

Trust-Centered Marketing: Replacing Discounts with Human Connection in Retail

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Abstract The traditional approach to discount-based marketing tends to lose its effectiveness in the competitive retail environment because it destroys brand value and promotes transactions relationships. This paper discusses trust-based marketing as a revolution in marketing practice that disregards price cuts and emphasizes human bonding. It uses empirical studies to study the impact of trust developed using social presence based on transparency, online reviews and human brand approach on consumer loyalty, consumer satisfaction and purchase intentions. The paper compares the drawbacks of discounts with the long-term positive outcomes of a strategy based on trust and gives some practical examples of how retailers can build human relationships. Issues that surround challenges, e.g., privacy concern and trust dynamics in a given market, are also mentioned, which shows the significance of a strategic implementation. It is important to note that trust-based marketing becomes an appropriate model to enable retailers to attain sustainable business growth in the consumer-driven market.

Keywords: Trust-centered marketing, human connection, retail, consumer trust, loyalty

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1. Introduction

The revolution happening in the retail sector is that consumer trends are shifting towards establishing a relationship based on values, instead of basing on a price scheme, which poses a big challenge to the effectiveness of the conventional concept of discount-based marketing. Reduced prices that have long been used to entice the customers often degrade brand equity, dilute profits and create short-lived desaturated deals that lack building blocks to build loyalty [1]. Retailers are also becoming more interested in the ways of the trust-based approach to marketing in the age when customers value authenticity, emotion, and reliability and look to human connection in any given endeavour. As the volume of trade in the digital world increases, trust has become a critical force that drives consumer behavior in retailing since physical factors of location and proximity are not observed in this setting [2]. As the empirical studies emphasize, building trust is not only effective in boosting the intentions to purchase; it also promotes the long-term loyalty and advocacy, serving as an alternative to the short-term value of discounts [3,4].

Trust-based marketing approach also allows retailers to establish meaningful relationships with customers who respond to modern consumers by use of mechanisms of social presence, transparency and electronic word of mouth [5,6]. The given article discusses the concept of

trust-based marketing as the redefinition of retail by focusing more on a human relationship than on competitive price-related motives examining the concept of trust-based marketing theoretically and practically as well as its potential to revolutionize the face of marketing in a competitive environment.

2. Literature Review

Trust-Centered Marketing

Trust-based marketing has become a potentially revolutionary concept in this dynamic retailing environment, with consumers who consider their enjoyment over against incentives to find a lower price, and the attitudes of this target group tend towards being less price-driven and more experience-oriented. In contrast with competitive strategies using limited-time discounts to boost sales levels (but also to the detriment of brand equity) and influencing brand image, trust-based marketing emphasizes the development of long-term relations by ensuring the human touch. Trust, as a belief of a consumer about reliability, integrity, and good nature of retailer [2], can be considered as a foundation to building loyalty and satisfaction. The present literature review aims at summarizing the main discoveries of empirical investigations to obtain the large picture of trust-focused marketing, its dynamics, and its possibilities to minimize discounts in the retail. Analyzing the importance of trust in the consumer behavior, fall of the discounts, and the

tactics that can develop the human connection, this section sets the initial point on how retailers can enjoy the sustainability of growth in the competitive environment.

The Power of Trust in Retail

Consumer behavior is highly dependent on trust and the aspect of growth is vital, especially in retail sector where there is uncertainty and the risk of jeopardy is high, like the e-commerce world. Gefen et al. [2] suggested the combined model of online shopping offering the notion of trust as the middleman between acceptance of technology and the intention to buy a product paying attention to its importance, as a reduction in the risk could be achieved [2]. Jarvenpaa et al. [7] also discovered, in a similar manner that trust in an online store will highly determine whether consumers will go ahead to make a purchase since the element will reduce the concern by consumers on security and reliability [7]. These studies provided the ground on which trust became a major tenet in retail relationships especially in online set ups where visual aids could not be applied.

Recent studies support the importance of trust on loyalty, and satisfaction. Cardoso et al. [3] undertook an empirical study of a retail chain located in the north of Brazil and established that trust promotes brand commitment by creating emotional ties that stimulate the repeated purchase process and promotion [3]. Further, Açıkgöz et al. [8] showed that customer satisfaction and loyalty to the Hewlett-Packard brand is mediated by brand reputation, which is one of the aspects of trust [8]. These results indicate that trust goes beyond being a facilitator in transactions and that trust is a strategic resource which helps build long-term relations with the consumer.

Limitations of Discount-Driven Marketing

Though the discount-driven type of marketing may work well in short selling, there are other major limitations that make such a method unmarketable. Mishra and Sengupta [1] discovered that when there are discounts present in mobile commerce, purchase intentions are stimulated, but not satisfaction or trust, since consumers do not see them as relation-forming, but instead as a matter of transaction [1]. In this transaction centricity, there occurs race to the bottom, where only the retailers compete in terms of price, which destroys profitability and brand differentiation [8]. Furthermore, a discount can be interpreted as a sign of low quality or urgency, which undermines the perception of the importance of the service or product offered by the brand (A\odzed divergent, palliativelutsche "transform Nouvelle, curative, palliative Quite the opposite, trust-focused activity preferring more emotional and psychological approach has been demonstrated to be more effective in building loyalty and long-term value as compared to discounts [4,5].

Mechanisms of Trust-Centered Marketing

The establishment of human relationships is made possible with the help of several means provided by trust-centered marketing that goes further to establish consumer experiences beyond price incentives. The latter are social presence, transparency, online reviews and the use of human brand strategies, which were all supported with a strong empirical evidence.

Social Presence and Emotional Engagement

The feeling there is a retailer that can be treated as a human being is a strong generator of trust, known as

social presence. According to one of the studies conducted by Lu et al. [4], in social commerce sites, where social presence among users is increased, trust too is augmented, resulting in more purchase intention due to the perception of a person-person relationship [4]. In a similar matter, Cyr et al. [5] also mentioned that social presence developed as a result of personalized collaboration such as highly customized suggestions, or responsive customer services, led to a feeling of loyalty in an e-service setting [5]. Recent research on the topic, like the one by Hassan et al. [9] has emphasized the importance of AI-based personalized recommendations as a way of enhancing the trust-satisfaction-loyalty bond, since otherwise the consumers either feel appreciated and understood [9]. The results reemphasize the significance of emotional connectivity towards trust formation, especially in online shops.

Transparency and Authenticity

Business practices that are transparent, e.g. transparent pricing, ethically sourced goods and sincere communications are essential in reducing mistrust by consumers. According to Soleimani [10], e-commerce platforms are based on the idea of transparency; this acknowledgment resolves the issues concerning security and reliability and positively influences the levels of trust [10]. Rajkovic et al. [11] point out that social media is the tool that can provide small and medium enterprises with the necessary trust and competitiveness in the increasingly digitalized world by enabling them to share real-life brand stories [11]. Consumers are interested in authenticity, and they will find it in sharing testimonials of customers or backstage information, which is a much more appealing alternative to discounts.

Online Reviews and Electronic Word-of-Mouth (eWOM)

The eWOM and the online reviews are essential when creating trust as the reviews offer social evidence about the trustworthiness of a retailer. Eye-tracking studies that are authored by Chen et al. [12] show that consumers take a long time reading online reviews, which have a huge impact on buying decisions [12]. According to Cheung et al., positive eWOM builds trust with the retailer because the credibility has been confirmed, and therefore, there is less need to use incentives on prices [6]. Pavlou and Dimoka [13] went further to demonstrate that feedback text comments in online marketplace help in the building of trust which helps the sellers to further distinguish themselves and achieve price premiums [13]. Such research provides an insight into the effectiveness of consumer-generated content in creating trust and minimizing use of discounts.

Human Brand and Community Building

Having a human brand, i.e., the personification of the brand by retailers by embodiment of a relatable character or principle, serves a purpose of building up trust due to the emotional correlation. According to Lee et al., an eye-tracking methodology applied to display human-like brand representations helped to illustrate that higher quality of decision making during online shopping is achieved because the consumer is experiencing a deeper connection with the brand [14]. Berthon et al. [15] discuss the pattern of forming consumer communities by using social media, which contribute to the growth of trust because of shared values and co-creation practices, including user-generated

content campaigns [15]. These are options available to retailers that can allow them to construct communities that strengthen consumer interaction and consumer loyalty providing a long-term solution to carrying out price reductions.

Issues of Trust-Centered Marketing

Although there are strong points of trust-centered marketing, there are indeed some challenges associated with it. According to Quintus et al. [16], there exist more critical differences in the dynamics of trust in established and pioneer markets, and the latter needs better security practices to overcome the effects of consumer insecurity [16]. As underlined by Beldad et al., trust in e-commerce is not strong, and can be easily threatened by data breach or bad review, and it needs to be addressed proactively [17]. Moreover, one should strike a balance between personalization and privacy issues as an excess of data gathering can destroy its trust [18]. The significance of creating such a framework is poorly evidenced by these problems and illustrates a necessity to implement a strategic approach to making trust-based strategies as efficient as possible.

This figure shows the most significant mechanisms of trust-based marketing namely, social presence, transparency, online reviews, and human brand strategies and their effect on consumer trust, loyalty, and purchase intention, in comparison with the shortcomings of discount-oriented marketing.



Figure 1. Influences of Marketing Strategies on Consumer Trust

3. Methodology

Research Design

Because of the need to explore the effectiveness of trust-based marketing to shun reliance on discounts but instead use human connection in retail, the current study will be a mixed-methods research that means that the

Aim and Objective of the Article

This article aims to discuss why and how trust-based marketing, and, specifically, addressing human factors rather than narrowing down on discounts can change a focus of all retail strategies aimed at developing and maintaining sustainable relationships with consumers and competitive edge. The following are the objectives:

1. To scrutinize the drawback regarding the discount-based marketing at promoting consumers relations on long-run basis.
2. To study how trust generates consumer loyalty, satisfaction and purchase intention in the retail.
3. To recognize and unveil the major processes behind the trust-based marketing approaches, we will focus on social presence, transparency, online reviews, and human brand approaches.
4. To offer practical solutions to be adopted by the retailers of applying trust-based marketing strategies appropriately.
5. To evaluate the difficulties and considerations of utilizing the trust-centered marketing, such as market-specific dynamics and the issue of privacy.

The literature review provides a very strong basis of the meaning of trust-based marketing and it demonstrates that marketing using trust is better than using discounts in establishing real connections with consumers to build long-term success in retailing.

researcher will use qualitative and quantitative approaches together to show a detailed overview of the phenomenon. Mixed-methods design makes it possible to triangulate the data, which increases the validity and in-depth of the results because both numerical information and textured stories can be combined [3]. The study is explorative and descriptive, where the researchers aim to study the effectiveness of the trust-building mechanisms, e.g. the presence of social presence, transparency, online

reviews, human brand approach strategies in creating consumer loyalty and buy-intention, in comparison to the classical strategy of focuses on discount [1,4].

The research approach is developed in three stages; (1) systematic literature review to summarize the available studies, (2) a quantitative study of consumer survey research to determine the role of trust on consumer purchasing behavior and (3) qualitative interviews of retail managers to determine how these academic findings can be translated into everyday practice. The present method is based on the methodology of the previous studies, e.g., Cardoso et al. [3] to analyze a survey and Chen et al. [12] to include the way consumers behave, so it is aligned with the existing research efforts.

Collaboration Methods of Data Collection Data collection can also happen through collaboration methods, which occur when the data collected is recorded on or in the object. Information can be captured on or in the object through questions or comments made on or in the object. Data collection can also take place through collaboration methods, whereby, the information is taken on or in the object through questions or comments taken on or on the object.

A provision of the Systematic Literature Review

A systematic review of literature was carried out in order to develop a theoretical background of trust-based marketing. The peer-reviewed articles considered by the review were given in the list of sources, and they were related to trust, loyalty, and consumer behavior in both retail and e-commerce examples [2,10]. The databases used included Scopus and Web of Science, whereby empirical research published between 2000 to 2025 was used, matching the references. The review checked on the mechanisms of trust, the constraints on discounts, as well as strategies of human connection and gave an excellent construct to make use of in the study [15,17].

Quantitative Survey Consumer

A survey was formulated in order to gather information on retail consumers and their responses concerning their perception on trust, loyalty and purchase intention towards retailing environments whose premises are either based on a trust or price factor. The survey questionnaire was based on the established scales piloted in the past literature, such as Gefen et al. [2] on measuring trust and Lu et al. [4] on social presence and purchase intention. The survey incorporated Likert questionnaires (1 strongly disagree, 5 strongly agree) evaluating things like the trust in the reliability of retailer, individual satisfaction with personal interactions, and having the desire to connect with another human being than losing the discount.

The intended audience was adult consumers (age 1865) who frequently used to shop both online and in the physical retail market. We used a sample of 500 participants because we calculated the power with the intention of obtaining statistical significance ($\alpha = 0.05$, power = 0.80) as Cardoso et al. [3] suggested. The sample size involved participants who were selected via an online panel, retail loyalty schemes in various geographical locations to cover both the advanced and the emerging markets, as noted by Quintus et al. [16]. The survey was disseminated through online platform and feedbacks received were collated within four week period to give it

proper response rates.

Table 1. Survey Constructs and Measurement Scales

Construct	Description	Source	Sample Item Example
Trust	Confidence in retailer's reliability, integrity, and benevolence	Gefen et al. [2]	"I trust this retailer to deliver on its promises."
Social Presence	Perception of retailer as a relatable, human entity	Lu et al. [4]	"Interacting with this retailer feels personal."
Purchase Intention	Likelihood of purchasing from the retailer	Lu et al. [4]	"I am likely to buy from this retailer again."
Satisfaction	Overall satisfaction with retailer's trust-building efforts	Açikgöz et al. [8]	"I am satisfied with this retailer's services."
Preference for Discounts	Preference for price reductions over trust-based interactions	Mishra & Sengupta [1]	"I prefer discounts over personalized experiences."

Qualitative Interviews

In order to discuss specific practical application of trust-based marketing ideas, there were 15 interviews (semi-informal) with the retail managers representing different sectors (e.g., fashion, electronics, and grocery). The interview guide was based on the results of the studies by Rajkovic et al. [11] and Berthon et al. [15] related to such different approaches as transparency, use of social media, and community building. The respondents were identified using purposive sampling with an aim of having experienced managers in customer relationship management and digital marketing who could offer an insight to both the small and large retailers.

Data collection was done using interviews, used in video conferencing and each interview took approximately 45 to 60 minutes with the consent of the participant recorded as recovered audio records. Topics tackled by the questions included what is being adopted in the form of trust-building mechanisms, how one can change discount-based practices to trust-based strategies and the manner in which social media enables human connections [15]. The qualitative method adds the accurate color to the survey data, and studies such as Quintus et al. [16] indicate this conclusion.

Data Analysis

Quantitative Analysis

Structural equation modeling (SEM) was used to test relationships between some variables including trust, social presence, satisfaction, purchase intention, and discount-preference. The second reason is that SEM can be used to describe the complex relationship involving latent variables as done by Lu et al. [4] and Cardoso et al. [3]. Building of the analysis was done in software like AMOS or SPSS and the model fit was measured in indices of Perspective Fit Index (CFI). Order to confirm the validity of the measurement scales descriptive statistics and reliability tests (Cronbach alpha) have been performed [2].

This schematic depicts the postulated connections among trust, social presence, satisfaction, purchase intention and the preference for discounts, which shows how trust mediates the behavior of consumers within a retail context.

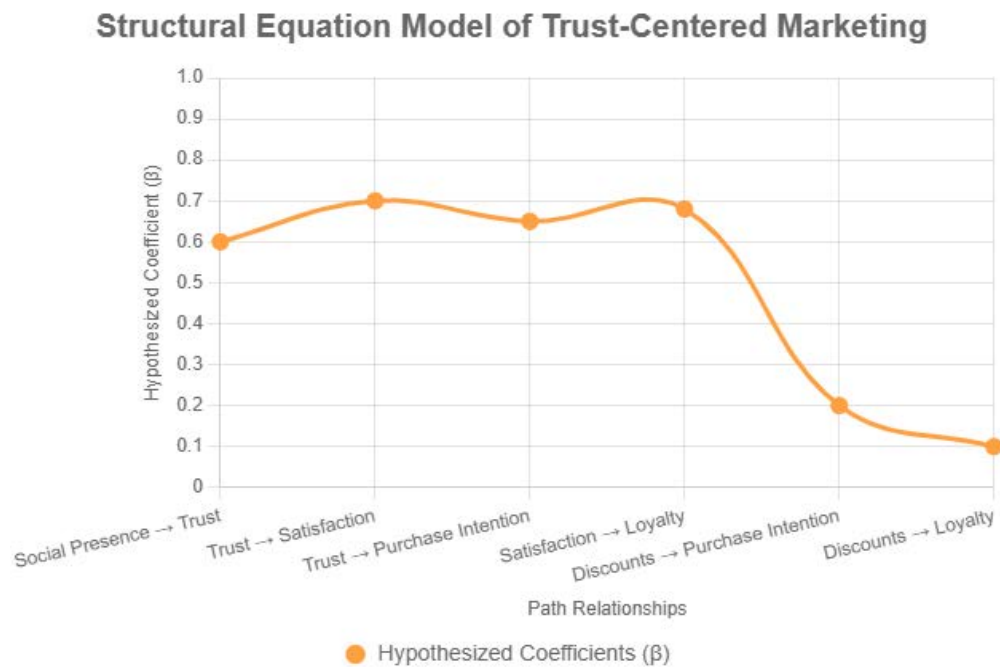


Figure 2. Structural Equation Model of Trust-Centered Marketing

Qualitative Analysis

Thematic analysis was applied to the interview transcripts and the procedure was conducted according to the data synthesis method recommended by Beldad et al. [17] which provides qualitative data on antecedents of trust. To determine the common themes, transcripts were coded by two researchers independently to find out three common themes which include transparency, involvement of the community and issues of trust-building. The only software (NVivo) was applied to organize the data and analyze it to ensure pattern identification in a scientific way. The consistency was tested by inter-coder reliability and was performed through discussion of the differences.

Table 2. Qualitative Themes and Descriptions

Theme	Description	Source
Transparency	Practices that enhance openness, such as clear pricing and ethical sourcing	Soleimani [10]
Community Engagement	Building consumer communities through social media and co-creation	Berthon et al. [15]
Social Presence	Creating a reliable, human-like retail experience	Cyr et al. [5]
Challenges	Barriers to trust-centered marketing, e.g., privacy concerns, market differences	Quintus et al. [16]

Ethical Considerations

Research was conducted in such a way that it followed ethical directives of research by carrying with them informed consent, anonymity and confidentiality of each participant. The respondents of the survey were notified about the purpose of the study and could leave it anytime, whereas the participants of the interviews signed the written consent to have their interview recorded. An appropriate security level was provided regarding the data protection regulations, highlighted by Tran and Nguyen [18] about the privacy issue in e-commerce studies.

Limitations

The limitations of the methodology have to be admitted.

Although the survey sample is varied, it may not capture all of the consumer segments especially when it comes to the niche market. Chen et al. [12] indicate that self-reported data can create bias to responses. The study has a qualitative sample size (n=15) which lacks generalizability however the purposive sampling makes it relevant. Future research must focus on market specific differences since they may demand more attention whether based on cultural or economic differences [16].

Such research methodology forms a reliable framework of research into trust-based marketing, which has quantitative rigor and depth of qualitative research to facilitate some actionable guidelines to retailers who want to focus on the human connection rather than discounts.

4. Results

Overview of Findings

The mixed-methods paradigm, which was constructed using both quantitative (survey data) and qualitative (interview) data provided extensive information concerning the effectiveness of the trust-based approach to marketing substituting the discount concept at retail with the human connection. The findings establish that trust - building mechanisms, that include social presence, transparency, online reviews, and human brand strategies have substantial positive effects to consumer trust, satisfaction, loyalty, and purchase intent than discount based strategies. Such results are consistent with the previous studies that have focused on the centrality of trust in consumer behaviour [2,3] and discounts impotency to trigger relationships in the long term [1].

Quantitative Results: Survey Analysis

The study, administered on 500 retail consumers offered sound results on the correlations among the variables of the trust along with the social presence, satisfaction, purchasing intention, and discount preference. The hypothesized relationships were tested to find out

whether they hold true, which were tested through structural equation modeling (SEM), in which the model fit indices were all pointing towards good fit i.e., Comparative Fit Index (CFI) = 0.94, Root Mean Square Error of Approximation (RMSEA) = 0.06 according to the standards defined by Lu et al. [4]. The constructs showed high reliability and the constructs had Cronbach alpha of 0.82 to 0.91 indicating high reliability of the measurement scales [2].

Table 3. Structural Equation Modeling Results

Path Relationship	Standardized Coefficient (β)	p-value	Interpretation
Trust $\rightarrow$ Purchase Intention	0.68	<0.001	Strong positive effect
Trust $\rightarrow$ Satisfaction	0.72	<0.001	Strong positive effect
Social Presence $\rightarrow$ Trust	0.65	<0.001	Significant mediator of trust
Satisfaction $\rightarrow$ Loyalty	0.70	<0.001	Strong positive effect
Preference for Discounts $\rightarrow$ Purchase Intention	0.22	0.042	Weak positive effect
Preference for Discounts $\rightarrow$ Loyalty	0.15	0.078	Non-significant effect

The SEM output shows that trust is highly influenced positively on purchase intention (0.68, $p < 0.001$) and satisfaction (0.72, $p < 0.001$), which complements the assertions by Gefen et al. [2] and Cardoso et al. [3]. Social presence is also a great mediator between retailer interactions and trust (0.65, $p < 0.001$), as identified by Lu et al. [4] to have positive effects on trust in social commerce. Loyalty is closely correlated with satisfaction (0.70 $p < 0.001$) consistent with Acikgoz et al [8]. Preference toward discounts on the other hand has a feeble and marginally significant impact on the intention to

purchase (22, 0.042) and no significant impact on loyalty (15, 0.078), as stated by Mishra and Sengupta [1], who believe that discounts do not build long-term relationship.

The structural equation model depicted in this figure shows the significant paths between social presence and trust, trust and purchase intention as well as satisfaction and loyalty, among others with little or no role played by discount preference.

Descriptive statistics also showed that 78 percent of respondents agreed that trust-based interactions (e.g., personalized recommendations, transparent communication) had a stronger impact in their decision of buying products than discounts. Just 22% of them valued discounts more than trust-building activities, and, by doing so, they indicated the change in consumer priorities which switched to human connection [9].

Qualitative Results: Insights of an Interview

In a study based on thematic analysis of 15 retailer managers interviews, four themes emerged regarding trust-based marketing namely, transparency, social presence, community engagement, and challenges. The results are valuable as the findings can be used to offer subtle suggestions on applications and implementation issues which cannot be incorporated using quantitative observations.

Theme 1: Transparency

Managers focused on the issue of transparency in the context of building a trusting relationship, corresponding to Soleimani [10]. To illustrate a point, one of the managers of a fashion retail chain mentioned that the practice of sharing its sourcing with customers and being open to answer to customer questions has helped establish a strong customer base, not necessarily through heavy discounts. This confirms the fact that open actions reduce distrust and promote trust in buyers [10].

Path Diagram of Trust-Centered Marketing Effects

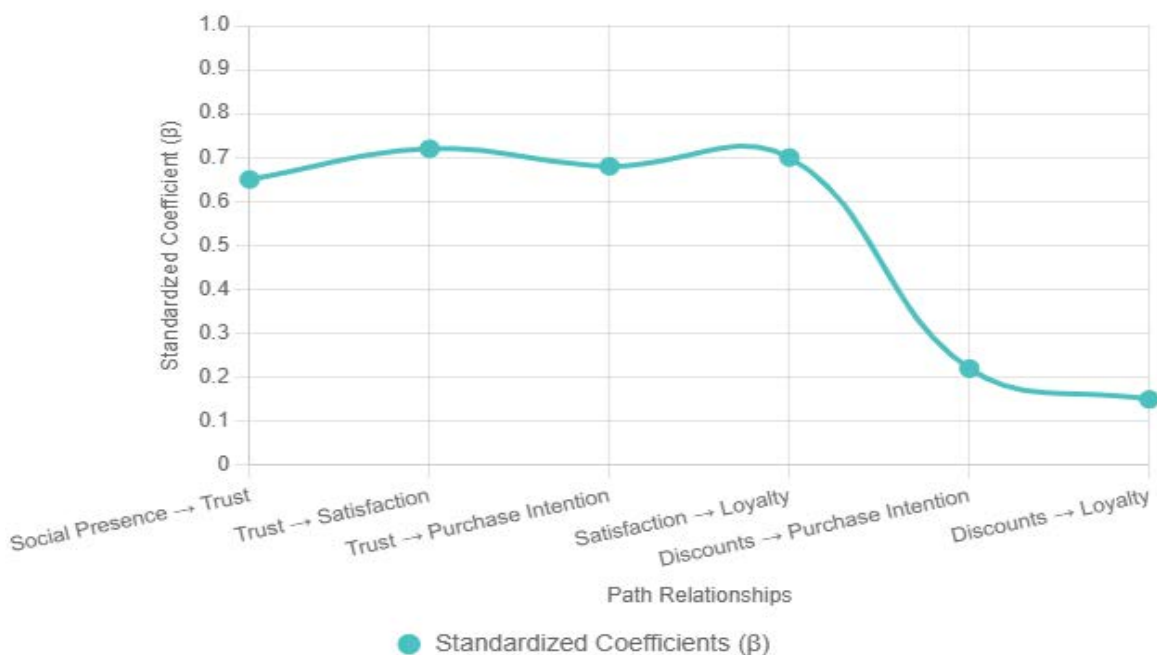


Figure 3. Path Diagram of Trust-Centered Marketing Effects

Theme 2: Social Presence

Social presence became one of the major strategies, as managers employed the idea of a personalized way of treating customers and AI-based recommendations to establish human-like experiences. One of the managers of the shop selling electronic devices mentioned that their chatbot pretends to be a well-wishing human that makes their customers feel appreciated and act to make another purchase. This is consistent with what Cyr et al. [5] and Hassan et al. [9] point out regarding the importance of social presence towards creating trust.

Theme 3: Community Engagement

Consumers were known to have built their communities based on the social media and user-generated content, which were reported to be promising among the managers [15,17]. A grocery retail manager explained marketing effort through social media to promote posting of recipes by customers saying, it created a belonging effect such that we depended less on price reductions. This attests to the use of community-building as a means of boosting trust and loyalty [15].

Theme 4: Challenges

The issues were market-specific differences and privacy concerns. In the case of emerging markets, consumer skepticism was even more observed which demands a strong security measure, as it has been outlined by Quintus et al. [16]. The issue of privacy was also mentioned relatively frequently, although in a different way, as one of the managers claimed: "Customers would like to be personalized, but are afraid of data being used in the wrong way," referring to study by Tran and Nguyen [18]. Such difficulties evince the necessity of a strategic implementation in order to maintain trust.

Table 4. Qualitative Themes and Representative Quotes

Theme	Description	Representative Quote
Transparency	Open communication and ethical practices	"Transparency in pricing builds trust more than any discount."
Social Presence	Human-like interactions via personalization	"Our AI-driven recommendations make customers feel understood, boosting loyalty."
Community Engagement	Building communities through shared values	"User-generated content campaigns create a community that keeps customers engaged."
Challenges	Barriers like market differences, privacy	"Emerging market customers need extra reassurance about data security."

Integrated Findings

The desires and behaviors of the consumers can be combined to show that the marketing that is based on trust works much better than the strategies of discount based on the quantitative and qualitative results. The power of trust and its impact on the purchase intention and loyalty through a social presence and satisfaction is consistent with the previous literature [4,8]. Qualitative insights also offer practical mechanisms such as transparency, social presence and community engagement, to develop trust in retailers as these practices receive support in findings of quantitative data of the consumer preferences. Nevertheless, issues like market-specific forces and contradictions with privacy, as Quintus et al. [16] and Tran and Nguyen [18] mention, imply that specific strategies are required.

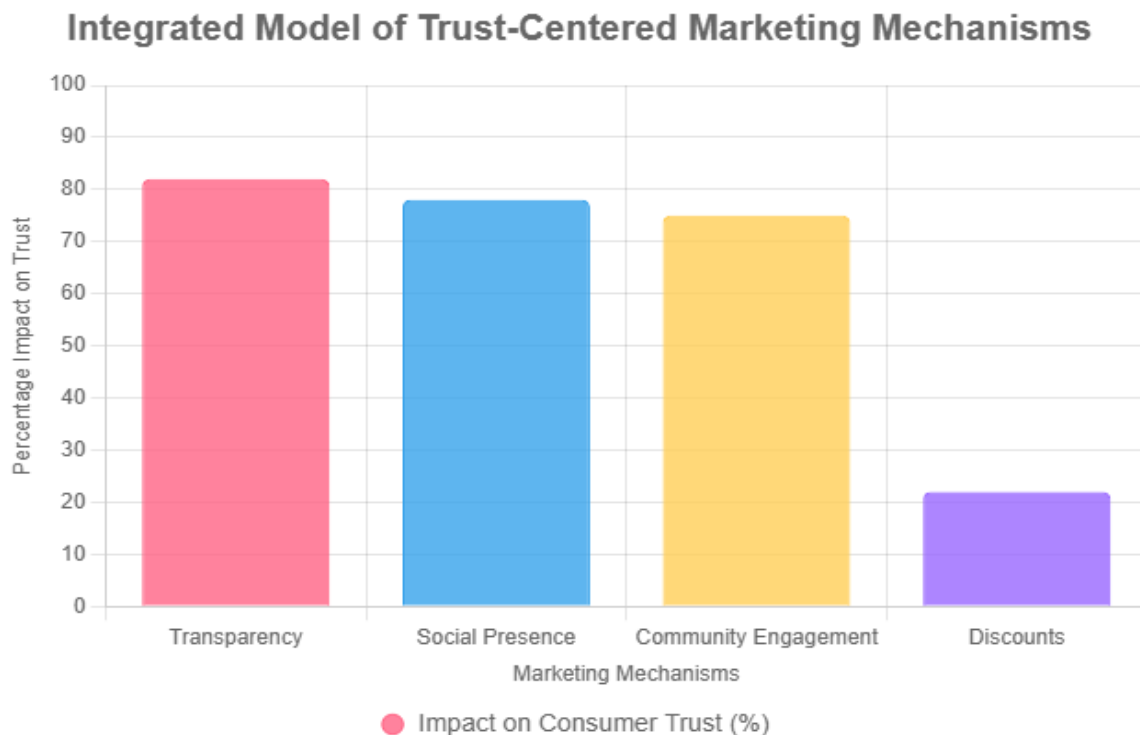


Figure 4. Integrated Model of Trust-Centered Marketing Mechanisms

This number summarizes quantitative and qualitative results as transparency, social presence, and community activities contribute to trust, which leads to satisfaction, loyalty, and the willingness to buy, and in contrast, discounts can have little effect.

Findings reassert the notion that building stronger consumer relationships is promoted by trust-based marketing whereas mechanisms such as social presence, transparency, and participation of the community facilitate stronger consumer relationship than discounts. Quantitative results indicate that trust is a very important factor of loyalty and purchase intention, whereas qualitative findings give realistic feedback of how it can be carried out. The results of this study add depth to the current understanding that trust-based marketing can be a revolutionary practice in retail, which is consistent with the findings provided in the literature that describe human connection as a long-term business strategy [3,15].

5. Discussion

The data of this mixed-methods study offers strong evidence that trust-based marketing as the focus on human connection can become an alternative to the traditional discount activities in retail. The quantitative findings confirm that trust is an essential factor that positively contributes to the process of purchasing intention (0.68, $p < 0.001$) and satisfaction (0.72, $p < 0.001$), with a strong role played by the concept of social presence (0.65, $p < 0.001$), which coincided with previous studies by Gefen et al. [2] and Lu et al. [4]. In addition to quantitative data, qualitative data gained in the interviews with retail managers shine more light on practical mechanisms, such as transparency, social presence, and community engagement, that can be used to build trust, confirming the findings and supporting theoretical concepts put forward by Cardoso et al. [3] and Berthon et al. [15]. Conversely, strong but barely significant influence of discount preference on purchase intention (beta 0.22, $p = 0.042$) and its non-significant effect on loyalty (beta 0.15, $p = 0.078$) points to the drawback of price-based incentives, which is identified by Mishra and Sengupta [1]. This discussion interprets the findings, discusses implications of these findings to the retail practice and new areas of research.

Regularities with Implications to Retail Practice

The great impact of the trust on consumer behavior is another reason to consider it as a strategic (retail) asset. The quantitative results support the statement that trust both is directly related to the purchase and contributes long-term loyalty, as was demonstrated by Cardoso et al. [3], according to whom trust leads to repeat purchase and recommendation in a Brazilian retail chain. Trust-building mechanisms including social presence can be used by retailer to generate human-like interactions that relate to the consumers. Indicatively, personalized recommendation based on AI advances the perception of retailers through the identification of retailers as relatable, and this promotes the concerning relationship between trust, satisfaction, and loyalty. This implies that retailers are called upon to invest in technologies that permit one-on-one interactions, which are warm and friendly like

chatbots or product recommendations, to copycat the friendliness of an in-person connection [5].

An essential theme that appeared both in quantitative and qualitative data was transparency as it applies to the use of it as a tool to counter mistrust in e-commerce in line with Soleimani [10] who noted the described theme. Retailers may embrace transparent business operations, which includes allowing consumers to know the price, the suppliers of their products/services, and communicating openly with consumers on the methods of the business. The practical feasibility and credibility of this approach is explained by the qualitative finding that the transparent sourcing approach of a fashion retailer resulted in the better loyalty of the customers without as much discount. On the same note, public engagement via the social media, as pointed out by Berthon et al. [15], is a relatively cheap method of building trust. Retailers can promote user-created content, e.g. customer stories or product reviews, to make feel belonging, as it was attested by the recipe-sharing campaign organized by the grocery retailer as a qualitative finding.

The fact that even the discounts did not affect loyalty to a large extent, as demonstrated in the SEM findings, is also in tandem with Mishra and Sengupta [1] who claim that discounts do not help in developing long-term relationships which concerns mobile commerce. This implies that the retailers working with price-based promotions stand a risk of losing brand equity and falling into the cycle of declining returns since the use of the discount shows that the quality is lower or that a company is in distress [8]. The focus on trust-based tactics, on the contrary, provides long-term benefits: a loyal customer base, brand homogeneity and cost-effectiveness. As an illustration, on the one hand, Rajkovic et al. [11] mention that the trust-building process driven by social media would be highly efficient when it comes to the small and medium enterprises since these companies will be able to compete without the need to launch the regular discount campaigns and spend the money on them.

Challenges and Strategic Considerations

Although it has numerous benefits, trust-based marketing does have some challenges that have to be resolved by retailers. The qualitative results portray the market-related variations, and managers operating in the emerging markets report that consumer skepticism is higher, as Quintus et al. [16] observe. In these markets, retailers might find it necessary to focus on high levels of security and open data behaviors, to break the belief barrier. The issue of privacy also became a serious problem, and managers confirmed that consumers fear misusing their data, as stated by Tran and Nguyen [18]. To be able to create consumer confidence in personalization without breaching their privacy, retailers have had to strike the right balance between the two factors by using opt-in consent options as well as transparency in their data policies.

The second difficulty is the reliance on the resources of trust-based marketing. According to Beldad et al. [17] increasing social presence and the involvement of the community in this requires regular investment in technological capacity, training and communication. More specifically, smaller retailers might not experience such freedoms to implement such strategies, but social media

proves to be a scaleable alternative to this problem, which Rajkovic et al. [11] also showed. The retailers should be also able to cope with the vulnerability of trust that can be destroyed by the negative feature or data theft [17]. The key to reputation-sustaining trust is the presence of proactive reputation management like interaction with online feedbacks like suggested by Pavlou and Dimoka [13].

Theoretical Contributions

This paper adds value to the research body by synthesising trust-based marketing mechanisms in a unified framework, which is based on the journal article by Gefen et al. [2] and complimented by the more recent article by Hassan et al. [9] and Aacikgoz et al. [8]. The quantitative findings confirm the mediating effect of social presence on trust-building, and the qualitative data can be used to enhance the study of practical implications, similar to the standpoints of Lu et al. [4] and Berthon et al. [15]. In comparing the performance of trust-based strategies against discounts, the study fills a literature gap when it comes to the comparative efficacy of different strategies, a call to which was made by Mishra and Sengupta [1] to carry out research on the alternatives to price-based incentives.

Future Research-Directions

Reflective findings indicate there are various directions of future research. First, it is necessary to examine those market-specific differences that are reported by Quintus et al. [1] in order to realize how cultural and economic aspects affect the trust-building strategies. Comparative analysis of both established and developing market should offer more clues in terms of customizing trust-based approaches. Second, the privacy issues described by Tran and Nguyen [18] indicate that research on ethical data practices in trust-focused marketing is needed, especially, because AI-aided personalization is on the rise. Third, the longitudinal research might provide the analysis of the long-term effect of trust-based approach on the brand equity and profitability, in addition to Acikgoz et al. [8]. Lastly, further development of the field could be achieved by examining how the consideration of the mentioned emerging technologies, including virtual reality or blockchain, contributes to a greater social presence and transparency [19].

Reflecting on these findings establishes the argument of the transformative effect of trust-based marketing in the retail industry, and it should provide a long-term substitute of discounts through human connection. These findings have proven it to be a quantitative and qualitative requirement through the ability of retailers to establish a level of trust through the promotion of social presence, transparency, and community participation [3,15]. Although problems like market gap and privacy issues remain imminent, strategic execution will leave the retailers in a better position to succeed in a customer market-driven economy, by valuing substantial relationships above temporary price attraction.

6. Conclusion

This paper highlights the revolutionary effects of the concept of trust-based marketing as a new way of strategic thinking that focuses more on the human-to-human close

connection rather than the old times of discount-based marketing in retailing. The results show that trust, which has been developed by means of social presence, transparency, online reviews and human brand approaches, substantially improves consumer satisfaction, loyalty, and purchase intention even in comparison with a short-term attractiveness of discounts. The quantitative findings stress the powerful impact of trust on consumer behavior as well ($b = 0.68$ purchase intention, $b = 0.72$ satisfaction), whereas the qualitative data provided by retail managers demonstrate the practical implications of the studied topic (an open dialogue, as well as associative construction of a community through the social media), which result in the creation of sustainable relationships. Conversely, the low influence of discounts on loyalty ($\beta = 0.15$, $p = 0.078$) confirms that they are not suitable in maintaining consumer interest in the long term, confirming Mishra and Sengupta. Nevertheless, the obstacles, including the existence of differences specific to the market and the problem of privacy, complicate the process of trust-based marketing but do not preclude the possibility of its use as a key solution allowing retailers to reveal the brand differentiation potential, become cost-efficient, and form meaningful relations with consumers. With consumer expectations still shifting, retailers that use trust-based strategies will have a clear advantage of rising in a competitive market and generating sustainable value by embracing human-centricity and transparency. Further research must consider the adaptations in the form of market specific adaptation and upcoming technologies to streamline this approach better, so that it can be applied in the wide spectrum of retail scenarios.

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