

# PERSPECTIVES ON “OTHER” CUSTOMERS’ ROLES IN CITIZENSHIP BEHAVIOUR

Estelle van Tonder,  
North-West University, Potchefstroom, South Africa

Daniël Johannes Petzer,  
Gordon Institute of Business Science, University of Pretoria, Johannesburg, South Africa

## ABSTRACT

**Purpose** – This paper examines the impact of source credibility (expertise and trustworthiness) on perceived value (perceived usefulness), as well as the latter’s impact on sub-dimensions of customer citizenship behaviour (helping and advocacy intentions) in an electronic banking services setting.

**Design/methodology/approach** – Four-hundred and thirty-nine respondents who use at least one form of electronic banking service and who have previously received positive messages about electronic banking services from other customers were approached to complete a self-administered structured questionnaire.

**Findings** – Source credibility dimensions have a positive and significant relationship with PU. PU in turn has a positive and significant relationship with helping intentions and AIs as forms of customer citizenship.

**Research implications** – The findings advance understanding of the extent to which customers rely on the perceptions of other customers in determining the usefulness of a service as well as their willingness to advocate the benefits of the service and help other customers.

**Practical implications** – The findings may guide retail banks in obtaining a greater understanding of the customer citizenship behaviour process and the extent to which banks can rely on customers to convince other customers of the benefits of electronic banking services.

**Originality/value** – This study offers insight into the antecedents of the advocacy and helping intentions sub-dimensions of customer citizenship behaviour. It also explains how value between customers can be created by considering the Elaboration Likelihood Model and social exchange theories, and customer citizenship behaviour.

**Keywords** Customer citizenship behaviour, Expertise, Perceived usefulness, Source credibility, Trustworthiness

**Paper type** Research paper

## 1. INTRODUCTION

Customer citizenship behaviour, commonly referred to as the voluntary behaviour of customers for which no remuneration is provided (Groth, 2005; Gruen, 1995), is receiving more attention in service marketing research (Curth *et al.*, 2014; Kim and Choi, 2016; Nguyen *et al.*, 2014; Shamim *et al.*, 2015), owing to its potential to advance a firm's competitive position (Tung *et al.*, 2017). Customers' suggestions for improvement, their willingness to help other customers with a service, and positive recommendations could assist in enhancing the service experience at no additional cost. Hence, extant research has focused on gaining insight into the factors contributing towards customer citizenship behaviour and the importance of organisations and their relationship marketing practices in motivating customers to perform citizenship behaviours (Anaza, 2014; Nguyen *et al.*, 2014; Zhu *et al.*, 2016; Cheng *et al.*, 2016). Among the studies conducted, another research stream has also emerged, proclaiming that other customers may influence customer citizenship behaviour (Curth *et al.*, 2014; Rosenbaum and Massiah, 2007). This perspective, however, has not been extensively explored and requires more consideration.

Thus far, one of the most directional studies worth noting on this matter concerns the work of Yi *et al.* (2013), which investigated the impact of other customer citizenship behaviour on customer citizenship behaviour as moderated by customer credibility and social identity. Based on the premise of the interpersonal influence theory (Bearden *et al.*, 1989; Deutsch and Gerard, 1955), it was argued that customers believing in the credibility of other customers, would be more inclined to perceive these other customers' citizenship behaviours as persuasive and thus will develop a favourable attitude towards customer citizenship behaviour and engage in customer citizenship behaviour themselves. The contribution made by Yi *et al.* (2013), however, did not offer a clear indication on the extent to which the elaboration likelihood model (ELM) (Petty and Cacioppo, 1981) may influence the underlying process. Insight into this matter may be of significance, considering that the formation of customer perceptions based on a credible source's views, relates to the peripheral route of the ELM, requiring a state of low-cognitive effort (Kitchen *et al.*, 2014). Empirical evidence of the relationship between source credibility and the resulting customer perceptions, for example, has been found in a study conducted by Bhattacharjee and Sanford (2006), confirming a significant and positive relationship between source credibility attributes (expertise and trustworthiness) and customer perceptions of perceived value as measured by perceived usefulness (PU) within the information technology environment. Therefore, it is plausible that the customer citizenship behaviour phenomenon originating from other customers' behaviour may also be explained from the ELM perspective. Customers may simply adopt the views of other customers through the peripheral route of the ELM process relating to perceived value because they believe these views emanated from a credible source. Moreover, it is then further plausible that customers may engage in citizenship behaviours because they appreciate the benefits they perceive they have obtained (Blau, 1964; Patterson *et al.*, 2003), as represented by their adopted views.

Consequently, to contribute to research on the impact of other customers' behaviour on customer citizenship behaviour, the aim of this study is to further investigate the above matters. Like the work of Bhattacharjee and Sanford (2006), the investigation entailed an examination of the impact of source credibility (as measured by expertise and trustworthiness) on perceived values (as measured by perceived usefulness). The resulting effect of perceptions of perceived usefulness on sub-dimensions of customer citizenship behaviour was also investigated. However,

for the purpose of this study, only the customer citizenship behaviour sub-dimensions (namely, advocacy and helping behaviour) were considered in the investigation and were measured as behavioural intentions. Principally, the advocacy and helping sub-dimensions of customer citizenship behaviour can contribute to advancing the competitive position of an organisation. Customers displaying advocacy behaviour are inclined to recommend the business offering to their friends and family, while helping behaviour concerns the assistance customers will provide to other customers in using the service (Yi and Gong, 2013). Additionally, the context of this study concerns the perceptions and behavioural intentions of electronic banking customers. The helping and advocacy sub-dimensions are believed to be relevant when customers share their stories and help other customers to use the service correctly.

Ultimately, from a theoretical perspective, several contributions may be gained from the research findings. The study may assist in uncovering the role and relevance of the ELM theory in explaining the customer citizenship phenomenon originating from the behaviour of other customers. Insight may be gained into the extent to which customers, through the peripheral route of the ELM process, may adopt the perceived value perceptions of other credible customers and ultimately, in appreciation of the benefits received engage in further customer citizenship behaviour. To the authors' knowledge, this process has not been formally explored before and represents a novel approach in accounting for the role of other customers in fostering customer citizenship behaviour. Furthermore, the findings of this study may provide new insight into the factors that contribute to the helping and advocacy dimensions of customer citizenship behaviour, as the interrelationship between the dimensions of source credibility and perceived value and their ultimate effect on consumer advocacy and helping behaviour have not been considered before. In a practical sense, the research findings may help retail banks obtain a greater understanding of the customer citizenship behaviour process and how much banks can rely on customers to convince other customers of the benefits of electronic banking services. Knowledge on these matters is important because in the competitive South African banking industry, major retail banks have been actively encouraging their customers to use electronic banking instead of visiting physical branches (Maduku, 2014). Furthermore, customers may be sceptical of the advice provided by bank consultants and as such it would be beneficial to understand the extent to which customers would accept the positive views from fellow customers that are perceived to be credible.

In the sections that follow, a theoretical framework first gives insight into the South African banking industry, the setting of this study, as well as the key constructs that are further explored. The proposed relationships between the constructs are also explained. This is followed by an elucidation of the research methodology, the results and findings, and a discussion of the implications of the study. Finally, the limitations of the study and directions for future research are offered.

## **2. THEORETICAL FRAMEWORK**

### **2.1. The South African banking industry in perspective**

The banking system in South Africa is comparable to the best in the world with 17 registered banks, 14 branches of international banks and 43 representative offices operating in South Africa (The Banking Association of South Africa, 2017). The numerous retail banks in South Africa are

ving for market share, with the following five banks commanding the largest share of the market: Absa, Capitec, FirstRand, Nedbank and Standard Bank (BusinessTech, 2015). These major banks are investing substantially in providing electronic banking services to customers who will enable the banks to further grow their market share and realise higher profits (Maduku, 2014). Therefore, electronic banking is considered an important segment in the South African retail market, and banks are actively encouraging their customers to use electronic channels to benefit from greater convenience, privacy, lower costs, ease of use and improved functionality (PwC, 2013). However, the successful execution of these strategies may be hindered by sceptical customers preferring the safe environment of traditional in-branch banking services. While more South African bank customers are using electronic banking enthusiastically (Payments afrika, 2013), approximately 43% of South Africans still believe traditional over-the-counter transactions are safer than Internet banking services (News24, 2015). Customer citizenship strategies, as discussed in the previous section, may be of great assistance in this regard. Customers who adopt positive views from other customers on the perceived usefulness of the banking technology and ultimately advocate the benefits themselves to more customers and help them to use the service, may assist banking institutions in facilitating greater technology adoption.

## **2.2. Source credibility**

Source credibility refers to the message receiver's perception that the source of the message can be considered as trustworthy and as having the necessary expertise (Kelman and Hovland, 1953; Tormala *et al.*, 2006). The message of a credible source is perceived as more persuasive than the message of a less credible source (Tormala *et al.*, 2006). The dimensions of credibility originate in persuasion research (Cornelis *et al.*, 2015) and their role in "interpersonal influence" is often studied (Chung *et al.*, 2010:672). Dimensions of source credibility presented in literature include the source's perceived character, attractiveness, vigour and ability to exert authority (Ayeh *et al.*, 2016). Pornpitakpan (2004) also uncovered several source variables in the literature that could interact with source credibility, including the likeness between the source and message receiver, and the source's gender. However, Ayeh *et al.* (2016) confirm that trustworthiness and expertise are the two most agreed upon elements that represent source credibility. These elements are further explored in this study. The elements originate from the work of Hovland *et al.* (1953), who proposed the source-credibility theory and identified source trustworthiness and source expertise as elements of a credible source.

### *2.2.1. Source trustworthiness*

Munnukka *et al.* (2016) define trustworthiness as the extent to which the receiver of the message is confident in the source's resolve or willingness to provide a truthful account. According to Wu and Wang (2011), source trustworthiness also encompasses the extent to which the receiver of the message is willing to accept the message. The trustworthiness of a source can be likened to the source of the message being perceived as sincere and objective (Hovland *et al.*, 1953). Roy *et al.* (2013) believe that a trustworthy source possesses three attributes as per the receiver of a message: integrity, dignity and truthfulness.

### 2.2.2. Source expertise

Munnukka *et al.* (2016) further define source expertise as the degree to which the source is perceived to have the expertise to provide a truthful account or, as Hovland *et al.* (1953) claim, it refers to the perceived capability of the message source. Wu and Wang (2011) consider expertise as the degree to which the receiver of the message perceives the source to have “professional knowledge” on a market offering. This ability of the source could persuade the receiver to behave in a certain manner (Roy *et al.*, 2013). Source expertise can be obtained through actual experience of the product offering (Feick and Higie, 1992).

## 2.3. Perceived value

The creation of perceived value is seen as essential for building and maintaining a competitive advantage (Sánchez-Fernández and Iniesta-Bonillo, 2007; Wang *et al.*, 2004). The term “value” (singular) refers to “a preferential judgment of either a single transaction or an ultimate end state” (Boksberger and Melsen, 2011). Despite the importance of this concept, there appears to be little agreement on a formal definition of perceived value (Boksberger and Melsen, 2011). Perceived value has been defined as a one-dimensional perspective (considering value as a single overall concept) and a multi-dimensional perspective (believing value consists of several interrelated attributes) (Parente *et al.*, 2015; Sánchez-Fernández and Iniesta-Bonillo, 2007).

The multi-dimensional perspective, as advocated by Holbrook and Hirschman (1982) and Babin *et al.* (1994), is adopted for this study. According to their view, perceived value comprises of two dimensions: utilitarian value and hedonic value. Utilitarian value refers to the functional worth of an offering and is perceived as cognitive in nature, while hedonic value relates to the emotional worth of an offering and is affective in nature (Sánchez-Fernández and Iniesta-Bonillo, 2007:436). In service marketing literature, the utilitarian value component is often measured by the perceived usefulness construct that is believed to reflect the utilitarian aspects of information technology usage, as is relevant to this study (Cha, 2009; Chiu *et al.*, 2009; Wu and Chang, 2016). Therefore, this study focuses on the utilitarian dimension of value measured in the guise of the perceived usefulness construct as subsequently discussed.

### 2.3.1. Perceived usefulness

Self-service technologies, such as electronic banking, offer various benefits to consumers, but these benefits cannot be realised if consumers do not use the technologies (Lin and Chang, 2011). Several models, including the technology acceptance model (TAM), have been proposed to provide insight into consumers’ behaviour and attitudes towards new technologies (Lin and Chang, 2011). Regarding the TAM, perceived ease of use and PU are identified as key predictors of consumers’ behaviour and attitudes towards the adoption of new technologies (Davis *et al.*, 1989; Gowanit *et al.*, 2016; Karahanna and Straub, 1999). Perceived ease of use relates to the degree to which a person expect the use of a technology to be effortless, and PU refers to the extent which users believe that their job performance would be enhanced by the use of the particular technology (Davis *et al.*, 1989). External factors are reflected in ease of use and PU (Sánchez *et al.*, 2013). This study focuses more specifically on PU that is widely regarded as a key construct in examining behavioural intentions towards a new technology (Al-Suqri, 2014).

## **2.4. Behavioural intentions and dimensions of customer citizenship behaviour**

Behavioural intention as a construct is defined by Zeithaml *et al.* (1996) as indicative of whether a customer plans to stay or defect from the relationship with an organisation. Furthermore, behavioural intention is considered as the likelihood that a customer might act in a specific way, including recommending the organisation to others (Cronin *et al.*, 2000; Kaushik and Rahman, 2015). Zeithaml *et al.* (1996) indicate that constructive behavioural intentions are concerned with customers making positive observations about the organisation, staying faithful to the organisation, purchasing more from the organisation, and being willing to pay more and endorse the organisation to others. Jani and Han (2011) contend that behavioural intention is useful to organisations as it approximates what customers may purchase in future as well as what those who receive positive word-of-mouth from the organisation's customers will purchase in future. Maintaining relationships with customers over time is reliant on a customer's behavioural intention towards the organisation (Amin and Nasharuddin, 2013). In this study, the customer citizenship behaviour sub-dimensions, namely advocacy and helping behaviour, were considered in the investigation and were measured as behavioural intentions.

### *2.4.1. Helping intentions*

Johnson *et al.* (2013) consider helping behaviour as a tool a business can use to create value. When consumers help one another, value is created for both consumers and the organisation concerned (Bartikowski and Walsh, 2011). Lin and Chiu (2011) describe helping intention as the aim of a consumer to provide social sustenance to another and it is caused by a variety of social capital factors, such as reciprocity, narratives that are shared and network ties and centrality. Social identification is considered central in consumers' helping intentions as it relates to the extent a consumer perceives him/herself to be a part of a social grouping (Johnson *et al.*, 2013). Helping behaviour occurs spontaneously and allows customers to extend empathy to other customers (Yi and Gong, 2013).

### *2.4.2. Advocacy intentions*

Advocacy intentions relate to the likelihood of recommending a service provider to other people and is viewed as an act of loyalty (Chai *et al.*, 2015). Successful value creation is dependent on the advocacy process being voluntary (Navarro *et al.*, 2016). The organisation's interest is usually promoted above the interest of the individual customer (Bettencourt, 1997). Consumer advocacy may result in a positive reputation for the organisation, greater service quality evaluations and a growth in market share (Bettencourt, 1997; Groth *et al.*, 2004; Yi and Gong, 2013).

## **2.5. Proposed integrative model**

Several relationships between the constructs of the study were uncovered in the literature and presented in an integrative model.

### *2.5.1. The link between source credibility dimensions and perceived usefulness*

The ELM theory is grounded in the work of Petty and Cacioppo (1981). According to this theory, consumers may be subject to two routes of persuasion – namely, a central and a peripheral route – representing the extent to which cognitive effort is applied in processing a message. High elaboration likelihood occurs on the central route when the message received is extensively evaluated resulting in persuasion. Contrastingly, low elaboration likelihood transpires through the peripheral route when the message received is not extensively evaluated, but rather adopted based on other cues such as the credibility of the source (Kitchen *et al.*, 2014). As stated earlier, within the information technology environment, the relationship between source credibility and perceptions of the perceived usefulness of the technology (as adopted from a credible source via the peripheral route of persuasion) has been empirically confirmed (Bhattacharjee and Sanford, 2006). Accordingly, based on the premise of the ELM theory and earlier studies, it is hypothesised in this study that:

H<sub>1</sub>: The source credibility dimension relating to source trustworthiness has a positive and significant relationship with perceived usefulness.

H<sub>2</sub>: The source credibility dimension relating to source expertise has a positive and significant relationship with perceived usefulness.

### *2.5.2. The link between perceived usefulness and customer citizenship intentions*

Perceived usefulness is considered as a key variable where consumers' behavioural intention regarding technology is concerned (Al-Suqri, 2014). TAM proposes that perceived usefulness positively influences the behavioural intention of consumers within a technology environment (Davis *et al.*, 1989). The relationship between perceived usefulness and behavioural intention has been confirmed in various contexts, including the self-service technology environment (Lin and Chang, 2011), the teaching assistant robots (Park and Kwon, 2016), and social networks and technology (Pinho and Soares, 2011).

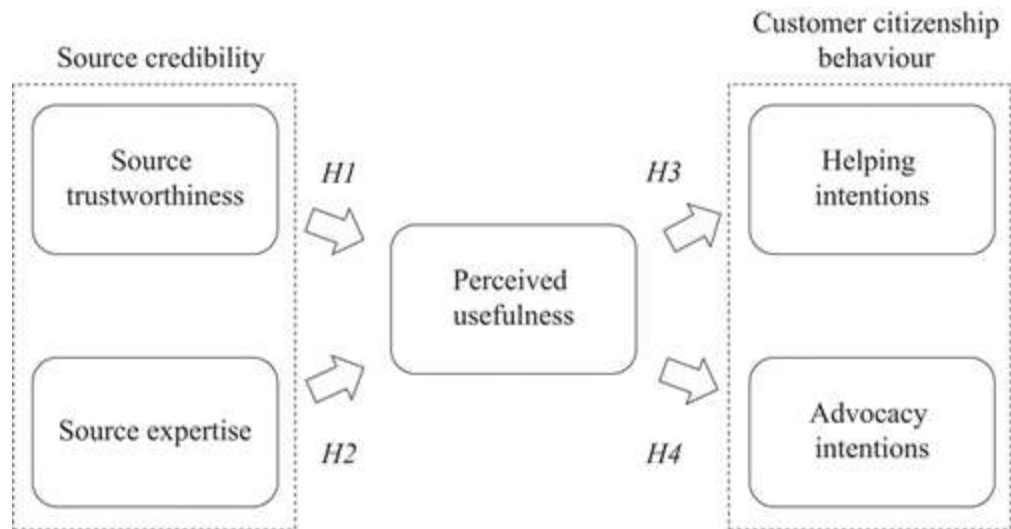
Drawing on the social exchange theory (Blau, 1964), it also seems that customers may display customer citizenship behaviour in response to the benefits they receive from the firm (Patterson *et al.*, 2003), which may for example relate to perceived usefulness.

Consequently, considering the above it is further hypothesised in this study that:

H<sub>3</sub>: Perceived usefulness has a positive and significant relationship with helping intentions as a form of customer citizenship.

H<sub>4</sub>: Perceived usefulness has a positive and significant relationship with advocacy intentions as a form of customer citizenship.

Figure 1 presents the conceptual model and offers a summary of the hypothesised relationships between the constructs.



**Figure 1** Conceptual model

### **3. RESEARCH METHODOLOGY**

#### **3.1. Design, target population and sample**

The research study was quantitative and descriptive in nature. A sample size of 500 respondents was proposed for the study. However, only 439 responses from prospective respondents residing in South Africa, who use at least one form of electronic banking service and who have previously received positive messages about electronic banking services from other customers, were finally realised. In the first stage of the sampling process, the non-probability sampling technique was applied. Owing to the restrictions of the Protection of Personal Information Act 4 of 2013 of the Republic of South Africa, it was not possible to obtain a sampling frame of all the sample elements for this study. The purpose of the Act is to protect the privacy rights of consumers and, hence, retail banks in South Africa are not permitted to disclose the contact information of their clients. The second stage of the sampling process targeted an equal number of male and female respondents purposively to fill gender quotas and ensure that a sample which reflects the study's target population was selected.

#### **3.2. Questionnaire**

The respondents were requested to complete a self-administered questionnaire that commenced with a cover letter explaining their rights and obligations as respondents. Only respondents who use at least one form of electronic banking services and have received positive messages about electronic banking services from other customers were permitted to continue with the survey. For the purpose of this study, electronic banking services included telephone banking, Internet banking using a computer, Internet banking using a mobile banking app, and cell phone banking. The remaining sections of the questionnaire focused on obtaining more information on the demographic profile of the respondents as well as their perceptions of the credibility of the other customer that provided the positive message to them. Respondent perceptions about the perceived usefulness of the electronic banking services and their intentions to help more customers in using the service and advocating the benefits to them were also assessed.



Previously validated measurement scales were adapted to measure the research constructs on five-point unlabelled Likert-type scales range from 1 being “strongly disagree” and 5 representing “strongly agree”. Source trustworthiness (ST) was measured with five measurement items, using the measurement scale of Lis (2013). Source expertise (SE) was measured with three measurement items, using a measurement scale developed from the literature review. The perceived usefulness (PU) measurement scale was adapted from Hsiao *et al.* (2016), consisting of three measurement items. Help intentions (HI) was measured with four measurement items, and advocacy intentions (AI) was measured with three measurement items. The helping behaviour and advocacy scales presented by Yi and Gong (2013) were adapted to assess helping intentions and advocacy intentions in the electronic banking services environment.

### **3.3. Data collection**

All 439 surveys obtained were deemed adequate for further statistical analysis.

### **3.4. Data analysis**

After the data was edited, cleaned, coded and entered into the SPSS 24.0 statistical package, descriptive statistics were calculated to assess the demographic profile of the respondents. An exploratory factor analysis (EFA) was then conducted to test the measurement scales of this study. In the final stage of the analysis, AMOS 24.0 was used to conduct a confirmatory factor analysis to assess construct validity, to compile the structural equation model (SEM), and to test the research hypotheses formulated.

## **4. RESULTS AND FINDINGS**

### **4.1. Demographic profile**

Although equal representation across gender cohorts was envisaged, only 44% of the respondents who completed the survey were male and 56% were female. All of the respondents use at least one form of electronic banking services and have received positive messages about electronic banking services from other customers. A total of 11.4% of the respondents use telephone banking services, 59.5% use Internet banking by means of a computer, 47.4% use Internet banking by means of a mobile banking app, and 44.9% use cell phone banking – the respondents were allowed to select more than one option from the list provided. Most of the respondents (48.9%) indicated that a family member was the person (consumer) who communicated the positive message to them, followed by a friend (31.6%), a colleague (18.5%) or another consumer that did not fall into any of the above categories (1%).

### **4.2. Exploratory factor analysis**

An EFA was undertaken to obtain more insight into the interrelationships among the set of variables investigated in this study. The Principal Axis Factoring Analysis with Promax rotation was applied. The research data is not normally distributed and factor correlation was expected. All 18 measurement items in the questionnaire were included in the assessment. The initial analysis indicated that one of the statements measuring source trustworthiness realised a very

low communality (0.055). Hence, this item was excluded from further analysis. The subsequent EFA conducted with the remaining 17 items delivered a KMO test statistic of 0.868 that exceeds the recommended value of 0.6 (Kaiser, 1974). Bartlett’s Test of Sphericity (Bartlett, 1954) was also statistically significant at  $p < 0.0001$ , thus supporting the suitability of the data for further factor analysis. Five underlying factors were extracted with eigenvalues exceeding 1. The five factors and their associated measurement items corresponded with the measurement scales identified in the literature review. The five-component solution explained a total of 80.19% of the variance. The rotated solution provided evidence of a simple structure with strong item loadings. Table 1 below provides a summary of the factor loadings that were obtained for each construct, as measured by the remaining 17 items of the questionnaire.

**Table 1: Exploratory factor analysis – rotated pattern matrix**

<b>Item</b>	<b>SE</b>	<b>ST</b>	<b>PU</b>	<b>HI</b>	<b>AI</b>
In comparison with others knows a lot about e-banking services	0.726				
Is viewed by others as an expert on e-banking services	0.920				
Has a lot of experience with e-banking services	0.677				
Is honest		0.853			
Is reliable		0.942			
Is sincere		0.824			
Is trustworthy		0.901			
Using e-banking services will improve my performance in managing my personal life			0.866		
Using e-banking services will increase my productivity in managing my personal life			0.959		
Using e-banking services will enhance my effectiveness in managing my personal life			0.943		
Give advice on how to register for e-banking services				0.845	
Assist other people in registering for e-banking services				0.978	
Show other people how to use e-banking services correctly				0.945	
Show other people how to use certain features of e-banking services				0.930	
Say positive things about e-banking services to other people					0.859
Recommend e-banking services to other people					0.971
Encourage other people to use e-banking services					0.922

### 4.3. Measurement model

Regarding the confirmatory factor analysis, it was found that all measurement items loaded significantly onto their respective constructs ( $p$ -value  $< 0.0001$ ) and range from 0.717 to 0.957. Therefore, an adequate interplay between the constructs is illustrated. As indicated in Table 2, all average variance extracted (AVE) values are also greater than 0.5 and for each construct, the composite reliability coefficient exceeds 0.7 as well as its corresponding AVE value. Considering the criteria recommended by Hair *et al.* (2010), Fornell and Larcker (1981), Bagozzi and Yi (1988), and Byrne (2001), convergent validity could therefore be established. Discriminant validity is evidenced as the maximum shared squared variance (MSVs) for all constructs are lower than their corresponding AVE values (Fornell and Larcker, 1981; Hair *et al.*, 2010). Adequate fit indices for the measurement model (CMIN/DF = 2.604, CFI = 0.974, IFI = 0.974, TLI = 0.964 and RMSEA = 0.061) further confirm the presence of construct validity (Hair *et al.*, 2010). Finally, Cronbach’s alpha values listed in Table 2 are all above 0.7 – the cut-

off value as suggested by Tabachnick and Fidell (2001) and DeVellis (2012) – and confirms the internal consistency reliability of the measurement scales used.

**Table 2: Reliability, convergent and discriminant validity results summary**

Construct	Composite reliability (CR)	Average variance extracted (AVE)	Maximum shared variance (MSV)	Cronbach's alpha
Source expertise	0.806	0.582	0.180	0.805
Source trustworthiness	0.937	0.787	0.180	0.931
Perceived usefulness	0.946	0.854	0.269	0.945
Help intentions	0.955	0.841	0.303	0.958
Advocacy intentions	0.937	0.833	0.303	0.938

#### 4.4. The structural model

A structural model was developed to test the research hypotheses formulated for this study. Source trustworthiness and source expertise were co-varied in the measurement model, since per theory they are deemed as two sub-dimensions of the perceived value construct and are exogenous variables in this model. The research findings in Table 3 indicate that all regression weights are significant at  $p < 0.01$  or  $p < 0.0001$ . Adequate model fit indices are also evident: CMIN/DF = 3.462, CFI = 0.958, IFI = 0.959; TLI = 0.944 and RMSEA = 0.075. Based on these findings, it can be concluded that all four research hypotheses are supported.

**Table 3: Hypothesis testing**

Hypothesis	Exogenous construct	Endogenous construct	Standardised regression weight	p-value	Finding
1	Source trustworthiness	Perceived usefulness	0.330	0.000**	Supported
2	Source expertise	Perceived usefulness	0.148	0.010*	Supported
3	Perceived usefulness	Help intentions	0.344	0.000**	Supported
4	Perceived usefulness	Advocacy intentions	0.528	0.000**	Supported

Note: \*Significant  $p < 0.01$ ; \*\*Significant  $p < 0.0001$ .

## 5. RESEARCH IMPLICATIONS, LIMITATIONS AND DIRECTIONS FOR FURTHER RESEARCH

### 5.1. Theoretical implications

The research findings present a number of theoretical implications.

### *5.1.1. Greater clarification on the contribution of the Elaboration Likelihood model in fostering customer citizenship behaviour*

In the introduction to this paper, it was noted that customer citizenship behaviour may advance a firm's competitive position and accordingly scholars have become interested in gaining more insight into the factors contributing towards customer citizenship behaviour. It was also observed that among the studies conducted, a less developed research stream is of the opinion that other customers may influence customer citizenship behaviour (Curth *et al.*, 2014; Rosenbaum and Massiah, 2007). The underlying process involved in the occurrence of this phenomenon, however, requires greater clarification and the current research findings subsequently make an important contribution in this regard. Specifically, the results prove that the process may be explained from an ELM (Petty and Cacioppo, 1981) perspective. Customers may simply adopt the views of other customers through the peripheral route of the ELM process because they believe these views emanated from a credible source. They may then engage in citizenship behaviours because they appreciate the benefits they perceive they have obtained. To the authors' knowledge, this process has not been formally explored before. It has only previously been found that customers believing in the credibility of other customers would be more inclined to perceive these other customers' citizenship behaviours as persuasive and thus will develop a favourable attitude towards customer citizenship behaviour and engage in customer citizenship behaviour themselves (Yi *et al.*, 2013). Greater clarification, however, was required on the extent to which the ELM (Petty and Cacioppo, 1981) may influence the underlying process, considering that the formation of customer perceptions based on a credible source's views, relates to the peripheral route of the ELM (Kitchen *et al.*, 2014). The current research findings confirming the contribution of the ELM in ensuring the perceived value perceptions of credible customer sources are adopted and which may ultimately foster further customer citizenship behaviour, subsequently provides more insight into the matter. Future studies could build on these findings to further develop the less explored research stream believing other customers may influence customer citizenship behaviour.

### *5.1.2. Improved understanding of the antecedents contributing to AIs and helping intentions*

This study's findings further offer more insight into the antecedents of the AIs and helping intentions sub-dimensions of customer citizenship behaviour. The interrelationship between the dimensions of source credibility (as measured by expertise and trustworthiness) and perceived value (as measured by PU) and their ultimate effect on consumer advocacy and helping behaviour intentions have been confirmed. Essentially, insight into this unique set of factors is vital and has important implications for marketing theory. It seems that customers' motivation to perform citizenship behaviour is not always based on an extensive cognitive evaluation of the benefits received from a firm that may ultimately encourage them to return the favour. It also appears to be plausible that customers may simply adopt the views of other customers they perceived to be credible and then based on their "adopted views of benefits received" reciprocate by displaying customer citizenship behaviour. Extant marketing research on customer citizenship behaviour has favoured studies exploring customers' cognitive evaluation of benefits received (Nguyen *et al.*, 2014; Shamim *et al.*, 2015; Tung *et al.*, 2017) and the current findings subsequently present a different perspective on the matter. It may subsequently also be necessary for marketing theory to further examine the extent to which customer citizenship behaviour

occurs within in environment of low-cognitive evaluation by customers concerning the benefits they believe they have received, as adopted from the views of other customers.

### *5.1.3. Perspective on the role of the customer as a “marketer of the firm”*

The research findings also offer confirmation of the previously established relationships between source credibility and the construct PU in an information technology context. Like the work of Bhattacharjee and Sanford (2006), this study found positive and significant relationships between the source credibility dimensions – namely, SE and ST and perceptions of PU. Subsequently, it seems that the SE and ST components of the Hovland *et al.*'s (1953) model are feasible dimensions for exploring source credibility in an information technology environment and should be considered in studies measuring source credibility related to self-service technologies. A further implication of these findings is that confirmation is also provided on the important role of the customer in assisting a firm with its marketing activities and persuading other potential users of the benefits received. However, based on the findings of this study it seems that when assisted by fellow customers, customers interested in the service may not engage in further extensive investigations and consult firm resources and other advertising messages to verify the advice received. Instead, customers may adopt the message owing to the credibility of the source providing the message. While it is further possible that the same results may be obtained when bank personnel are consulted, the approach may be less effective, as customers may rather trust the advice received from their friends and family than from a bank consultant that may only be perceived to be interested in selling the service. Hence, it seems that while firms may in addition to providing credible advice also have to engage in campaigns to convince the customer of the usefulness of the service, the credibility of customers performing the role of a “marketer of the firm” may be sufficient in ensuring other customers buy into the benefits of the service provided. As such, the underlying requirements for customers to be successful in their role as marketers may be slightly different from the marketing behaviour expected by the firm and requires further exploration.

## **5.2. Managerial implications**

### *5.2.1. Relying on customers to promote electronic banking services*

From a practical perspective, the relationships uncovered between the constructs offer confirmation that retail banks aiming to grow their market share through greater adoption of electronic banking services should turn to customers for assistance. Customers believing in the source credibility of other customers may, through the peripheral route of the ELM process, adopt their views of PU. Therefore, retail banks do not only have to rely on their own marketing efforts alone to create perceptions of perceived value, but could also involve other customers in the persuasion process. When customers help one another, value is created for both customers and the organisations concerned. Perceptions of the utilitarian value of the service may inspire customers to engage in further customer citizenship behaviour in the form of customer AI and helping behaviour. Customer AIs may be beneficial in the electronic banking environment, as customers promoting the benefits of the service to other customers may contribute to a positive reputation for the bank and more favourable perceptions of the electronic banking services. Additionally, customers' helping intentions may contribute to more customers being willing to adopt the electronic banking services.

### *5.2.2. Using marketing interventions to promote customer citizenship behaviour*

Considering the benefits of customer citizenship behaviour, it may further be beneficial to banking institutions to design marketing interventions that could provide strategic assistance to customers in performing their citizenship behaviours. More particularly, it may be necessary to ensure that bank customers are empowered to perform their roles effectively. For example, banking institutions should focus on ensuring their customers are sufficiently educated about the functionality of the electronic banking service as well as its potential benefits. Bank customers fully understanding the functionality of the service may be perceived by other potential users as having the necessary expertise and a credible source of information whose views about the usefulness of the service can be trusted and should be accepted. Educational initiatives may entail ensuring the electronic banking interface is easy to navigate, user friendly and easy to learn and understand. An online help service or a call centre could also be provided to address any concerns bank customers may have about the service. It may also be beneficial to upload demonstration videos on the bank's website and provide a list of frequently asked questions to offer more insight into the process and the benefits the service may provide. It may further be necessary to employ strategies to encourage current bank customers to engage in citizenship behaviours and to start the process as displayed in the structural model. Current bank customers could, for example, be prompted on digital media or through traditional marketing channels to tell their friends and family about the benefits of the electronic banking services.

### *5.2.3. Benefiting from customer citizenship behaviour to promote other forms of self-service technologies*

While the study was conducted within the electronic banking context, the research findings may also be beneficial to other industries offering self-service technologies to customers. Essentially, within any service context customers being perceived as credible could through the peripheral route of the ELM process contribute to other potential users believing in the usefulness of the service and being willing to engage in further citizenship behaviours. Hence, this study's research findings and the strategic recommendations provided in the previous sections may also be of advantage to other industries and contribute to greater adoption of their self-service technologies.

## **5.3. Limitations and directions for further research**

This study only focused on the advocacy and helping behaviour sub-dimensions of customer citizenship behaviour. First, it may be worthwhile to conduct further qualitative research to identify additional customer citizenship sub-dimensions that could be important within the self-service technology environment and that may be affected by customers' adopted views of perceived usefulness. Second, considering that perceived value within the self-service technology environment is not only measured by perceived usefulness (utilitarian value) but also perceived enjoyment (hedonic value), it may be interesting to determine if source credibility perceptions also influence perceived enjoyment and affect customer citizenship behaviour. Third, an understanding is also required of the underlying reasons why customers would progress through the low-cognitive peripheral route in forming perceptions of the perceived usefulness of the technology. It is plausible that customers do not engage in extensive evaluations of the service when they are unsure or do not understand the service very well, and therefore rather

want to rely on the opinion of a credible source, such as friends or family. Finally, the current study was conducted offline and it is suggested that the same study be repeated online to verify the suitability of the model for the Internet environment.

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