing applications, since the customer cannot choose the driver through the platform.

Thus, it is possible that a customer is never served by the same driver, preventing the relationship to which Yang et al. (2017) refer and analyze. The long-term relationships between customers and service providers are against the liquid consumption theory, in which collaborative consumption is inserted. This long-term relationship assumption could fit when analyzing a taxi company, but not when analyzing a sharing economy company like Uber. Also, the authors do not apply the four-phase model of Oliver (1999) and their scale has mediating factors.

According to El-Manstrly and Harrison (2013), in order to capture service loyalty accurately, it is important to distinguish between the antecedents (mediators) and the construct itself. That is why, in their study, they measured trust too and used it to establish the nomological validity of their scale.

In the next chapter, the phenomenon of the present study will be detailed presented.

4 THE RIDE-SHARING PHENOMENON

In 2012, mobile applications like Easy Taxi and 99Taxi appeared in Brazil and began to connect passengers to taxi drivers. Later, in May of 2014, the company Uber began to operate in the city of Rio de Janeiro and arrived in Porto Alegre in November 2015. After prohibitions, many protests and episodes of physical violence (Koch, 2017), ride-sharing was regulated in Porto Alegre/RS and other Brazilian locations.

Differently from taxis, in the ride-sharing applications, drivers utilize their own vehicles and work hours that are most convenient for them, while customers access the service via an app on their smart phones or some other device (Benoit et al., 2017). Ride-sharing commonly leverages the power of social networks and mobile geolocation technology to enable the service (Cohen & Kietzmann, 2014). As such, in the ride-sharing, the company (e.g. Uber, Cabify, 99) provides a technology platform (the app) that efficiently coordinates underutilized assets (owner's vehicles) to serve customers who need transportation (Benoit et al., 2017) consisting in a triadic process.

Ride-sharing companies have raised more than $25 billion in private capital since 2010 and the top-5 ride-sharing companies – Uber, Didi-Chuxing, Lyft, Ola, and Grab – have a combined market capitalization of roughly $120 billion (Phillips & Kulkami, 2017). The success of these sharing models may have resulted from a need for frugal spending after the global economic recession of 2008 (Belk, 2014; Lindblom & Lindblom, 2017), as well as from a growing environmental awareness combined with the ubiquity of the Internet and its technologies (Cohen & Kietzmann, 2014). In Table 4, a characterization of the ride-sharing phenomenon is presented.

Table 4 – Ride-sharing characterization

Dynamic	It can be established on short-notice, which can range from a few minutes to a few hours before departure time thanks to the growing use of Internet-enabled mobile phones. Communication technology is a key enabler to dynamic, on-demand ride-sharing. (Agatz, Erera, Savelsbergh, & Wang, 2012; Cohen & Kietzmann, 2014)
Independent	The drivers utilize their own vehicles and work hours that are most convenient for them. This is different from most traditional forms of passenger transportation where a central organization owns vehicles and/or employs drivers. (Agatz et al., 2012; Benoit et al., 2017)
Non-recurring trips	Differently from the traditional carpooling or vanpooling, which require a long-term commitment among two or more people to travel together on recurring trips, ride-sharing is more flexible because it does not require rigid time schedules or itineraries over time. (Agatz et al., 2012; Cohen & Kietzmann, 2014)
Automated matching	Ride-sharing requires minimal effort from the participants, since a system helps riders and drivers to find suitable matches and facilitates the communication between both parts. (Agatz et al., 2012; PwC, 2017)
Cost benefit	The costs are usually about half the price of traditional cab rides. The most perceived advantage by the consumers is the better price, followed by more convenient access and a higher customer benefit. (de Leeuw & Gössling, 2016; PwC, 2017)
Safety & Trust	47% of users trust more a share economy provider, such as Uber, while 43% trust local taxi companies more, and the remaining 10% did not know any share economy company (PwC, 2017).

Source: The author.

Added to the above characteristics, mobility is an everyday service that takes consumers to their daily activities such as school, universities, jobs, etc. Thus, the ride-sharing applications are present in consumers' daily more than other collaborative consumption services. This motivated the choosing of ride-sharing application as research object. In addition, to measure loyalty to a particular company, it is important that it has competitors who challenge the customer loyalty. Considering this, the ride-sharing segment has a good numbers of players in Brazil, another reason that motivated the research.

According to Lobel (2017), in Brazil, the number of Uber[1] drivers jumped from 50,000 in 2016 to 500,000 in 2017; and the number of monthly active users jumped from 13 million in April to 17 million in October of 2017. The city of São Paulo, for example, has about 150,000 drivers, against only 38,000 taxi drivers (Lobel, 2017). Uber arrived in Brasil in May of 2014.

One of its main competitors in Brazil, the Spanish company Cabify[2], that arrived in the country in June of 2016, affirms to have 1 million users in Brazil (Estadão Conteúdo, 2017). Another competitor, the Brazilian company 99[3] that started with ride-sharing services in August of 2016, claims to have 14 million of passengers in Brazil, but does not differ between 99Taxi and 99POP customers (99, 2018). The 99POP is the ride-sharing segment.

Until now, an effort has been done by Yang et al. (2017) by measuring loyalty in the ride-sharing context, specifically between the customer and the peer-service provider. Differently from other segments of the sharing economy, in these applications the consumer cannot choose the peer-service provider. The consumer just asks for a car and the platform randomly selects a provider according to the distance they are from the consumer.

According to ter Huurne, Ronteltap, Corten and Buskens (2017, p. 486), the "(…) platform Uber reflects traditional market situation wherein consumers pay for a service, and the nature of the relationship between peers is not particularly important". Also, it seems "(…) that consumers are more interest in lower costs and convenience than they are in fostering social relationships with the company or other consumers" (Eckhardt & Bardhi, 2015, p. 3).

At the same time that customer loyalty leads to lower price sensitiveness (Guadagni & Little, 2008; Srinivasan, Anderson, & Ponnavolu, 2002), "loyal customers strive for greater discounts to achieve exchange equity in the relationship. Thus, loyal customers are willing to pay more – but eager to pay less" (Wieseke, Alavi, & Habel, 2014, p. 32). This denotes the importance of comprehending the customer loyalty with the platform itself and not only with the provider, since the second is not a choice of the customer. In the next chapter, the study method will be explained.

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[1] https://www.uber.com/
[2] https://cabify.com/
[3] https://website99.wpengine.com/

5 METHOD

According to Denzin (1970), the combination between different theories, methods and data sources can help to overcome the natural bias that affects studies with singular approaches. Davis, Golicic and Boerstler (2011), consistently with prior definitions, define multiple methods research as the type of research that draws on data from more than one source and employ more than one type of analysis. "Thus, multiple methods studies may employ two or more qualitative methods, two or more quantitative methods, or a combination of qualitative and quantitative methods in what is called a mixed methods approach" (Davis et al., 2011, p. 468). The central assumption of the multi-method approach is that the interaction between different methods provides better analytical possibilities and enables the researcher to take more ownership of the studied object.

This study is multi-method and consists of two phases: the first one is of exploratory and qualitative nature and was done through in-depth interviews; and the second one is descriptive and quantitative nature and was done through a survey. Both of them will be described below.

5.1 EXPLORATORY PHASE

According to Hair, Babin, Money and Samouel (2005), the exploratory approach aims to find initial data on a research problem. As core characteristics, this approach is informal, flexible, and creative. Its results improve the researcher knowledge and promotes clearer analysis and interpretations of the phenomenon (Nique & Ladeira, 2017).

Also, the exploratory research can be used to obtain information about the possibility of carrying out a more complete investigation of a particular context (Nique & Ladeira, 2017). These information can then be used in the descriptive or causal approach. Considering the literature gap about loyalty in collaborative consumption, it is important to deepen the knowledge and comprehend how the consumer interacts with different brands in collaborative consumption and what is the role of the discount sharing groups in his/her decision-making.

5.1.1 Research Technique

The in-depth interview is the data collection technique that was adopted to understand the experiences and perceptions of the respondents about their relationships with the different brands in the ride-sharing sector, as well as their propensity to loyalty. The in-depth interview allows the deepening of the subject through several questions (Hair et al., 2005). By applying this technique, the aim was to better understand the problem being researched, as it provides a great information amount. "Even when it is not the primary method of data collection in a quantitative study, the interview method is employed often as a pilot study to gather preliminary data before a survey is designed" (Qu & Dumay, 2011, p. 238).

5.1.2 Participants and Recruitment

It was sought to maximize diversity among the respondents in order to achieve a holistic view of customer perceptions while still ensuring that they share some characteristics to facilitate comparisons of the results. All the participants thus live in Porto Alegre, the capital of Rio Grande do Sul, where several ride-sharing applications are available (e.g. Uber, Cabify, 99POP, among others). To be part of the subjects, the interviewees should be able to contribute with reliable information about the phenomenon studied.

Were considered as potential interviewees men and women, over 18 year old, and registered in some ride-sharing application. No objection to the application(s) used by the participant. The author interviewed 12 people, 5 men and 7 women. The minimum age was 22 years and the maximum age was 52 years.

From the application of an open question script, there was no predetermined sequence of questions or response parameters. The interviewees were selected for convenience and based on the author's judgment: by the number of times they have already used the ride-sharing applications, it was understood they have qualified information and knowledge to contribute whit this research phase. The number of interviewees was decided according to the need to fully understand the points of the script. When it became apparent that some aspects were becoming repetitive and that the results were already converging towards a consensus, the ideal number of people was reached.

5.1.3 Procedure

The interviews were scheduled individually and preferably in person, lasting between 20 and 40 minutes. Two of them were done by telephone. All the interviews were applied by the author with a dynamic script. The initial script is presented in Appendix 1 and the final script is presented in Appendix 2. Before initiating the interviews, the author requested authorization for audio recording. Once the interview began, the speech was recorded for later transcription.

The interviews were scheduled according to the availability of the interviewee and in the most appropriate place so that the participant did not need to move from his routine. The script considered more general questions initially in order to break the ice, and then tapered to more specific questions.

5.1.4 Analysis

The analysis of data collected during this stage was performed through content analysis. "Content analysis is a scientific, objective, systematic, quantitative, and generalizable description of communications content" (Kassarjian, 1977, p. 10). Also, according to Nique and Ladeira (2017), in the analysis of qualitative data, there are three important levels: the verbal, the gestural, and the subliminal.

The first one will be captured through the audio record and the two others will depend on the author's attention, since they are not verbalized. All of the three depend on interpretation of the researcher. To transform the raw data into information, the six steps suggested by the authors will be followed: (1) map the sources of collected data; (2) ensure that qualitative data are comparable; (3) transform raw qualitative data into units; (4) categorize units found; (5) describe and interpret categories that summarize the units; and (6) proceed with the structural validation of codifications. In this stage, the software NVivo 12 Pro was used to transcribe and to categorize the interviews.

In the end of the data interpretation, the author obtained a deeper knowledge about loyalty and trust in collaborative consumption. Such deepening allowed departing for the second phase of the study, the descriptive one.

5.2 DESCRIPTIVE PHASE

According to Malhotra (2012), the descriptive approach has the main purpose of describing the characteristics of the phenomenon, establishing relations between the study variables. "Descriptive empirical work is broadly about the collection, documentation, and interpretation of information" (Reiss, 2011, p. 951). Compared with the other approaches, the descriptive one has very clear objectives, formal procedures and is structured according to the research problem (Nique & Ladeira, 2017). Some characteristics of the studied phenomenon have already been raised from the exploratory phase, making possible a descriptive one.

The research technique of this phase was the survey, "(…) an important contributor to marketing knowledge, representing an indispensable source of data, particularly in the managerial marketing area" (Hulland, Baumgartner, & Smith, 2018, p. 104). They consist in research instruments that carry out a series of predetermined variables and its collection can be conducted in a variety of ways, including personal, by telephone, mail, or online (Nique & Ladeira, 2017). This kind of study provides cross-sectional data, since the data is collected at a single point in time and statistically synthesized (Hair et al., 2005).

5.2.1 Sample

The sample is non-probabilistic, because its definition depended on the researcher's judgment, and selection for convenience, since the sources were chosen by the particular judgment of the researcher. According to Malhotra (2012), although this type of sample produces good estimates of population characteristics, it is not possible to project inferences about the population. In the author's conception, the main criteria to dimension sample's size consists in verifying if the number of participants in the study is large enough to allow the use of appropriate analytical techniques. Regarding the minimum sample for a factor analysis, Crocker and Algina (1986) indicate 10 individuals for variable, with a minimum of 100 subjects in the total sample.

5.2.2 Questionnaire Elaboration

The questionnaire is an instrument that is filled by the informants, without needing the direct presence of the researcher, and it consists of a series of ordered questions (written or verbal) that a certain sample must answer (Nique & Ladeira, 2017). To the construction of the instrument it was used the scale proposed by El-Manstrly and Harrison (2013) based on the four-stage customer loyalty model proposed by Oliver (1999) and the trust scale proposed by Terres and Santos (2013).

Both scales are multi-item and were developed following Churchill's (1979) scale-development procedure. The loyalty scale (El-Manstrly & Harrison, 2013), presented in Appendix 3, consists in 18 items and was measured using 7-point Likert-type scale. The items are divided in four parts, regarding different dimensions of the construct: cognitive loyalty, affective loyalty, conative loyalty and action loyalty. According to the results of their study, "(…) the developed measure is robust, overcomes previous research limitations in relation to content validity and convergent validity, and supports a reflective rather than a formative modeling strategy" (El-Manstrly & Harrison, 2013, p. 1851).

On the other hand, the trust scale (Terres & Santos, 2013), presented in Appendix 4, consists in 11 items and was also measured using 7-point Likert-type scale. The items are divided in three parts, regarding different dimensions of the construct: cognitive trust, affective trust and behavioral trust. This scale "(…) proved to be reliable and presented convergent, divergent and nomological validities suitable for use in future studies in the context of business-to-consumer exchanges" (Terres & Santos, 2013, p. 143).

El-Manstrly and Harrison's (2013) scale has been already validated by its authors in English, but for the present study it was necessary to translate the scale into Portuguese, the language spoken by the respondents. The translation was done through the technique of back translation and is presented in Appendix 5. The author translated the scale from English to Portuguese and then sent the Portuguese version to a bilingual person who was responsible for translating it back into English. This is the most commonly used way to check the accuracy of translation in researches (Douglas & Craig, 2007). Terres and Santos' (2013) scale used was already validated in Portuguese, so this step wasn't necessary.

After the translation, both scales were sent to three experts (marketing professors) through e-mail. Their comments were considered and the items were properly updated. This version is presented in Appendix 6. This is important to verify content and face validity, which are determined by the judgment of different experts in the interest area (Fachel & Camey, 2000). This step required some updates in both scales, especially considering that none of them were applied in the context of the ride-sharing applications yet.

Even so, to verify the cultural equivalence and the properly comprehension of the items, it was necessary to apply a pre-test. The pre-test was applied through Qualtrics and responded by ten master students. After each block of the survey it was left a blank space in which the respondent could write his or her suggestions and doubts. Some updates were necessary after this round in order to make the items clearer.

5.2.3 Data Collection

After all refinements, the questionnaires were distributed online through Qualtrics, since previous literature suggests that an online survey can yield comparable results with those from traditional offline surveys (Deutskens, De Ruyter, & Wetzels, 2006) and also because the ride-sharing transactions occur online. According to Duffy, Smith, Terhanian and Bremer (2005) studies of a population that owns a particular technology – for example, ride-sharing applications – can be done very successfully online.

The questionnaires were released through WhatsApp and Facebook – mainly through groups of the ride-sharing applications users. People join these groups to share coupons and experiences. Considering the number of items of the instrument and the statistical tests necessary, the questionnaire should reach a minimum of 290 responses. The data was collected from 30th January to 23rd February of 2019, consisting in a cross-sectional research, and reached 380 responses.

5.2.4 Data Processing

The computational advent and the available technologies allowed an extraordinary advance in the analysis of psychological, sociological and behavioral data, something almost

unimaginable two decades ago (Hair, Black, Babin, Anderson, & Tatham, 2009). Thus, in order to achieve the present study objectives, the software Statistical Package for Social Science (SPSS) version 18 will be used. All the statistical tests were done with the assistance of a statistician.

5.2.5 Data Analysis and Interpretation

After establishing the sample profile, the first step was to run a reliability test on SPSS and check the Cronbach Alpha result, which is a measure of internal validity and will show the reliability of the model being tested. Then, nonparametric statistical tests were performed to verify possible significant differences among the three sample groups. The test applied is called Kruskall-Wallis, which does not require the normality of the data or the homogeneities of the variances.

This test was used to compare the information about the constructs in relation to the user groups (Uber, 99POP and Cabify). It compares medians between independent groups of the same or different sizes. For each of the variables in which the Kruskall-Wallis showed significance, the Mann-Whitney test was performed to indicate which of the three groups had different behaviors. The test searches for differences between pairs. Thus, for the significant variables, three Mann-Whitney tests were performed: Uber vs. Cabify, Uber vs. 99POP and Cabify vs. 99POP.

Then, Kayser-Meyer-Olkin (KMO) and Bartlett's Sphericity tests were performed in order to verify if the variables are adequate for the use of the factor analysis technique that was applied next. Since the exploratory factor analysis was done by the original authors of the two scales, the present study move on to the confirmatory factor analysis. As a confirmatory procedure, the factor analysis is primarily a method used to evaluate the construct validity of the measures and not to reduce data. The construct validity is reinforced if the factorial structure of the scale is consistent with the constructs that the instrument proposes to measure (Laros, 2005).

In Figure 3, there is the research design summarizing the steps of the research. In the next chapter, the results of the qualitative and quantitative steps will be presented.

Figure 2 – Research Design

OBJECTIVE	LITERATURE REVIEW
• To analyze the relationship between customer loyalty and collaborative consumption.	• Sharing Economy • Collaborative Consumption • Customer Loyalty • Customer Trust

METHOD	DATA COLLECTION
• Qualitative • Quantitative	1. In-depth Interviews (12) 2. Survey (323)

DATA ANALYSIS

1. Content Analysis (NVivo)

2. Cronbachs' Alpha (SPSS)

   Kruskall-Wallis (SPSS)

   Factorial Analysis (SPSS)

Source: the author.

6 DATA ANALYSIS

Based on the procedures described in the previous chapter, in this one the results of the data analysis are presented. Initially, the data of the qualitative phase of the research are described. Afterwards, the quantitative data are presented.

6.1 QUALITATIVE DATA

The in-depth interviews were conducted in December 2018 with 12 respondents living in Porto Alegre (RS, Brazil), five men and seven women. The interviews were conducted in Portuguese and ranged from 20 to 40 minutes. The following analysis is structured in categories defined a priori: Relationship with the applications; Market and Competition; Buying process; Purchase Attributes; Trust; and Propensity to Loyalty.

6.1.1 Relationship with applications

The interview began with more general and comprehensive questions that would stimulate the interviewee to break the ice. Thus, the initial questions sought to understand how the respondent knew the applications; how long have him been using them; the frequency of use; among other things.

Based on the interviewees' speech, the pioneerism of Uber in the state of Rio Grande do Sul and in Brazil as a whole stands out. The company started operating in November of 2015 in the city of Porto Alegre, capital of the state, and was the users' gateway to the world of ride-sharing applications.

At the time, when signing up, users were getting a personal discount coupon that they could pass on to their contacts as a way to encourage enrollment in the application. The coupon granted a trip of up to R$ 20.00 for users who were doing the first trip on the platform. In addition, the text of this coupon could be customized by the granting user, for example: "*ANACAROLINA*" or "*RIDINGWITHANA*".

Just as influencers have their discount coupons with different brands, Uber has given the opportunity for average users to have theirs as well. This action has greatly stimulated the word-of-mouth advertising of the application, since, in addition to giving a discount of R$ 20.00 to the new user, it also granted a credit of the same value to the account of the user whose coupon was used. It was a win-win relationship for those who indicated and for those who were indicated.

That is how I2, a 25-year-old woman, started her relationship with Uber, which turned three years in January 2019. She met the app by the indications of other people known to her who generated this discount code and reported it to their contacts, including her. Although it is no longer promoted, the code still exists and is available in the application.

When asked which applications the respondents have already used, it has been noticed that, despite having some application that they usually use more, respondents in general have already tried Uber, Cabify and 99POP services. The smaller applications that entered the market later were not used by the respondents. Among the participants, some used the applications daily, weekly, and biweekly.

6.1.2 Market and Competition

With their experiences of use, in general, the respondents perceive differentiation among the apps regarding the following attributes: price, comfort and attendance by the driver. In the opinion of interviewee I8, as a tool, apps are very similar, but the profile of drivers and users is different.

> Uber is for an everyday use and I use it just because I am part of the VIP user program. They provide me more experient and better rated drivers for a lower price. The Cabify I understand as a little more elitist, it gives you more options of customizing the ride and the treatment is quite good, comparable to Uber Select. And the 99POP is much cheaper, for a profile that does not want to pay much – but you cannot expect too much from the driver. (I8, male, 28 years old)

An interesting point of Uber app is that it has four categories of cars and drivers: Uber Juntos, Uber X, Uber Select and Uber Black. In this way, it can serve diverse audiences. Uber Juntos makes it possible to share rides between users who are calling for cars at the same moment and who will travel a similar route. This option considers a short walk to the meeting point and to the point of arrival. The Uber X is the entry category for private rides; it has simple cars and

practices lower prices. At some points in the interviews, this category of Uber was compared to the 99POP. Uber Select has more comfortable and new cars, with an intermediate race price, which the interviewee I8 compared to Cabify. Finally, there is the Uber Black, which has the highest prices. All vehicles in this category are sedans or SUVs, have at least four doors, leather seat, five seats and black color.

Overall, in terms of price, respondents highlighted 99POP and Uber, rather than Cabify, which has higher prices. In terms of comfort, some mentioned Cabify. For interviewee I5, a 22-year-old woman, "the one that most catches my eye is Cabify, it still has a higher standard, it has candies and personalized water bottles. 99POP and Uber are more popular."

Finally, in terms of service, they mentioned Uber and Cabify. For interviewee I3, a 27-year-old man, Cabify stands out for the service: "the best of them." All the experiences he had with Cabify were very different, positively, compared to the others. According to I3, in the beginning Uber also excelled in service, but that changed and the service quality declined.

6.1.3 Buying Process

In the state of Rio Grande do Sul, where the data were collected, there are three main players in the market of ride-sharing applications, other than the smaller. Faced with this scenario, it was found that consumers usually have more than one application downloaded on their cell phones, except in cases where the device has memory limitations and forces the consumer to opt for a single application.

It has been noticed that it is usual for consumers to open the different applications that they have installed on their cell phones and simulate the ride in each of them in order to compare the prices and the waiting time before choosing the application that they will use. In addition, respondent I10, a 27-year-old man, revealed that he uses a price comparison app. The app is called Vah[4], it's free and it's available on the Google Play Store and on the App Store. Among other functions, it compares the prices charged by each ride-sharing company, including the different categories offered by the same company.

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[4] https://www.vahcompare.com/

From the comparative results generated by the Vah, the interviewee I10 defines the application that he will choose to make his trip. According to him, sometimes the prices are very similar: "Most of the time I ask for Cabify in these situations, but it happened to be a long waiting time." Now he usually uses 99POP in these situations.

It was observed that discount coupons are very important for the purchase decision, although the frequency of their availability by the companies has decreased. The I12 interviewee, a 33-year-old woman, assumes that if she does not have an available coupon, she only uses the apps for lack of an alternative. If not, she chooses to use the public transportation or to walk to her destination.

Interviewee I8, a 28-year-old man, believes that "Discounts were very important, because apps initially tended to give discounts to attract new users. So I used a lot. Today I do not care." However, although he said he does not care, he participates in WhatsApp groups whose purpose is to share discount coupons for all ride-sharing applications.

6.1.4 Purchase Attributes

In addition to the price, which emerged in several moments of the interviews as a definitive attribute for the users' choice, service has also proved itself an important aspect. For interviewee I9, a 22-year-old woman, the most important thing for an app's success is "to have available drivers and good condition cars. And there is also the safety issue. It's up to the company to evaluate the car and the driver".

Regarding the selection of drivers, the interviewee praised the Cabify process. However, there seems to be a trade off in that sense, since, because of its selectivity, the application has fewer cars in circulation.

> I hear people commenting on the quality of the cars and on the better selection of Cabify drivers. But at the same time Uber has more cars, so it is rare that it takes a long time to come. Which is important for me, because I can not wait too long for a car. Anyway, I hear that the quality of cars and drivers at Cabify is better. (I9, woman, 22 years old)

It has also come up the belief that apps level out and end up equaling themselves. While one stands out in security, another stands out in price, and a third stands out in availability. Thus, in the perception of some interviewees there are none that stand out so much. Sometimes it seems

that one application overrides the other's lack and that ultimately users will choose according to their moment necessities. The most mentioned attributes were price and availability. Overall, users do not want to wait too long or pay too much for a race.

The price of 99POP was highlighted by the interviewees. The interviewee I3, a 27-year-old man, stopped using Uber and started using 99POP because of the lower price, despite bothering about the lack of attention of some drivers. As for Uber, what weighs in favor is its availability. According to users' perceptions, it is the application that responds faster to requests for races, with a price that is usually an intermediate value between its two main competitors.

Finally, regarding Cabify, interviewee I1, a 50-year-old man, perceives a better customer service, but the problem is the delay, since it has fewer cars in circulation. According to I3, a 27-year-old man, all the experiences he had with Cabify were well superior from other applications. There were also mentions of Cabify's comfort, quality of cars and better selection of drivers, which impacts on the safety perception.

6.1.5 Trust

Trust is treated with great importance by the users. A curious point is that one of the younger interviewees, I9, 22 year-old, admitted using only Uber not for considering it the best app, but because she does not like to put her personal data in many applications. Despite hearing positive reviews about Cabify, she is not comfortable with entering her credit card data into another application. That's why she prefers to continue with only Uber, the first she downloaded.

Apart from that, the other interviewees were not afraid of data sharing because they were already used to online shopping. Users seem to not care about having their credit card registered in different applications. In fact, they consider it important to have more than one application option in order to be able to compare prices and wait times.

In terms of trust, the interviewees cited Cabify and Uber, but there was no mention of 99POP. It was noticed that the application that the user trusts most is not necessarily the one he uses the most, as the interviewed I4, a 24-year-old man, admitted. Similarly, the interviewee I7, a 34-year-old woman, admits trusting Cabify more, since she has heard that the selection of drivers is more rigorous. "I trust Cabify more. From 0 to 5 I would give 4.5 for Cabify and 4 for Uber.

(...) Uber does not ask for so much documentation for drivers. But I still feel confident about getting Uber too" (I7, woman, 34 years old).

6.1.6 Propensity to Loyalty

From the interviews, it became evident that the application that the users most use is not necessarily the one that they consider the best. Consumers are still much attached to the price and therefore have a habit of simulating the race in different applications before finally choosing one. It turned out that there is even an app that makes this comparison for customers.

When questioned about which app consumers first thought about when it came to ride-sharing apps, there were a lot of mentions to Uber, which first came to Rio Grande do Sul and to Brazil as a whole. For interviewee I7, a 27-year-old man, "The first app I think of is Uber, because it's the oldest one. I've spoken several times here in the interview about 'getting an Uber', but not necessarily I'm getting an Uber. It turned sort of 'Bombril[5]'."

Likewise, I11, a 28-year-old woman, confesses that, despite using 99POP more frequently, Uber is the first she thinks when mentioning ride-sharing applications. "Nowadays one does not say 'I'll get an application', one says 'I'll get an Uber'. It was the first and it got stuck in the head. Like Bombril and Gillette[6]" (I11, woman, 28 years old).

Another question that generated very interesting answers questioned the interviewee about which application he would choose to travel with if the applications were people. At that point, Cabify stood out and was the most mentioned app. The interviewee I3, a 27-year-old man, would take Cabify to travel, because all the experiences he had with the company, although the race was more expensive, were very good. He chatted to the drivers and it was comfortable. "It's good to travel with someone you're going to talk to without stress. Uber and 99 POP could have problems along the way. It has more to do with the company than with the place of the trip. Company is very important when it comes to travelling" (I3, male, 27 years).

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[5] Bombril is a Brazilian company of the hygiene and domestic cleaning sector. Its main product is a steel wool, mainly used for cleaning pots. In Brazil, the brand is so strong that people say Bombril as the product name, even though they are using a product of a competing brand (e.g. Assolan).
[6] Gillette is a trademark of Procter & Gamble, which produces razor blades. In Brazil, this is another case of the strength of a brand, since the product is popularly called Gillette and not razor blade.

In the next section the results of the quantitative phase will be presented.

6.2 QUANTITATIVE DATA

After two weeks of data collection, 380 responses were obtained from the questionnaire. In this section the characteristics and results obtained by each sample group will be described. Among the 380 responses, it was necessary to eliminate cases in which (1) the respondent did not go through the filtering, that is, did not use the application in the last month or disagreed with the consent form; (2) the respondent did not live in the state of Rio Grande do Sul; or (3) the respondent did not pass the attention check. After this scan, there were 323 valid cases, which will be characterized next.

6.2.1 Sample Profile

In Table 5, the characteristics of the three sample groups, Uber, 99POP and Cabify, are described. The questionnaire asked respondents to choose the application they most use. Most of the respondents choose Uber (n = 196), then 99POP (n = 104) and then Cabify (n = 23). There was a list of six applications: Cabify, Femini Driver, Garupa, 99POP, Uber and Venuxx – all of them available in the state of Rio Grande do Sul. Also, there was the option "Other", in which the respondent could fill the blank with another application. However, only one respondent choose Venuxx so it was decided to eliminate this response and proceed with the three main groups.

Table 5 - Sample profile

Sample Profile	Uber (n = 196)		99 POP (n = 104)		Cabify (n = 23)		Total (n = 323)		p-value
	n	%	n	%	n	%	n	%	
Age Average (SD)	30,81 (10,12)		30,80 (9,07)		33,35 (9,94)		30,98 (9,78)		0,486*
Gender									0,771**
Female	134	68,37	67	64,42	16	69,57	217	67,18	
Male	62	31,63	37	35,58	7	30,43	106	32,82	
Other	0	0,00	0	0,00	0	0,00	0	0,00	
Schooling Degree									0,043**
Elementary School	0	0,00	0	0,00	0	0,00	0	0,00	
High School	47 [1]	23,98	15	14,42	0	0,00	62	19,20	
Technical Course	7	3,57	7	6,73	0	0,00	14	4,33	
Graduation	86	43,88	48	46,15	13	56,52	147	45,51	
Postgraduate	56	28,57	34	32,69	10	43,48	100	30,96	
Total	**196**	**100,0**	**104**	**100,0**	**23**	**100,0**	**323**	**100,0**	

SD: Standard Deviation

* ANOVA

** Chi-squared / [1] Adjusted Residue > 1,96

Source: The author.

Analysis of Variance (ANOVA) is used to compare the average of three or more groups (in this case: Uber, 99POP and Cabify), so it was applied only for the Age variable. Chi-squared test was used to compare frequency values between groups, so it was applied for Gender and Schooling Degree variables. To represent a significant difference between the groups, the p-value should be < 0.01. In the chi-square test, when there is a difference between the groups, the adjustment of the residuals is done to identify where this difference is found (adjusted residual value > 1.96)

The difference was found among high school Uber users (n = 47) in relation to the other Schooling Degrees of the other applications under study (p-value = 0.043). Also, it was noticed that 100% of Cabify users are graduated or post graduated, probably representing a greater purchase power, since Cabify is the most expensive one. According to the results of Table 5, there is no significant difference between the age of the respondents (p-value = 0.486) and between the gender of the respondents (p-value = 0.771) among the three clusters.

6.2.2 Cronbach's Alpha

Generally, values of $\alpha > 0.7$ are expected to guarantee the scale reliability, as lower values indicate an unreliable scale. However, Kline (1999 apud Field, 2009) considers that when it comes to psychological constructs, values below 0.7 can be expected because of the diversity of the constructs being measured. Table 6 provides the results of the reliability test of the questionnaire.

Table 6 – Cronbach's Alpha

Construct	Itens (n)	α
Cognitive Loyalty	5	0,483
Affective Loyalty	5	0,915
Conative Loyalty	4	0,647
Action Loyalty	4	0,687
Cognitive Trust	4	0,756
Affective Trust	4	0.913
Behavioural Trust	3	0,791

Source: The author.

It was observed that almost all constructs have a value higher or near 0.7, except for the construct Cognitive Loyalty (= 0.483). In addition to the Cronbach Alpha coefficient, reliability was also measured from two confirmatory factor analysis, which will be discussed in sections 6.2.3 and 6.2.4.

6.2.3 Confirmatory Factor Analysis – Loyalty Scale

The Kaiser-Meyer-Olken (KMO) statistic was found to be KMO = 0.906, indicating suitability of the sample to the factor analysis. Likewise, for the Bartlett sphericity test, a p-value = 0.000 was found, rejecting the null hypothesis. In the factors' extraction, the principal component method and *varimax* rotation were followed. As a result of the factor analysis, shown

in Table 7, the four categories of factors that compose the original scale were generated. These factors represented 70.41% of the explained variance.

The higher the factor loadings the better, since the value expresses the correlation of the variable with its factor. Generally, loads below 0.4 are not considered satisfactory. According to the results presented in Table 7, Factor 1, Cognitive Loyalty, obtained a low reliability index (α = .483), especially when compared to the original scale (α = .90). Of the five items presented in this factor, one of them had a load lower than 0.4. This item was CGL_1 (= -.361): I believe this app offers more promotions than others in its category. Factor 2, Affective Loyalty (α = .915), had the highest reliability value, among the four factors. Even greater than that of the original scale (α = .88). In addition, all its items had loads > 0.79.

Factor 3, Conative Loyalty (α = .647), maintained the items loads > 0.49. In comparison with the original scale (α = .87) its reliability was reduced. Finally, Factor 4, Loyalty of Action (α = .687), obtained all items loads > 0.58. In comparison with the original scale (α = .90) its reliability decreased. In the following section, the results of the confirmatory factor analysis of the trust scale used will be presented.

Table 7 - Factors and variables extracted from the loyalty scale

Factor	Name	α	Variable	Description	Item Load
F1	Cognitive Loyalty	.483	CGL_1	Eu acredito que este aplicativo oferece mais promoções do que outros da sua categoria.	-.361
			CGL_2	O serviço prestado por este aplicativo é melhor que outros da sua categoria.	.866
			CGL_3	Eu acredito que este aplicativo é mais barato do que outros da sua categoria.	-.478
			CGL_4	Eu considero este aplicativo como minha primeira escolha quando preciso de um serviço desse tipo.	.558
			CGL_5	Este aplicativo me oferece qualidade de serviço superior em comparação com outros em sua categoria.	.911
F2	Affective Loyalty	.915	AFL_1	Eu comecei a gostar mais deste aplicativo do que de outros da mesma categoria.	.890
			AFL_2	Eu gosto mais dos produtos e serviços oferecidos por este aplicativo do que aqueles oferecidos por outros da sua categoria.	.877
			AFL_3	Para mim, este aplicativo é aquele cujos serviços eu mais gosto de usar.	.904
			AFL_4	Comparado com outros aplicativos da mesma categoria, estou feliz com os serviços que este aplicativo oferece.	.864
			AFL_5	Geralmente estou satisfeito com minhas decisões de uso deste aplicativo.	.799
F3	Conative Loyalty	.647	CNL_1	É provável que eu diga coisas positivas sobre este aplicativo para outras pessoas.	.877
			CNL_2	Eu recomendaria este aplicativo para alguém que buscasse meu conselho.	.864
			CNL_3	Eu pretendo continuar usando este aplicativo mesmo que seus preços aumentem um pouco.	.602
			CNL_4	É provável que eu gaste mais dinheiro neste aplicativo do que em outros da mesma categoria.	.499
F4	Action Loyalty	.687	ACL_1	Eu digo coisas positivas sobre este aplicativo para outras pessoas.	.801
			ACL_2	Eu encorajo amigos e parentes a usarem este aplicativo.	.776
			ACL_3	Eu gastei mais dinheiro neste aplicativo do que em outros da mesma categoria.	.758
			ACL_4	Eu usei mais este aplicativo do que outros da mesma categoria.	.586

Source: The author.

6.2.4 Confirmatory Factor Analysis – Trust Scale

For the Kaiser-Meyer-Olken (KMO) statistic, a KMO value = 0.906 was found, indicating suitability of the sample to the factor analysis. Likewise, for the Bartlett sphericity test, a p-value = 0.000 was found, rejecting the null hypothesis. In the extraction of the factors, the principal component method and *varimax* rotation were followed. As a result of the factor analysis, shown in Table 8, the three categories of factors of the original scale of Terres and Santos (2013) were generated. These factors represented 71.57% of the explained variance.

Table 8 - Factors and variables extracted from trust scale

Factor	Name	α	Variable	Description	Item Load
F1	Cognitive Trust	.756	CG_1	Dado o histórico de relacionamento com esse aplicativo, tenho bons motivos para acreditar nas informações fornecidas por ele.	.886
			CG_2	Dado o histórico de relacionamento com esse aplicativo, tenho motivos para duvidar de sua competência.	.571
			CG_3	Dado meu histórico de relacionamento com esse aplicativo, não tenho motivos para duvidar de sua eficiência.	.862
			CG_4	A empresa constantemente se preocupa em manter o aplicativo funcionando de maneira adequada.	.740
F2	Affective Trust	.913	CA_1	Sinto que a empresa proprieária deste aplicativo se interessa por mim.	.924
			CA_2	Sinto que a empresa proprietária deste aplicativo demonstra atenção em relação a mim.	.909
			CA_3	Sinto que, se eu tiver algum problema com o aplicativo, a empresa estará sempre pronta para me ouvir.	.868
			CA_4	Sinto que a empresa proprietária deste aplicativo, apesar de ter seus interesses próprios, leva em consideração o que é melhor para mim também.	.863
F3	Behavioral Trust	.791	CC_1	Eu compartilho informações e dados pessoais abertamente com esse aplicativo, pois a empresa proprietária do aplicativo não irá tirar vantagem de mim.	.846
			CC_2	Eu não questiono as declarações da empresa proprietária do aplicativo sobre sua competência.	.838
			CC_3	Eu não monitoro possíveis mudanças, como, por exemplo, mudanças econômicas ou na legislação, porque sei que a empresa proprietária desse aplicativo não vai tirar vantagem destas mudanças.	.834

Source: The author.

In Factor 1, Cognitive Trust (α = .756), the loads of its four items were > 0.57. In comparison with the original scale (α = .81) its reliability reduced. Factor 2, Affective Trust (α = .913), the loads of the four items were > 0.8. Its reliability reduced somewhat compared to the original scale (α = .94). Finally, Factor 3, Behavioral Trust (α = .791), obtained the loads of its three items > 0.8. In comparison with the original scale (α = .97) its reliability has reduced.

In the next subsection the results of the Kruskall-Wallis and multiple comparisons tests will be described.

6.2.5 Kruskal-Wallis and Multiple Comparisons

According to the Kruskall-Wallis test, the null hypothesis is that there is no significant difference between the groups, that is, the medians do not differ from each other. Table 9 presents the median value of each group and the p-value of each item. The p-value < 0.05 indicates that, in that specific item, there is difference between the groups in relation to their responses' patterns.

For the variables that signaled a difference between the groups (p < 0.05), it was proceeded with the multiple comparisons of the Mann-Whitney test in order to identify which groups differed from each other. Thus, in Table 9, the letters above the numbers (a, b, c) convey this information. When the letters are the same, the groups do not differ. When the letters are different, there is difference between those groups. When there is no letter above the numbers it means that there is no significant difference between the three groups.

In the following subsections will be discussed the results of these tests regarding each factor and its respective items. The factor Behavioral Trust did not present any significant difference in its variables.

Table 9 - Kruskal-Wallis

Construct	Variable	Uber Mediana (n=196)	99 POP Mediana (n=104)	Cabify Mediana (n=23)	p-value
Cognitive Loyalty	CGL_1	4 [a]	6 [b]	3 [a]	**< 0,001**
	CGL_2	5 [a]	4 [b]	7 [c]	**< 0,001**
	CGL_3	4 [a]	7 [b]	2 [c]	**< 0,001**
	CGL_4	7	7	7	0,618
	CGL_5	5 [a]	3 [b]	7 [c]	**< 0,001**
Affective Loyalty	AFL_1	5 [a]	5 [a]	7 [b]	**< 0,001**
	AFL_2	5 [a]	4 [b]	7 [c]	**< 0,001**
	AFL_3	6 [a]	5 [b]	7 [c]	**< 0,001**
	AFL_4	6 [a]	5 [b]	7 [c]	**< 0,001**
	AFL_5	6 [a]	6 [a]	7 [b]	**< 0,001**
Conative Loyalty	CNL_1	6	6	6	0,089
	CNL_2	6	6	7	0,084
	CNL_3	4 [a]	3 [b]	6 [c]	**< 0,001**
	CNL_4	6 [a]	5 [b]	7 [ac]	**0,001**
Action Loyalty	ACL_1	6 [a]	6 [a]	7 [b]	**0,011**
	ACL_2	6	6	7	0,310
	ACL_3	7 [a]	6 [b]	7 [a]	**< 0,001**
	ACL_4	7	7	7	0,105
Affective Trust	CA_1	4	4	5	0,204
	CA_2	5 [a]	4 [b]	5 [ab]	**0,007**
	CA_3	5 [a]	4 [b]	5 [ab]	**0,009**
	CA_4	4	4	5	0,142
Cognitive Trust	CG_1	5	5	6	0,073
	CG_2	2	3	2	0,626
	CG_3	5	5	6	0,118
	CG_4	6 [a]	5 [b]	6 [ab]	**0,001**
Behavioural Trust	CC_1	4	3	4	0,474
	CC_2	4	4	4	0,444
	CC_3	3	3	3	0,811

Source: The author.

6.2.5.1 Cognitive Loyalty

Regarding the level of Cognitive Loyalty, four of its five items had a significant p-value. The first one, CGL_1 (p < 0.001), questioned the degree of agreement with the following statement: *I believe this app offers more promotions than others in its category*. The Mann-Whitney test demonstrated that the group of Cabify and Uber do not differ in the CGL_1 variable.

On the other hand, 99POP users behaved differently on this item, having a median at point 6. This suggests that 99POP users tend to agree that the app offers more promotions than others in its category. Comments in this same sense also appeared in the qualitative stage of the research. It has been shown that discount coupons are an important aspect for consumers, since they directly affect the price of racing, which is an important attribute for the consumer, especially for 99POP consumers.

The CGL_2 item also presented significance in the Kruskall-Wallis test (p < 0.001). This item questioned the degree of agreement with the following statement: *The service provided by this application is better than others in its category*. In this item, the three groups behaved differently.

Cabify users generally agreed more strongly with this affirmative, with a median of 7, the highest among the three groups. This aspect was also evidenced in the qualitative stage, since even the respondents who assumed to rarely use Cabify, generally because of its higher price, admitted that the service provided by the application is superior. Uber users obtained a median in point 5. The 99POP, in this item, presented the lowest median: point 4 of the scale.

In item CGL_3 (p < 0.001), the three groups behaved differently. This item questioned the degree of agreement with the following statement: *I believe this app is cheaper than others in its category*. The quantitative data seems to reflect the pricing strategy of the three companies. 99POP obtained median 7 in this variable. Uber had its median at point 4 and Cabify at point 2. As evidenced in the qualitative part, Uber has an intermediate price position while 99POP fits as the cheapest application and Cabify as the most expensive one.

The variable CGL_4, *I consider this application as my first choice when I need a service of this type*, did not present significant difference between the groups. Finally, the variable

CGL_5 (p < 0.001) questioned the degree of agreement with the following statement: *This application offers me superior quality of service compared to others in its category*.

Multiple comparisons have shown that the three groups differ in the CGL_5 variable. Cabify users have a higher degree of agreement with the statement, with the median at point 7 of the scale. The 99POP group had a median at point 3 and Uber at point 5. This variable raises an interpretation similar to the variable CGL_2, where the three groups also behaved differently.

In general, the Cognitive Loyalty variables that obtained a significant p-value relate to the attributes price and service quality. Regarding the price (CGL_1 and CGL_3), 99POP stood out with higher medians in the agreement scale. Regarding the service quality (CGL_2 and CGL_5), Cabify stood out with the highest medians. In the following section, the results of the multiple comparisons of the Affective Loyalty variables will be presented.

6.2.5.2 Affective Loyalty

Among the five items that compose the Affective Loyalty factor, four obtained significance in the Kruskall-Wallis test. The first variable, AFL_1 (p < 0.001), questioned the degree of agreement with the following statement: *I started to like this application more than others in the same category*. The results suggest that 99POP and Uber do not differ in this variable – both obtained the same medians, in point 5 of the scale. Cabify differs from the other two groups, with a median of 7.

The AFL_2 item (p < 0.001) questioned the degree of agreement of the respondent with the following statement: *I like the products and services offered by this application more than those offered by others in its category*. Cabify also excelled in this sense, presenting the highest median: 7. The Uber group had the median in point 5. Finally, 99POP users had the median at point 4.

It can be noticed that while AFL_1 specifically addressed the users' affect with the applications, AFL_2 questioned the users' affect with the products and services offered by the application. In the results, while Cabify and Uber kept the same medians from one variable to another, it was noticed that the 99POP dropped by one point.

Item AFL_3 (p < 0.001) questioned the degree of agreement with the following statement: *For me, this application is the one whose services I like the most*. In this item, Cabify had the

highest median: at point 7. 99POP, meanwhile, had a median at point 5 and the Uber had a median at point 6. The test pointed that the three groups behaved differ in this variable.

The fourth item in Affective Loyalty, AFL_4 ($p < 0.001$), questioned the degree of agreement with the following statement: *Compared to other applications in the same category, I am happy with the services that this application offers*. The multiple comparisons demonstrated that the three groups had different behaviors in this item. It was noticed that the Cabify group obtained a median of 7. 99POP obtained a median of 5 and Uber users had a median of 6.

Finally, within the Affective Loyalty factor, there is the variable AFL_5 ($p < 0.001$). This item questioned the degree of agreement with the following statement: *I am generally satisfied with my decisions to use this application*. In this item, Cabify differed from the other two applications, obtaining median 7. Uber and 99POP did not differentiate, and both reached median 6.

All items in the Affective Loyalty construct showed significant difference between groups from the results of the Kruskall-Wallis test. Then, by performing the multiple comparison tests, it was found that Cabify had higher medians among all five variables in the construct. In two items, AFL_1 and AFL_5, Uber and 99POP did not differentiate. In the others, Uber got his median one point above the 99POP. In the following section the results of the multiple comparisons of the Conative Loyalty variables will be presented.

6.2.5.3 Conative Loyalty

This factor, on the original scale, was composed by four variables. The CNL_1 (*I'm likely to say positive things about this app to other people*) and CNL_2 (*I would recommend this app to someone looking for my advice*) variables did not get significant difference between the three groups. The other two items (CNL_3 and CNL_4) presented significant difference between the groups.

Item CNL_3 ($p < 0.001$) questioned the degree of agreement with the following statement: *I intend to continue using this application even if its prices increase slightly*. The three groups differed in this variable. Cabify had a median of 6; Uber a median 4; and 99POP a median 3.

Finally, the Kruskall-Wallis test pointed out the difference between groups in item CNL_4 (p = 0.001): *I am likely to spend more money on this application than others in the same category*. In this variable, Cabify and Uber did not differ, presenting a median of 7 and 6, respectively. In contrast, the 99POP group differed from the other two groups and presented a median 5.

The items that obtained significance in the factor of Conative Loyalty were referring to price. It was observed that 99POP users seem to be the most sensitive to price changes, followed by Uber and then by Cabify. In the next section, the results of the multiple comparisons for the Action Loyalty factor will be presented.

6.2.5.4 Action Loyalty

This factor, on the original scale, was composed of four variables. The ACL_2 (*I encourage friends and relatives to use this application*) and ACL_4 (*I used this application more than others in the same category*) variables did not achieve significant difference between the three groups.

The item ACL_1 (p = 0.011) questioned the degree of agreement with the following statement: *I say positive things about this application to other people*. In this variable, Cabify, with a median of 7, differed from the other two applications. 99POP and Uber did not differentiate between them and both obtained median 6.

The item ACL_3 (p < 0.001) questioned the degree of agreement with the following statement: *I spent more money in this application than in others in the same category*. In this variable, Uber and Cabify did not differ, both reaching median 7. The 99POP differed from both, presenting a median 6.

In this factor, it was observed that Cabify had the highest medians, followed by Uber and then by 99POP. In the next section, the results of the multiple comparisons will be described for those variables that presented significance in the Kruskall-Wallis test for the Cognitive Trust factor.

6.2.5.5 Cognitive Trust

In the original scale, the Cognitive Trust factor is composed of four variables. The variables CG_1 (*Given the relationship history with this application, I have good reason to believe the information provided by it*); CG_2 (*Given the relationship history with this application, I have reason to doubt its competence*); and CG_3 (*Given my history of relationship with this application, I have no reason to doubt its efficiency*) did not present significant difference between the groups.

The item CG_4 (p = 0.001) questioned the degree of agreement of the respondent with the following statement: *The company constantly worries about keeping the application functioning properly*. In this item, Cabify and Uber did not differentiate - both obtained median 6. 99POP differed from the other two, obtaining a median 5.

In the next section, the results of the multiple comparisons will be described for those variables that presented significance in the Kruskall-Wallis test for the Affective Trust factor.

6.2.5.6 Affective Trust

In the original scale, the Affective Trust factor is composed of four variables. The variables CA_1 (*I feel that the company that owns this application is interested in me*) and CA_4 (*I feel that the company that owns this application, despite having its own interests, takes into account what is better for me as well*) did not obtain significant difference between the groups.

The CA_2 item showed a significant difference between the groups (p = 0.007). It questioned the degree of agreement with the following statement: *I feel that the company that owns this app shows attention to me*. In this variable, 99POP and Uber presented significant differences among themselves, whereas Cabify did not differ from any of the other groups. Uber's median was 5; 99POP's median was 4; and Cabify's median was 5.

The CA_3 item also presented significant difference between the groups (p = 0.009). It questioned the degree of agreement of the respondent with the following statement: *I feel that if I have a problem with the application, the company will always be ready to listen to me*. It was found that 99POP and Uber differed, but Cabify did not differ from any of the other groups. Uber's median was 5; 99POP's median was 4; and Cabify's median was 5.

Finally, in the original trust scale, there was the Behavioral Trust, composed of three items. However, none of them presented a significant difference between the three groups. They were: CC_1 (*I share information and personal data openly with this application, as the company that owns the application will not take advantage of me*); CC_2 (*I do not question the statements of the company owning the application on its competence*); and CC_3 (*I do not monitor possible changes, such as economic changes or legislation, because I know the company that owns this application will not take advantage of these changes*). After presenting the results of the two phases of the research, they will be discussed in the light of the theoretical framework in the next section.

7 DISCUSSION

This chapter seeks to discuss the results found in the two phases. The objective is to combine the qualitative data with the quantitative data, considering the different statistical tests carried out. Initially, the loyalty construct is discussed in the context of ride-sharing applications and, subsequently, the trust construct.

7.1 LOYALTY IN RIDE-SHARING APPLICATIONS

Despite the care taken with the validation of the scale to Portuguese, in general the results were not as satisfactory as those of the original scale of El-Manstrly and Harrison (2013). This may have occurred because of the difference between the original scales' context – applied in English, on a Scottish public and in the context of retail financial services industry – and the present study's context – applied in Portuguese, on a Brazilian public and in the context of ride-sharing applications.

The four factors of the authors' loyalty scale are based on the four loyalty phases proposed by Oliver (1999). Thus, the first of these measures, Cognitive Loyalty, is the loyalty to information such as price and other attributes. When it referred specifically to price, both in the interviews and in the questionnaire, it was observed a prominence of 99POP. In this factor, the 99POP reached higher medians of concordance in the CGL_1 variables (*I believe this app offers more promotions than others in its category*) and CGL_3 (*I believe this app is cheaper than others in its category*).

In the variables that mentioned service quality, CGL_2 (*The service provided by this application is better than others in its category*) and CGL_5 (*This application offers me superior quality of service compared to others in its category*), the highest medians were reached by Cabify. Curiously, Uber maintained intermediate medians in all the variables in which the Kruskall-Wallis test pointed difference between the groups.

In the variable CGL_4 (*I consider this application as my first choice when I need a service of this type*), the three groups presented maximum median and, therefore, did not

differentiate. This behavior was expected since the questionnaire should be answered based on the application most used by the respondent.

At the stage of Cognitive Loyalty, the consumer can easily trade to competing brands that offer better price or better quality. Regarding the results of the confirmatory factor analysis, the factor obtained a low reliability ($\alpha = .483$) and the item CGL_1 presented a load less than 0.4. The highlights were the loads of the items CGL_2 and CGL_5 (> 0.8).

The second level of loyalty, Affective Loyalty, is related to consumer tastes and develops when the consumer forms a favorable attitude toward the brand (Oliver, 1999). In the Kruskall-Wallis test, the five component variables of this factor obtained a significant difference between the groups. Interestingly, Cabify obtained the maximum median, 7, on all factor items. In the AFL_1 questions (*I started to like this application more than others in the same category*) and AFL_5 (*I am generally satisfied with my decisions to use this application*) Uber and 99POP did not differentiate and both reached the same median.

In the variables AFL_2, AFL_3 and AFL_4, Uber always kept its median one point above 99POP. These three items questioned the degree of agreement with claims about the services and products offered by the application in question. An interesting point regarding the affection for the applications was raised in the qualitative phase. It has been realized that the application most used by the consumer is not always the one he likes the most, especially when his choice is based on price.

According to Keaveney (1995), affection does not deteriorate as easily as cognition, but it can be threatened by unsatisfactory experiences. At the qualitative stage, respondents mentioned negative experiences with Uber and 99POP, however with respect to Cabify, opinions were that treatment, cars and experiences always differed from their competitors in a better way.

An interviewee even mentioned that he uses Cabify when he wants to treat himself well and to feel safer. However, an unsatisfactory characteristic of Cabify is the least amount of available cars, compared to its competitors. Also, there were mentions to the dangerous driving of some Uber drivers and to the lack of cordiality of 99POP drivers. All of these are examples of unsatisfactory experiences that can threaten the Affective Loyalty. In the confirmatory factor analysis, it was the most reliable factor ($\alpha = .915$) and all of its items had a high load (> 0.7).

The third phase of loyalty is Conative Loyalty, that is, commitment to purchase intent. This phase should reflect a strong desire to purchase, although consumers are still subject to

consider other brands, especially if they involve effective coupon threats, quite common in ride-sharing applications. In the Kruskall-Wallis test, two of the four variables that constitute the factor acquired significant difference between the groups.

In the variable CNL_3 (*I intend to continue using this application even if its prices increase slightly*) the three groups had different behaviors. Cabify has reached the highest median, demonstrating once more that its users are less sensitive to price changes. Even though, among the three applications, Cabify is the one with the highest prices. 99POP, on the other hand, had the lowest median, showing that its users are very attached to the price, which was also evident in the qualitative stage of the research. Uber remained in an intermediate position in relation to the other two groups.

In the variable CNL_4 (*I'm likely to spend more money in this application than in others in the same category*), Uber and Cabify do not differentiate, and the 99POP differed from both. The interpretation of this question may have been dubious, since the user may have responded by considering the price of the applications. That is, even though he uses more the services of 99POP, which is the cheapest application, he may have responded at the lowest points of the scale by thinking about the economy he is making when using 99POP and disagreeing with the statement. In terms of Conative Loyalty, what matters most are the desire and the propensity of the user to spend more money on that application than on the competitors. So, it may be suggested to rewrite this item to: *I'm likely to use this app more than others in the same category*.

Also, the qualitative step pointed out that consumers, although having their most commonly used applications, are usually susceptible to competition initiatives, especially in the case of coupons. This is precisely one of the vulnerabilities of Conative Loyalty that is pointed out in the theory (Oliver, 1999). The existent groups in WhatsApp for sharing discounts reinforce this fragility of the Conative Loyalty.

Finally, there is the Action Loyalty factor, in which the items presented significant difference between the groups. In this phase of loyalty the consumer is willing to overcome obstacles in favor of consuming a particular product or service. In the item ACL_1 (*I say positive things about this application for other people*) Uber and 99POP did not differentiate, both keeping their median at point 6 of the scale; while Cabify obtained median at point 7. In the ACL_3 item (*I spent more money in this application than in others in the same category*) Uber

and Cabify did not differentiate, presenting their median at point 7. 99POP differed from both, presenting its median at point 6.

In this phase of loyalty the consumer is expected to ignore messages from competitors and to strive to always consume his favorite brand. In the qualitative phase, this behavior was detected in two interviewees. They were the only ones who only had one application installed on their cell phones. The other interviewees had more than one application installed and only the propensity to use one of them to the detriment of others. However, for them, the purchase decision usually seemed to be defined by the price or the availability of drivers at the time. In the following subsection the results regarding trust in ride-sharing applications will be discussed.

7.2 TRUST IN RIDE-SHARING APPLICATIONS

The trust scale used in the present study, unlike the loyalty scale, was originally created and validated in Portuguese by Terres and Santos (2013). Thus, it was possible to skip some validation steps, such as the translation one. In addition, it was possible to consult one of the scale's authors in the validation with experts. Like loyalty, trust was also approached with different dimensions: cognitive, affective and behavioral. The data collected obtained very satisfactory results, not so much as the original study, but still with good indices of reliability of the factors and with high loads of the items.

An interesting result was that, in the Kruskall-Wallis test, few items in the trust scale showed different behavior among the three groups of applications. In the Cognitive Trust factor, only one of the items presented difference between the groups; in the Affective Trust factor two items showed difference between groups; and in the Behavioral Trust factor no item suggested difference between groups. In general, it was found lower agreement medians on the trust scale than on the loyalty scale.

At the qualitative phase, users generally seemed not to worry about sharing their personal data with the applications, including sensitive data such as credit card information. In fact, it is common for them to share their data with more than one application. It has also been shown that the application they most use is not necessarily the application they trust the most. In this regard, there were mentions to the importance of the selective process of the drivers in order to increase the trust and the safety of the users. Respondents commented that 99POP has the least rigorous

selection process and that the most rigorous is that of Cabify, according to information the respondents obtained from the drivers.

The first dimension of trust is the Cognitive, based on the accumulated knowledge and experiences the consumer has about the product or service (Terres & Santos, 2013). In this factor, the variable CG_4 (*The company constantly worries about keeping the application working properly*) pointed out a significant difference between the analyzed groups. Uber and Cabify did not differ, as did Cabify and 99POP. However, Uber and 99POP are different.

Overall, in the qualitative stage, applications were well evaluated in terms of usability and operation. Uber in particular was praised in this regard. According to the respondents, the app is intuitive and offer varied options.

The second dimension is the affective dimension, including feelings and preferences regarding the service or product. The groups behaved differently only in the variables CA_2 (*I feel the company that owns this app shows attention to me*) and CA_3 (*Given my relationship history with this app, I have no reason to doubt its effectiveness*). In both, Uber and Cabify did not differ; nor 99POP and Cabify. The difference was noted between Uber and 99POP. In addition, 99POP obtained the lowest median of the three groups. Regarding these points, it was also mentioned in the qualitative stage that, whenever the respondents needed some assistance from the companies, they were well attended.

Finally, the behavioral dimension is the result of Cognitive and Affective Trust. This factor is based on the premise that the service provider is responsible and will honor their promise (Terres & Santos, 2013). In this one the medians oscillated between 3 and 4 points on the scale and no group behaved differently. The next section will present the conclusions of this study.

8 CONCLUSION

The present study sought to answer the following question: **how does customer loyalty behave in the context of ride-sharing applications?** For this, some specific objectives were established, as well as research techniques capable of achieving them. From the analysis of the qualitative and quantitative data obtained, this chapter brings the final considerations of the study, as well as the managerial contributions, research limitations and suggestions for future research.

Evaluating the studies of the area, it was perceived a gap regarding the investigation of the loyalty construct in the context of collaborative consumption. That is, a context in which consumer only uses resources (cars, properties, clothes, among others) without owning them. The author chose to analyze specifically ride-sharing applications as they are widely used in the daily lives of consumers and also because it is a sector with relevant players in Brazil. Due to the lack of exploration of the theme, it was considered necessary a first qualitative phase, aiming to understand how the consumer relates to the different ride-sharing applications, as well as their propensity to loyalty.

In this sense, it was observed that the loyalty in this context seems to have more to do with the conception of Tellis (1988), that loyalty can be defined as a repeat purchase with a certain frequency or relative volume of the same brand; than with the definition of Newman and Werbel (1973), which assumes that the loyal consumer should only consider a particular brand and not look for competitors information. As in-depth interviews show, users often compare prices and typically have more than one app installed on their phones.

In its conception, the ride-sharing applications should enable a peer-to-peer relationship. However, it was realized that, in practice it remains a business-to-consumer relationship; and maybe even more attached to the company when compared to the taxis system. In this way, the loyalty was presented in the relationship between the consumer and the brands, but it seemed impossible in the relationship between the consumer and service provider.

Also, the ride-sharing phenomenon has this characteristic of being mediated by users' cell phones. That way, competitors are all just a download away. For users it seems as a matter of practicality to have more than one application downloaded on their devices, so that they can make queries comparing prices and waiting time. All this research is done without any

commitment by the user, who can even request a race and cancel it within a certain period of time at no cost.

It turned out that there is even an app that saves this consumer effort and compares apps prices. The user has to simply fill in the departure and arrival addresses. And the app indicates the prices that the same ride will cost on different applications and even communicates any discount coupons that may be active. In the same vein, there are also WhatsApp groups where users share in apps discount coupons.

In order to fulfill the other research objectives, it was also necessary to deepen the loyalty construct, the main construct of this work, and the trust construct, approached in the literature as an antecedent of loyalty. For this, a second quantitative research phase was performed, which consisted in the application of a questionnaire with two scales.

The service loyalty scale had already been validated by its authors, but in another service context – retail financial services industry – and in another country. The trust scale was originally created in Portuguese, but still in another context – cell phone services and banking services. Therefore, for both scales, it was necessary to follow some validation steps before applying them to the sample.

Finally, based on the data collected from the quantitative and qualitative stages, some aspects in which users of the three applications have the similar behavior and others in which the behavior differs were observed. From the quantitative and qualitative results about the users' perceptions, it is possible to formulate the positioning and characterization of each of the three applications whose users were investigated.

According to the results, Cabify practices the higher prices, but also has better cars and more customer-oriented drivers. The company seems to reach the public that is most concerned with comfort and safety, without caring for price. Perhaps that is why Cabify's group of respondents reached the highest median loyalty levels – even at Action Loyalty, which would be the most desired loyalty dimension. Although it seems to reach a smaller audience, it seems that its loyal users will hardly switch it for another application, as they will not find the attributes they are looking for in the other market players.

In this sense, it was observed in the qualitative phase that Cabify does not tend to be the application used by the largest number of consumers due to its higher price and smaller number of cars and drivers. However, even casual users consider it the ideal option when they wish to

receive a special treatment or have a higher level of safety and comfort. Especially from the interviews, it seemed that consumers have a stronger loyalty propensity to Cabify than other apps. However, the price issue is indeed paramount, suggesting that most users opt for either of the other two applications.

The 99POP, in turn, is known for practicing the lowest prices among the three applications and for having the least rigorous driver and vehicle selection process. It seems to attract consumers who value low price above all. Its less rigorous selection process is associated with poor service and inferior comfort. Its users have the characteristic of being price driven. They seem to be aware of the weaknesses of the application while still willing to overcome certain uncomfortable situations.

Knowing the proposals of the other applications available, 99POP users tacitly accept that there is a trade-off by choosing the cheapest application. Due to these characteristics, 99POP loyalty seems to stagnate in the simplest phases of loyalty, making it very susceptible to certain vulnerabilities. From what the results indicate, for example, in situations where Cabify or Uber equate their prices to 99POP, the user does not seem to tend to choose 99POP.

Finally, Uber seems to have an intermediate position between the two companies, both for qualitative and quantitative results. With its different categories: Uber X, Uber Select and Uber Black – more recently also Uber Juntos – the company can reach different audiences and needs. Uber was the brand most remembered by respondents because, more than the company name, it also became the service name. In addition, it seems to be the one with the largest number of users, both due to the comments from the qualitative stage and the number of respondents reached in the quantitative stage.

Within its categories Uber can offer a range of prices and features (comfort, privacy, and service, among others) that meet different user profiles. In addition, there is a customer loyalty program through Uber VIP, which offers advantages to the most frequent users. Perhaps because of all these initiatives, there seem to be more and less loyal users, circulating between different loyalty dimensions.

Although initially the company invested heavily in discount coupons to enter the market – or rather create a market in the case of Brazil – currently Uber does not make much use of this type of gimmick. Unlike its competitors, the company provides different options for the user to

choose and, on the other hand, offers benefits to those who have turned out to be recurring consumers.

Finally, trust results suggested that this is not a construct that differs significantly from one application to another. Because applications are very similar from an operational point of view, risks are also very similar, regardless of the application chosen. That is, users know that their personal data will be entered into a system and that their location will be shared with a driver, service provider, about whom just some information is held. Such as: name, photo, car model and license plate.

On the other hand, it could be expected that the more rigorous the company conducts its drivers and vehicles selection, the higher levels of trust would be attributed by users. However, although this consideration emerged in the qualitative step, the quantitative results did not suggest such this perception.

In the next subsection the theoretical implications of the present study will be discussed.

8.1 THEORETICAL AND MANAGERIAL IMPLICATIONS

The sharing economy is a reality that is affecting many market segments, and, more abruptly, the travel and transportation industry. Therefore, it is a phenomenon that deserves to be under the lens of academic research, especially its implications within consumer behavior. Until now, most studies focused on sharing economy are conceptual or attempt to understand what makes a consumer engage in it through its different consumption forms. From these conceptual studies already done, it can be seen that collaborative consumption has some unique characteristics.

Looking at the literature, only one study that investigated loyalty in the sharing economy was found. That study was applied in the ride-sharing applications context too. However, it investigated consumer loyalty to the service provider, that is, the driver. In contrast, this present study focused on assessing the relationship of consumer loyalty with the platform, that is, the application.

The study addresses the theoretical gap and is as an effort to understand the behavior of an important consumer behavior construct, already consolidated, to a new consumption reality. From the research results it was possible to describe loyalty and trust perceptions from users of

three ride-sharing applications presented in the market of Rio Grande do Sul. It was noticed the points of convergence and divergence of these three applications, as well as their strengths and weaknesses in terms of loyalty and trust. The main attributes considered by the consumers when making the decision of which application to use and how the purchase process takes place were also raised.

Curiously, it was noticed that, although being characterized as a peer-to-peer service, the loyalty is not presented between the peers' relationship. The contact between the users and the service provider is minimal. In fact, it seems like a consumer-to-business relationship, since the loyalty is really attached to the brands. Although taxis are not considered a sharing economy phenomenon, it can be thought that it is a system that enables greater contact between peers.

Finally, considering the number of players already existing in this sector, the points raised become relevant in understanding the market. Thus, the study can help the three studied companies (Uber, Cabify and 99POP) as well as new market players in the development and adoption of strategies aimed at increase loyalty and trust of consumers. The knowledge gained in this study can be used to devise strategies that can engage consumers in stronger loyalty stages, and thus make them more resilient to vulnerabilities.

8.2 STUDY LIMITATIONS AND FUTURE STUDIES

This study has its limitations, starting with the way the questionnaire was applied, which may have impacted the results obtained. In the original study of El-Manstrly and Harrison (2013), the surveys were applied by an interviewer in one of the biggest airports in Scotland (Glasgow airport) over a six-week period. Perhaps because of this difference in the way the questionnaires were applied, the results of the factor analysis between the original study and the present study are so divergent. Although it was sought to disseminate the questionnaire in various media, using various channels, online collections have as a limitation the researcher's poor control over who is filling the survey and how is filling the survey.

Also, it is important to emphasize that the results of this research are not generalizable, since the data came from a non-probabilistic sample with convenience selection. Thus, it is suggested to use other types of sampling aiming at a less homogeneous sample and more generalizable results.

Furthermore, for future researches, it is suggested to review the original scale in order to the possible inclusion of new items that measure specific characteristics of ride-sharing applications. It is especially recommended to include items that assess the importance of vehicle and driver availability for customer loyalty; the importance of rigorous vehicle and driver selection for customer trust; and the consumer's propensity to overcome certain barriers to acquire higher customer loyalty standards. These points were raised in the qualitative phase, but were not part of the original scales of loyalty and trust.

Finally, in the present research, it was necessary to make a cut, choosing to study specifically the ride-sharing applications. However, the sharing economy is a very broad scenario, where it is possible to study different contexts and sectors. Another suggestion for future study would include investigating other sectors of the shared economy. Causal studies may yield interesting results and explanations for certain effects, but it seems there is still plenty of room for exploratory and descriptive research.

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APPENDIX 1 – IN-DEPTH INTERVIEWS' INITIAL SCRIPT (PORTUGUESE)

SERVIÇO PÚBLICO FEDERAL
UNIVERSIDADE FEDERAL DO RIO GRANDE DO SUL
ESCOLA DE ADMINISTRAÇÃO
PROGRAMA DE PÓS-GRADUAÇÃO EM ADMINISTRAÇÃO

ROTEIRO DE ENTREVISTA

1. **Introdução:**
    a. Apresentação da entrevistadora.
    b. Explicar o tipo de atividade e a importância da colaboração do entrevistado para a pesquisa desempenhada.
    c. Avisar que a conversa será gravada e pedir autorização.
    d. Informar que o uso do áudio será somente para fins de pesquisa.

2. **Quebra Gelo:**
    a. Você já participou desse tipo de entrevista?

3. **Questões:**
    a. **Relação com os aplicativos:**
        i. Como você conheceu os aplicativos de transporte? Há quanto tempo os utiliza?
        ii. Qual a sua frequência de utilização dos aplicativos de transporte?
        iii. Quais aplicativos você já utilizou?
        iv. De todos esses aplicativos que nós já mencionamos, existe algum que você não utilizaria mais? Por quê?

    b. **Mercado e Concorrência:**
        i. Você percebe alguma diferenciação entre os aplicativos disponíveis no mercado?

c. Processo de Compra:

   i. Mais ou menos quanto tempo você leva entre ter a necessidade de chamar um carro e por fim escolher um aplicativo em específico?

   ii. Qual a importância dos descontos na sua decisão?

   iii. Você participa de grupos de usuários?

d. Atributos de compra:

   i. Se você tivesse que pedir um carro agora. Quais atributos você levaria em conta para tomar a sua decisão?

   ii. Qual desses atributos é mais importante para o sucesso de um aplicativo de transporte?

e. Propensão à lealdade:

   i. Quando eu falo em aplicativos de transporte, qual o primeiro que vem a sua mente? Por quê?

   ii. Qual deles você mais utiliza? Por quê?

   iii. Se um novo aplicativo fosse lançado hoje, você faria o download?

   iv. Supondo que os aplicativos de transporte fossem pessoas conhecidas. Qual deles você convidaria para uma viagem?

   v. Como seria a viagem junto com essa pessoa-app?

Agradeço a sua colaboração, mais uma vez.

APPENDIX 2 – IN-DEPTH INTERVIEWS' FINAL SCRIPT (PORTUGUESE)

SERVIÇO PÚBLICO FEDERAL
UNIVERSIDADE FEDERAL DO RIO GRANDE DO SUL
ESCOLA DE ADMINISTRAÇÃO
PROGRAMA DE PÓS-GRADUAÇÃO EM ADMINISTRAÇÃO

ROTEIRO DE ENTREVISTA

4. **Introdução:**
   a. Apresentação da entrevistadora.
   b. Explicar o tipo de atividade e a importância da colaboração do entrevistado para a pesquisa desempenhada.
   c. Avisar que a conversa será gravada e pedir autorização.
   d. Informar que o uso do áudio será somente para fins de pesquisa.

5. **Quebra Gelo:**
   a. Você já participou desse tipo de entrevista?

6. **Questões:**
   a. **Relação com os aplicativos:**
      i. Como você conheceu os aplicativos de transporte? Há quanto tempo os utiliza?
      ii. Qual a sua frequência de utilização dos aplicativos de transporte?
      iii. Quais aplicativos você já utilizou?
      iv. De todos esses aplicativos que nós já mencionamos, existe algum que você não utilizaria mais? Por quê?

   b. **Mercado e Concorrência:**
      i. Você percebe alguma diferenciação entre os aplicativos disponíveis no mercado?

c. **Processo de Compra:**

    i. Mais ou menos quanto tempo você leva entre ter a necessidade de chamar um carro e por fim escolher um aplicativo em específico?

    ii. Qual a importância dos descontos na sua decisão?

    iii. Você participa de grupos de usuários?

d. **Atributos de compra:**

    i. Se você tivesse que pedir um carro agora. O que tu levaria em conta para tomar a sua decisão?

    ii. Qual característica é mais importante para o sucesso de um aplicativo de transporte?

    iii. Em questão de segurança, como os aplicativos seriam avaliados?

    iv. Em questão de preço, como os aplicativos seriam avaliados?

    v. Em questão de conforto, como os aplicativos seriam avaliados?

    vi. Em questão de facilidade de uso, como os aplicativos seriam avaliados?

    vii. O que você acha que um aplicativo novo deve fazer para se destacar nesse mercado?

e. **Confiança:**

    i. Em qual aplicativo você mais confia? Por quê?

    ii. Em relação aos aplicativos que você já utilizou, como foi o atendimento por parte da empresa quando você precisou de ajuda?

    iii. Como você se sente compartilhando informações (ex.: dados pessoais, localização, etc.) com os aplicativos?

f. **Propensão à lealdade:**

    i. Quando eu falo em aplicativos de transporte, qual o primeiro que vem a sua mente? Por quê?

    ii. Qual deles você mais utiliza? Por quê?

    iii. Se um novo aplicativo fosse lançado hoje, você faria o download?

iv. Supondo que os aplicativos de transporte fossem pessoas conhecidas. Qual deles você convidaria para uma viagem?

v. Como seria a viagem junto com essa pessoa-app?

Agradeço a sua colaboração, mais uma vez.

APPENDIX 3 – EL-MANSTRLY & HARRISON (2013) SERVICE LOYALTY SCALE

ITEM	DIMENSION
CGL1: I believe X has more offers than others. CGL2: The service of X is better than others of its class. CGL3: I believe X is cheaper than others when I need to buy a service of this type. CGL4: I consider X my first choice when I need a service of this type. CGL5: X provides me with superior service quality compared to others in its category.	COGNITIVE LOYALTY
AFL1: I have grown to like X more than other service providers. AFL2: I like the products and services offered by X more than others. AFL3: To me, X is the one whose services I enjoy using the most. AFL4: Compared with other service providers, I am happy with the services X provides. AFL5: I am usually pleased with my purchase decisions from X.	AFFECTIVE LOYALTY
CNL1: I am likely to say positive things about X to other people. CNL2: I would recommend X to someone who seeks my advice. CNL3: I intend to continue to use X if its prices increase somewhat. CNL4: I am likely to spend more money at X than at other service providers.	CONATIVE LOYALTY
ACL1: I say positive things about X to other people. ACL2: I encourage friends and relatives to use X. ACL3: I have spent more money at X than at other service providers. ACL4: I have bought more products and services from X than from other service providers.	ACTION LOYALTY

APPENDIX 4 – TERRES & SANTOS (2013) TRUST SCALE (PORTUGUESE)

ITEM	DIMENSION
CA2: Sinto que essa empresa se interessa por mim CA3: Sinto que essa empresa demonstra atenção em relação a mim. CA4: Sinto que se eu tiver algum problema com essa empresa ela estará sempre pronta para me ouvir. CA7: Sinto que essa empresa, apesar de ter seus interesses próprios, leva em consideração o que é melhor para mim também.	CONFIANÇA AFETIVA
CG1: Dado o histórico de relacionamento com essa empresa, tenho bons motivos para acreditar nas informações fornecidas por ela. CG2: Dado o histórico de relacionamento com essa empresa, tenho motivos para duvidar da competência da instituição. CG5: Dado meu histórico de relacionamento com essa empresa, não tenho motivos para duvidar de sua eficiência. CG6: A empresa constantemente se preocupa em manter seus serviços funcionando de maneira adequada.	CONFIANÇA COGNITIVA
CC2: Eu compartilho informações abertamente com essa empresa, pois ela não irá tirar vantagem de mim. CC3: Eu não questiono as declarações deste prestador de serviços sobre sua competência. CC5: Eu não monitoro possíveis mudanças, como, por exemplo, mudanças econômicas ou na legislação, porque sei que a empresa não vai tirar vantagem destas mudanças.	CONFIANÇA COMPORTAMENTAL

APPENDIX 5 – EL-MANSTRLY & HARRISON (2013) SERVICE LOYALTY SCALE
BACK-TRANSLATED TO PORTUGUESE

ORIGINAL	PORTUGUESE	ENGLISH
I believe X has more offers than others.	Eu acredito que o X tem mais ofertas do que outros.	I believe that X has more sales than the others.
The service of X is better than others of its class.	O serviço do X é melhor que outros da sua classe.	X's service is better than the others in the same category
I believe X is cheaper than others when I need to buy a service of this type.	Eu acredito que o X é mais barato do que outros quando eu preciso comprar um serviço deste tipo.	I believe that X is cheaper than others when I need to buy this type of service
I consider X my first choice when I need a service of this type.	Eu considero X minha primeira escolha quando preciso de um serviço desse tipo.	I consider X my first choice when I need this type of service
X provides me with superior service quality compared to others in its category.	X me oferece qualidade de serviço superior em comparação com outros em sua categoria.	X offers me a superior service quality compared to others in the same category
I have grown to like X more than other service providers.	Eu comecei a gostar do X mais do que outros provedores de serviços.	I started liking X more than other service providers
I like the products and services offered by X more than others.	Eu gosto dos produtos e serviços oferecidos pela X mais do que outros.	I like the products and services offered by X better than others.
To me, X is the one whose services I enjoy using the most.	Para mim, X é aquele cujos serviços eu mais gosto de usar.	To me, X is the one which services I like to use best.
Compared with other service providers, I am happy with the services X provides.	Comparado com outros provedores de serviços, estou feliz com os serviços que o X oferece.	Compared to other service providers, I am happy with the services offered by X
I am usually pleased with my purchase decisions from X.	Geralmente estou satisfeito com minhas decisões de compra do X.	I am usually satisfied with my purchase decisions from X
I am likely to say positive things about X to other people.	É provável que eu diga coisas positivas sobre o X para outras pessoas.	It is likely that I say positive things about X to other people.
I would recommend X to someone who seeks my advice.	Eu recomendaria X para alguém que busque meu conselho.	I would recommend X to someone asking for my advice.
I intend to continue to use X if its prices increase	Eu pretendo continuar usando X se seus preços aumentarem	I intend to continue using X if the prices increase a

somewhat.	um pouco.	little.
I am likely to spend more money at X than at other service providers.	É provável que eu gaste mais dinheiro no X do que em outros provedores de serviços.	It is likely that I spend more money on X than on other service providers.
I say positive things about X to other people.	Eu digo coisas positivas sobre o X para outras pessoas.	I say positive things about X to other people.
I encourage friends and relatives to use X.	Eu encorajo amigos e parentes a usar o X.	I encourage friends and relatives to use X.
I have spent more money at X than at other service providers.	Eu gastei mais dinheiro no X do que em outros provedores de serviços.	I have spent more money on X than in other service providers.
I have bought more products and services from X than from other service providers.	Eu comprei mais produtos e serviços do X do que de outros provedores de serviços.	I have bought more products and services from X than from other service providers.

APPENDIX 6 – SERVICE LOYALTY AND TRUST SCALES AFTER EXPERTS'
ANALYSIS AND PRE-TEST (FINAL VERSION)

	ITENS
LEALDADE COGNITIVA	1. Eu acredito que este aplicativo oferece mais promoções do que outros da sua categoria.
	2. O serviço prestado por este aplicativo é melhor que outros da sua categoria.
	3. Eu acredito que este aplicativo é mais barato do que outros da sua categoria.
	4. Eu considero este aplicativo como minha primeira escolha quando preciso de um serviço desse tipo.
	5. Este aplicativo me oferece qualidade de serviço superior em comparação com outros em sua categoria.
LEALDADE AFETIVA	6. Eu comecei a gostar mais deste aplicativo do que de outros da mesma categoria.
	7. Eu gosto mais dos produtos e serviços oferecidos por este aplicativo do que aqueles oferecidos por outros da sua categoria.
	8. Para mim, este aplicativo é aquele cujos serviços eu mais gosto de usar.
	9. Comparado com outros aplicativos da mesma categoria, estou feliz com os serviços que este aplicativo oferece.
	10. Geralmente estou satisfeito com minhas decisões de uso deste aplicativo.
LEALDADE CONATIVA	11. É provável que eu diga coisas positivas sobre este aplicativo para outras pessoas.
	12. Eu recomendaria este aplicativo para alguém que buscasse meu conselho.
	13. Eu pretendo continuar usando este aplicativo mesmo que seus preços aumentem um pouco.
	14. É provável que eu gaste mais dinheiro neste aplicativo do que em outros da mesma categoria.

LEALDADE DE AÇÃO	15. Eu digo coisas positivas sobre este aplicativo para outras pessoas.
	16. Eu encorajo amigos e parentes a usarem este aplicativo.
	17. Eu gastei mais dinheiro neste aplicativo do que em outros da mesma categoria.
	18. Eu usei mais este aplicativo do que outros da mesma categoria.
CONFIANÇA AFETIVA	19. Sinto que a empresa proprietária deste aplicativo se interessa por mim.
	20. Sinto que a empresa proprietária deste aplicativo demonstra atenção em relação a mim.
	21. Sinto que, se eu tiver algum problema com o aplicativo, a empresa estará sempre pronta para me ouvir.
	22. Sinto que a empresa proprietária deste aplicativo, apesar de ter seus interesses próprios, leva em consideração o que é melhor para mim também.
CONFIANÇA COGNITIVA	23. Dado o histórico de relacionamento com esse aplicativo, tenho bons motivos para acreditar nas informações fornecidas por ele.
	24. Dado o histórico de relacionamento com esse aplicativo, tenho motivos para duvidar de sua competência.
	25. Dado meu histórico de relacionamento com esse aplicativo, não tenho motivos para duvidar de sua eficiência.
	26. A empresa proprietária do aplicativo constantemente se preocupa em manter o aplicativo funcionando de maneira adequada.
CONFIANÇA COMPORTAMENTAL	27. Eu compartilho informações e dados pessoais abertamente com esse aplicativo, pois a empresa proprietária do aplicativo não irá tirar vantagem de mim.
	28. Eu não questiono as declarações da empresa proprietária do aplicativo sobre sua competência.
	29. Eu não monitoro possíveis mudanças, como, por exemplo, mudanças econômicas ou na legislação, porque sei que a empresa proprietária desse aplicativo não vai tirar vantagem destas mudanças.