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Service worker role in encouraging customer organizational citizenship behaviors

Liliana L. Bove ^{a,*}, Simon J. Pervan ^{b,1}, Sharon E. Beatty ^{c,2}, Edward Shiu ^{d,3}

^a The University of Melbourne, Australia

^b University of Bath, UK

^c The University of Alabama, USA

^d The University of Strathclyde, UK

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ABSTRACT

Assessment of the role of the individual service worker in encouraging customer organizational citizenship behaviors (customer OCBs) is the primary focus of this paper. The researchers investigate this topic empirically across three service contexts. Customer OCBs are voluntary, outside of the customer's required role for service delivery, which provide help and assistance and are conducive to effective organizational functioning. In this paper, commitment to the service worker is the strongest predictor of customer OCBs. Further, personal loyalty to the service worker serves as a partial mediator of the effects of perceived benevolence of the service worker and commitment to the service worker on customer OCBs. Finally, theoretical, managerial and future research implications are included.

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1. Introduction

In service firms, customers often act as "partial employees", participating in the service creation process (Bowen and Schneider, 1985) through the application of their knowledge and skills. This participation may be either in the form of in-role and/or extra-role behaviors (Bettencourt and Brown, 1997). Customer in-role behaviors are those behaviors required to perform the service delivery, such as arriving on time for an appointment, providing a description of needs, following a prescribed treatment, or paying for the service. In contrast, extra-role behaviors are voluntary, helpful behaviors enacted towards the firm, service worker, or other customers that are not required for core service delivery. These behaviors can positively affect the performance of service workers, the organization, and even other consumers, and generally help to create a desirable setting for the parties in a service encounter. Examples might include gestures of appreciation to the service worker in the form of thank you notes or gifts, positive word-of-mouth, or suggestions for service improvements. These extra-role behaviors often involve a sacrifice on the customer's part in terms of time, effort, material possessions or even physical welfare (Staub, 1978), and are collectively referred to as customer organizational citizenship behaviors (customer OCBs), similar to employee OCBs (Bettencourt, 1997).

The effectiveness of customer participation, in the form of both inand extra-role behaviors, provides the firm with a potential source of competitive advantage (Paine and Organ, 2000). However, the drivers of both types of behaviors are likely to differ, as customers have no choice but to follow role-prescribed behaviors if they want to experience a successful service outcome. In contrast, customers have greater latitude in exercising extra-role behaviors, because of their voluntary nature. An important goal here is to gain a better understanding of important predictors of customer OCBs.

In high- to medium-contact contexts, service personnel are integral to service delivery to customers, noting that their attitudes and behaviors during the service encounter strongly influence customer satisfaction, loyalty, and behavioral intentions (Hartline and Ferrell, 1996). Continued interaction between the customer and the service worker can lead to the development of a relationship between the parties. An argument put forth in this paper is that customers' perceptions of the relationships they have with their service personnel are critical to the enactment of customer OCBs. The process by which this occurs is the object of this paper.

Although the sales literature considers the extra-role behaviors of sales representatives (MacKenzie et al., 1998), the study by Ahearne et al. (2005) appears to be the only published research which examines the influence of service workers (e.g., sales representatives) on customer OCBs. Their findings suggest that sales representatives contribute to their customers' identification with the organization, which encourages customer OCBs. This study extends this research theoretically and empirically. Unlike other



^{*} Corresponding author. Tel.: +61 3 8344 1844.

E-mail addresses: lbove@unimelb.edu.au (L.L. Bove), sjp35@management.bath.ac.uk (S.J. Pervan), sbeatty@cba.ua.edu (S.E. Beatty), edward.shiu@strath.ac.uk (E. Shiu).

¹ Tel.: +44 1225 385731.

² Tel.: +1 205 348 6184.

³ Tel.: +44 141 548 4318.

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studies that examine limited numbers of customer OCB dimensions, this study includes eight dimensions of customer OCBs. Finally, an empirical study of over 500 customer-service worker relationships across three service contexts provides an assessment of the conceptual ideas suggested.

In this manuscript, first, customer OCBs definitions and dimensions appear, along with reasons for these discretionary behaviors. As part of this discussion, emphasis is placed on the key role of the customer's relationship with the service worker. Next, the conceptual model, which includes several important relational variables—a customer's assessment of the service worker's perceived credibility and benevolence (two dimensions of interpersonal trust), and the customer's commitment and personal loyalty to the service worker, appears. Next, the researchers assess the model across three service contexts, to broaden the applicability of the framework. Finally, the researchers address the theoretical and managerial implications and a research agenda for the future.

2. Organizational citizenship behaviors and customer organizational citizenship behaviors

2.1. Organizational citizenship behaviors

The term, organizational citizenship behaviors, typically refers to the extra-role actions of employees that enhance organizational effectiveness. Researchers have shown interest in OCBs since the early 1980s when the phrase was first used (cf. Bateman and Organ, 1983). It is commonly defined as "individual behavior that is discretionary, not directly or explicitly recognized by the formal reward system and that, in the aggregate, promotes the effective functioning of the organization" (Organ, 1988, p.4). Although the exact dimensionality of the OCB construct is unclear (cf. LePine et al., 2002), many empirical studies have used Organ's (1988) taxonomy, which Podsakoff et al. (1990) operationalized. The dimensions include altruism, conscientiousness, sportsmanship (not complaining about trivial matters), courtesy, and civic virtue (maintaining an awareness of matters that effect the organization).

2.2. Customer organizational citizenship behaviors

The terms used to label customer OCBs in the literature include: customer voluntary performance (Bailey et al., 2001; Bettencourt, 1997; Rosenbaum and Massiah, 2007); customer extra-role behaviors (Keh and Teo, 2001); or customer citizenship behaviors (Groth, 2005; Gruen, 1995). Functionality to the organization is a key differentiator of OCB from these prosocial terms. Indeed, some customer prosocial behaviors directed to service workers or other consumers may be inconsistent with organizational objectives (Brief and Motowildo, 1986). For example, a customer may notify a service worker of a better-paying job or may inform another customer of a lower price offered by a competitor. These behaviors are helpful to the recipient but not to the organization. Thus, customer OCBs are the voluntary behaviors outside of the customer's required role for service delivery, which aim to provide help and assistance, and are conducive to effective organizational functioning (Organ, 1988).

Bettencourt (1997) originally suggests three dimensions of customer OCBs: participation, loyalty and cooperation. Groth (2005) later identified three somewhat different dimensions: making recommendations, providing feedback to the organization, and helping other customers. Noting the suggestion by LePine et al. (2002) to develop and study a broader set of behavioral dimensions in future studies, the researchers of this study draw eight conceptually distinct dimensions from the organizational behavior and marketing literatures that fit the definition of customer OCBs. The targets of these behaviors can be the service worker, the firm, or other customers. The dimensions and their sources appear in Table 1 and are discussed as follows.

Table 1

Identification o	of cust	tomer (CBs.
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Types of customer citizenship behaviors	Source
Positive word of mouth	Bailey et al. (2001); Groth (2005); Gruen (1995); Keh and Teo (2001)
Displays of relationship affiliation	Bettencourt (1997); Gruen (1995)
Participation in firm's activities	Gruen (1995)
Benevolent acts of service	Gruen (1995); Keh and Teo (2001); Lengnick-Hall et al.
facilitation	(2000)
Flexibility	Gruen (1995)
Suggestions for service	Bailey et al. (2001); Bettencourt (1997); Groth (2005);
improvements	Gruen (1995), Keh and Teo (2001)
Voice	Bettencourt (1997); Gruen (1995), Keh and Teo (2001)
Policing of other customers	Bettencourt (1997); Gruen (1995)

Positive word of mouth is favorable, informal, person-to-person communication between a perceived non-commercial communicator and a receiver regarding an object or issue (Anderson, 1998; Harrison-Walker, 2001). *Displays of affiliation* (Gruen, 1995) occur when customers communicate to others of their relationship with an organization, through tangible displays on their person or in regards to their personal items. *Participation in the firm's activities* involves attending organizational events and participating in other firm-sponsored activities, such as marketing research, outside of typical service delivery (Gruen, 1995). *Benevolent acts of service facilitation* are kind, charitable acts on the part of customers, within the immediate service exchange and may include tolerance, patience and politeness (Lengnick-Hall et al., 2000). This customer OCB also, in part, taps Bettencourt's (1997) cooperation construct.

Flexibility (Bettencourt, 1997) refers to customers' willingness to adapt to situations beyond their control. *Suggestions for service improvement* occur when customers provide the service organization with ideas and suggestions that do not derive from specific instances of consumption dissatisfaction (Bettencourt, 1997). *Customer voice* refers to customers directing complaints to service providers when problems occur, in order to give them the opportunity to correct the problems, retain their reputation, and/or maintain relationships (Singh, 1988). Finally *policing of other customers* includes observing other customers' behaviors, as well as potentially reacting to these behaviors to ensure that appropriate behavior(s) occur (Bettencourt, 1997). This may include discouraging opportunistic behaviors (Gruen et al., 2000).

3. Theoretical framework

Social exchange (Blau, 1964) has been the dominant theoretical framework used to explain employee OCBs (Organ, 1990). A major underlying idea of social exchange theory is that of reciprocal reinforcement. This idea suggests that an individual's actions toward another are based on the expectation of a valued response (Emerson, 1976). Although not the only social exchange that engenders reciprocity and influences performance, the employee relationship with the supervisor is a local focus of influence where significant empirical support exists. Namely, research shows that employees in high quality exchanges with their supervisors respond to felt obligations by reciprocating through their extra-role performance (Gerstner and Day, 1997). Extending this idea to the service encounter domain, the service worker, as the focal point of interest in a customer exchange, would tend to influence the customer's likelihood to engage in discretionary helpful behaviors.

In addition to social exchange, a motives-based view to explain citizenship behavior is useful (Finkelstein, 2006; Rioux and Penner, 2001). Customers may engage in OCBs either in anticipation of reciprocal rewards (i.e., "if I am good to the service worker, he/she will do a better job"), or due to past benefits received (i.e., "I want to keep using this service worker for a long time so I had better be good to him/her"). These represent a self-serving customer motive.

Customers may also have an altruistic or other-serving motive, in which the citizenship behavior occurs because of a genuine desire to improve the welfare of the service worker. This motive is largely driven by empathy for the service worker (Batson et al., 2002). This empathy may be more salient when (1) the customer has a conscientious and/or agreeable personality trait (Davis et al., 1999; Organ, 1990); (2) the customer has worked in the service industry and can recollect his/her own experiences as a service worker (Batson and Shaw, 1991); and/or (3) the customer has feelings of attachment (kinship, friendship, familiarity, attractiveness and/or similarity) for the service worker (Batson and Shaw, 1991).

The understanding of the customer's motives behind the OCB may be helpful in predicting customers' future behaviors toward the firm. For example, if a self-serving motive is behind the OCB, the behavior may only occur in instances where the customer's actions would serve his/her own interests. That is, if a customer does not believe that the service worker could or would offer relational benefits he/she may not engage in OCBs. However, it may be difficult to determine the motive that triggers the customer OCB because customers may have multiple motives simultaneously (Batson and Shaw, 1991).

Regardless of the motives involved, customers' relationships with service workers can enhance their customer OCBs. In addition to the reciprocal norms of social exchange, a relationship with a service worker can invoke a self-serving motive by the relational benefits provided to the customer. Additionally, a customer's relationship with a service worker can increase the customer's feelings of empathy toward the service worker, invoking an other-serving motive. For example, Azar (2005) reports that although tipping (a type of customer OCB) can be an expression of gratitude for the efforts of the service worker (equity theory), it can also be an outcome of empathy, especially in a close customer-service worker relationship.

Fig. 1 presents a framework for examining the role of customerservice worker relationships on the likelihood of customer OCBs. The model suggests that customer OCBs occur when the key relational variables of interpersonal trust (i.e., credibility and benevolence of the service worker) and customer commitment to the service worker are present. Research has shown that commitment to and trust of a manufacturer leads to cooperative behaviors by the retailer (Morgan and Hunt, 1994). Although this research is in an industrial context, the findings should be transferable to a consumer setting. If a customer perceives the service worker to be credible and benevolent and wishes to maintain the relationship (commitment), then he is more likely to engage in desirable, cooperative behaviors based on the need or desire for reciprocity (self-serving motive), and/or due to feelings of empathy (other-serving). Further, under conditions of high trust and commitment, the customer may engage in greater exclusive patronage of or loyalty to the individual service worker (Bove and Johnson, 2006). Thus, this personal loyalty to the service worker may partially mediate the effects of commitment, credibility and benevolence on customer OCBs.

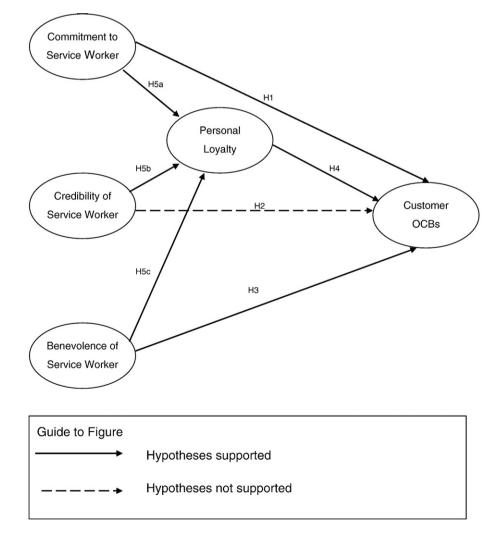


Fig. 1. Service worker antecedent model to customer OCBs.

3.1. Customer commitment to the service worker

Commitment to the service worker reflects a customer's enduring desire to maintain the valued relationship (Moorman et al., 1992). This desire may derive from the side benefits of long-term relationships with service workers, such as increased confidence, social interaction, and/or special treatment benefits (Gwinner et al., 1998). The more the customer stands to lose in terms of benefits, increased sacrifices, or lack of alternatives, the more effort he may exert to hold onto the service worker relationship (Wieselquist et al., 1999). Thus, the customer OCB may be an outcome of a self-serving motive - that is, "I want this relationship to continue so I will be helpful towards this service worker and his/her firm". Supporting evidence for the commitment-customer OCB relationship comes from the organizational commitment meta-analysis of Meyer et al. (2002), in which affective commitment and prosocial behavior positively correlate. Further, Bettencourt's (1997) results show that customer commitment to the firm (grocery store) increases the likelihood of positive word-of-mouth and active voice. Thus, individuals in committed relationships may engage in customer OCBs in order to maintain a relationship, suggesting the following:

H1. There is a positive association between the level of customer commitment to the service worker and the level of customer OCBs.

3.2. Customer perceptions of the service worker's credibility and benevolence

Trust is "a willingness to rely on an exchange partner in whom one has confidence" (Moorman et al., 1993, p.82). The act of customer OCBs is, by its nature, the giving up of a resource to another. This has the effect of making the provider vulnerable to the recipient, whether on an economic or social level. Feelings of vulnerability diminish where appropriate returns are expected. It is, therefore, likely that trust would need to exist before customers would be willing to engage in customer OCBs.

Trust is composed of credibility and benevolence (Ganesan, 1994). Credibility involves the extent to which the customer believes that the service worker has the required expertise to perform his job effectively and reliably (Ganesan, 1994). This perception is likely to evolve from a pattern of past encounters in which the employee met expectations or not. Equity theory postulates that people in social exchange relationships compare the ratios of their inputs into the exchange to their outcomes from the exchange. If one party perceives the other party to be disadvantaged by the exchange, guilt-related feelings may prevail, and in response to this over-benefiting inequity, the first party attempts to restore balance (Walster et al., 1973) with equity-restoring behaviors (Sprecher, 1992).

In a relationship, the customer's perceptions of his/her outcomes and the service worker's inputs are the variables of interest in the equity assessment (Oliver and Swan, 1989). A customer's belief in the service worker's ability to perform the job effectively (i.e., credibility) based on successful past interactions is likely to make a customer feel that the service worker is providing valued resources. Thus, a customer may attempt to regain balance by rewarding the service worker with equity-restoring behaviors, such as customer OCBs. Sprecher's (1992) findings support this idea. He suggests that in response to an over-benefiting inequity, people are more likely to increase what they contribute to the relationship, rather than ask their partner to decrease what they contribute.

An alternative explanation to the credibility-customer OCB link comes from a motives-based explanation. A selfish motive triggers helpful customer behaviors in that the customer hopes the "credible" service worker will reciprocate with continued superior service provision. Support for this comes from a laboratory study, in which Lapierre (2007) reports that subordinates of more able supervisors are more likely to provide extra-role efforts in the hope of securing benefits from their supervisors. Thus, this discussion leads to the following hypothesis:

H2. There is a positive association between the level of credibility of the service worker and the level of customer OCBs.

When a customer sees a service worker placing the welfare of the customer above his own immediate self-interests, the customer perceives the service worker to be "benevolent" (Ganesan, 1994). A benevolent person tends to care about other human beings, is concerned about other people's well-being, and is motivated to perform acts aimed at doing good (Livnat, 2004). When customers perceive that a service worker is benevolent toward them they may be more willing to reciprocate by making sacrifices or expending energy for the service worker (Keh and Teo, 2001). Thus, applying equity theory, benevolence perceptions are likely to produce subsequent reciprocal behaviors from customers, such that:

H3. There is a positive association between the level of benevolence of the service worker and the level of customer OCBs.

3.3. Personal loyalty to the service worker

Personal loyalty is a combination of a customer's attitudinal loyalty towards an individual service worker (degree of preference/attachment and perceived differentiation), and his level of exclusive patronage of the individual service worker (Dick and Basu, 1994). It draws from the ideas of trust and commitment and has a greater influence on beneficial customer behaviors than other forms of relationships or loyalty can develop (Iacobucci and Ostrom, 1996). This is because commercial relationships with high levels of personal loyalty are likely to be "communal relationships." In communal relationships, people feel responsible for the other person's welfare (Clark et al., 1987). They feel obligated to benefit the other person when he has a need, desiring to promote the partner's well-being. Hence, where the customer is loyal to a service worker it is likely that an other-serving motive is at play. The customer is more predisposed to feel empathy towards the service worker, based on feelings of attachment and liking and will want to assist the service worker with helpful behaviors when the opportunity presents itself.

The literature provides some evidence supporting the personal loyalty and customer OCBs link. Reynolds and Arnold (2000) demonstrate that personal loyalty to a salesperson in an upscale retail environment is directly associated with important store-level outcomes, such as word of mouth, share of purchases and competitive resistance. Further, Macintosh's (2002) findings suggest that customers with strong interpersonal relationships display high levels of dedication, including extra-role voluntary behaviors, such as enhancement, identification, co-operation, and advocacy. Hence, the following:

H4. There is a positive association between the level of personal loyalty exhibited by the customer toward the service worker and the level of customer OCBs.

High levels of perceived credibility and benevolence, as well as commitment to a service worker, would be associated with greater personal loyalty to the service worker, such that the customer's level of patronage to that worker is high and often exclusive (Bove and Johnson, 2006). Hence, personal loyalty may partially mediate the relationship between service worker credibility, benevolence and customer commitment and customer OCBs, producing the following hypotheses:

H5, a, b and c. Customers' perceptions of a) their commitment to the service worker, and of the service worker's b) credibility and c) benevolence are positively associated with the level of personal loyalty exhibited by the customer toward the service worker.

4. Method

4.1. Sample selection and administration

Three service contexts (pharmacy, hairdressing and medical services) where personal loyalty and customer OCBs are likely to be present, provide the industry backdrop for this study. These contexts differ in their emphasis on search, experience and credence properties (Zeithaml, 1981); thus providing greater variability and range, which allows for a more robust assessment of model relationships.

Three versions of the questionnaire represented the three service contexts, namely customer-pharmacist, client-hair stylist, and patient-doctor service types. Ninety-four undergraduate students from a third year Marketing Research class served as data collectors. Each student was provided with six questionnaires, one from each service context, and instructed to personally administer it to any person they knew who was a regular user (at least four visits per year) of the service type given. The student was asked to survey one person from each of six age ranges (18–24, 25–29, 30–39, 40–49, 50–59 and 60 or older). From an initial sample of 564, researchers discarded 80 questionnaires due to missing values and/or lack of telephone verification, leaving a final sample of 484.

As a purposive demographic quota sample was drawn, respondent ages are similar in size. The sample consisted of 57.8% female and 42.2% male and the majority indicated Australian as their cultural background (46.2%), with European (29.2%), and Asian (12.8%) being other prominent responses.

4.2. Measurement validation

After drawing scale items of customer OCBs from a number of sources (Bettencourt, 1997; Gruen, 1995; Harrison-Walker, 2001; Podsakoff et al, 1990; Singh, 1988), inter-item and item-to-total reliability tests and exploratory factor analyses were conducted (Churchill, 1979). From this process, 29 items remained for the next step. This next step involved a confirmatory factor analysis (CFA) of the 29 items, composing the eight dimensions of customer OCB scale, using Amos 7.0. This procedure provided a good model fit of the data

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CFA of items in conceptual framework.

Construct/Variable	β	Alpha	CR	AVE
Commitment		.93	.93	.87
I am committed to my	.97			
I feel some commitment toward my	.91			
Credibility		.88	.89	.66
My approaches his/her job with professionalism	.78			
I can rely on my to give me the right advice	.89			
My is skilled at his/her profession	.84			
My is honest	.75			
Benevolence		.82	.83	.63
My has gone out of his/her way for me	.75			
My always tries to do the right thing by me	.85			
My puts my interests before his/her own	.77			
Personal Loyalty		.84	.85	.65
I am loyal to my	.83			
I expect to continue using my over the next few years	.77			
If my left the and I could follow him/her, I would do so	.81			
Customer OCBs		.78	.76	.55
Positive word-of-mouth	.79			
Suggestions for service improvements	.63			
Policing of other customers	.51			
Voice	.49			
Benevolent acts of service facilitation	.72			
Displays of relationship affiliation	.40			
Flexibility	.60			
Participation in firm's activities	.62			

β: standardized coefficient; CR: Composite Reliability; AVE: Average Variance Extracted.

Table 3

Descriptive statistics and correlations for constructs in conceptual framework.

	Variable	No. of items	Mean	S.D.	1	2	3	4
1	Commitment	2	4.52	1.72				
2	Credibility	4	6.04	.97	.51**			
3	Benevolence	3	5.16	1.28	.64**	.77**		
4	Pers. loyalty	3	5.03	1.50	.82**	.72**	.79**	
5	Cust. OCBs	8	4.11	.99	.76**	.54**	.67**	.78**

** *p*<0.01.

(GFI = .90, CFI = .96, TLI = .95, RMSEA = .048, and χ^2 = 748.50, *df* = 349, *p*<.001) (Baumgartner and Homburg, 1996). Cronbach alpha values for the eight factors range from .78 to .94, composite reliabilities (CR) range from .76 to .97 and average variance extracted (AVE) range from .55 to .80. Based on this assessment, all items remain.

Items for perceived credibility and benevolence were adapted from Ganesan (1994), McAllister (1995) and Garbarino and Johnson (1999). Loyalty items were adapted from Reynolds and Beatty (1999), with an additional item to capture the willingness to follow a departed service worker to a new firm. Finally, two items measure commitment to the service worker. All ratings use seven-point Likert scale responses ("strongly disagree" = 1 to "strongly agree" = 7). In order to examine overall customer OCBs and in line with the meta-analysis findings of LePine et al. (2002) and the approach by Netemeyer et al. (1997), the researchers took an average of the items within each of the eight dimensions and use these averaged items as manifest indicators of the global customer OCBs construct. See Appendix A for the customer OCB items, Table 2 for all composite measures and their reliability assessments, and Table 3 for descriptive statistics and correlations.

The psychometric properties of the measures are examined via confirmatory factor analysis based on a five-factor structure, namely commitment, credibility, benevolence, personal loyalty and customer OCBs, as specified in Fig. 1. This CFA resulted (see Table 2) in an acceptable overall fit (GFI = .90, CFI = .94, TLI = .92, RMSEA = .068, and $\chi^2 = 524.64$, df = 160, p < .001). All indicators load significantly (p < .001) on to their respective constructs; thus providing evidence of convergent validity. Cronbach alpha values range from .78 to .93, composite reliability range from .76 to .93 and AVE ranged from .55 to .87, thus, construct internal consistency is evidenced (Fornell and Larker, 1981). Discriminant validity is assessed by comparing the shared variance (squared correlation) between each pair of constructs against the average of the AVEs for these two constructs. Within each of the ten possible pairs of constructs, the shared variance observed is lower than the average of their AVEs, indicating discriminant validity (Fornell and Larker, 1981).

5. Results

5.1. Structural model and hypothesis tests

Amos 7.0 is used to assess the structural model. This process yields identical fit measures to those reported for the CFA above. The SEM

Table 4
Results of SEM analysis.

Hypotheses	Standardized β (<i>t</i>)	Supported
H1: Commitment \rightarrow Customer OCBs	.35** (4.13)	Yes
H2: Credibility \rightarrow Customer OCB	07 (97)	No
H3: Benevolence \rightarrow Customer OCBs	20* (2.28)	Yes
H4: Loyalty \rightarrow Customer OCBs	.39** (3.09)	Yes
H5a: Commitment → Loyalty	.52** (11.79)	Yes
H5b: Credibility \rightarrow Loyalty	.23** (4.12)	Yes
H5c: Benevolence \rightarrow Loyalty	.29** (4.30)	Yes

* p<.05.

** p<.01.

results, which support all hypotheses except for H2, appear in Table 4. First, the positive association between customer OCBs and the level of customer commitment to the service worker (β =0.35, p<0.01) provides support for H1. Support for H3 is indicated by the positive association between customer OCBs and perceived benevolence of the service worker (β =0.20, p<0.05). The positive relationship between personal loyalty and customer OCBs provides support for H4 (β =0.39, p<0.01). Further, the data support H5a, b, and c in that each antecedent is positively associated with personal loyalty: commitment (β =0.52, p<0.01), credibility (β =0.23, p<0.01), and benevolence (β =0.29, p<0.01). Finally, H2 is not supported, noting that the direct relationship between credibility and customer OCBs is not significant (β =-0.07, p=0.34).

To assess the mediation of personal loyalty, the researchers compared the hypothesized partially mediated model against the fully mediated model. The two models are nested and hence, a chi-sq difference test provides a means of comparison between the two models. The result ($\Delta \chi^2 = 21.10$ with df = 3, p < .001) shows that the partially mediated model is a better-fitting model than the fully mediated model. However, given the lack of support for H2, additional assessments affirm that personal loyalty fully mediates the effect of perceived credibility of the service worker on customer OCBs $(\chi^2_{\text{diff}} = .94, df = 1, p > .10)$. Further, personal loyalty partially mediates $(\Delta \chi^2 = 16.45, df = 2, p < .01)$ the effects of the customer's commitment to the service worker and the service worker's perceived benevolence on the propensity of the customer to engage in OCBs. Finally, commitment, perceived benevolence and credibility explain approximately 82% of the variance in personal loyalty, while commitment, perceived benevolence, credibility, and loyalty to the service worker explain approximately 66% of the variance in customer OCBs.

6. Discussion and theoretical implications

This research demonstrates that customers are motivated to go beyond their prescribed roles when they are committed and loyal to service workers and perceive them to be benevolent. This study expands on the research of others (cf. Bettencourt, 1997; Ahearne et al., 2005) by investigating another motive why customers engage in OCBs – that is, their relationships with service workers. The empirical framework provided here illustrates the importance of customer loyalty and commitment to service workers, as well as the resultant benefits for firms that encourage customer–service provider relationships. These findings lend support to Bove and Johnson's (2006) argument that service managers, given the positive spillover effects for the firm, should not discourage the development of personal loyalty. One spillover effect is positive affect transfer from the service worker to the firm (Bove and Johnson, 2006), while another effect identified here is customer OCBs.

Another key contribution of this study is the identification of eight distinct types of customer OCBs. Although not exhaustive, this list expands upon the types of customer citizenship behaviors previously studied. Further, these types of customer OCBs appear to be applicable across several contexts.

An interesting finding here is the non-significant direct relationship between perceived credibility of the service worker and customer OCBs, even though perceptions of credibility do contribute to the development of personal loyalty. An explanation for this may be that credibility perceptions arise from the service worker's in-role behaviors, while benevolence perceptions arise from the service worker's extra-role behaviors (Lapierre, 2007). Given social exchange theory and the sense of obligation that arises from personal norms of behavior, customers may feel the need to repay or reciprocate by "going beyond" their in-role obligations only when the service worker has done likewise. Hence using the principle of complementarity (Tracey, 1994), in-role behavior may be reciprocated by in-role behavior and extra-role behavior may be reciprocated by discretionary helpful behaviors.

7. Limitations and future research

Although this study contributes to customer–citizenship behavior research, some limitations are of note. First, self-ratings of citizenship behaviors and the other variables were collected at the same time, which could produce a consistency bias (Podsakoff and Organ, 1986). Second, self-ratings may be higher than ratings provided by others due to potentially inflated self-ratings in an effort to enhance selfimage (Allen et al., 2000); thus, a measure of social desirability could be included in future studies.

Third, although the models tested imply causal ordering, causality cannot be determined using cross-sectional data. It is quite feasible that the relationships are non-recursive. For example, findings by Wieselquist et al. (1999) suggest that individuals develop increased trust in their partners when their partners engage in pro-relationship behaviors such as accommodation and perceived willingness to sacrifice.

Finally, the use of cross-sectional and same source data raises the potential for common method bias. Thus, a CFA based on Harman's single factor approach provides an assessment of this concern. If common method bias poses a threat, a single latent factor should yield a better fit compared to the conceptualized five-factor model. This examination indicates a much worse fit for a single-factor model as against the five-factor model, confirming that a common factor bias does not pose an important threat here.

The dimensions of customer OCBs should receive further study. For example, qualitative research with loyal customers of a service could identify different types of citizenship behaviors. Additionally, the antecedents of customer OCBs should receive more research attention, as these may contribute greatly to the effective functioning of a service organization and the welfare of its service employees. In the context of service workers, researchers have identified some important antecedents of prosocial employee behaviors. These antecedents include: workplace fairness perceptions and intrinsic and extrinsic motivation (Bettencourt and Brown, 1997); procedural justice (Moorman et al., 1993); satisfaction (González and Garazo, 2006; Netemeyer et al., 1997); organizational commitment (Podsakoff et al., 1996) and personal disposition (Bolino, 1999). Researchers may also wish to study these variables in a consumer context.

Finally, OCB research indicates that when firms push employees to work harder they focus more on in-role behaviors and refrain from expending effort on discretionary, extra-role behaviors (Beckett-Camarata et al., 1998). It would be interesting to study whether customers also withhold extra-role behaviors when forced to participate in service creation with the use of self-service technology or other means of customer participation or co-creation. Finally, future research should estimate the profitability of customer OCBs, and more specifically, include this when calculating the lifetime value of the individuals who readily engage in these extra-role behaviors, where possible.

8. Conclusion and managerial implications

This research provides some empirical support for the key role of the service worker in encouraging customer OCBs. Customers are motivated to go beyond prescribed roles when they are committed or loyal to service workers or perceive them to be benevolent. Through the performance of OCBs, customers indirectly help raise service quality and service productivity (Keh and Teo, 2001). Hence, service managers should view customers as a valuable resource, not only in terms of desired in-role behaviors, but also in regards to their potential roles in improving the social and physiological servicescape of the firm, which has been somewhat overlooked and undervalued. Further, given equity theory, service workers who have been the recipients of customer OCBs are likely to reciprocate by engaging in greater levels of OCBs themselves. This feedback mechanism fuels the "cycle of success" (Schlesinger and Heskett, 1991), which is so critical to a firm's ability to thrive.

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Appendix A. Customer OCBs

Variable		β	Alpha	CR	AVE
Positive word-of-m	outh		0.93	0.97	0.69
I encourage friends	and relatives to go to my	0.83			
I have actually reco	mmended my to others	0.82			
I recommend my	to those who ask or seek my advice	0.87			
When the topic aris	es I go out of my way to recommend	0.85			
I say positive thing	aboutto other people	0.84			
I am proud to tell o	thers that I use	0.77			
Suggestions for ser	vice improvements		0.94	0.97	0.80
I would make sugg	estionsas to how the service could be	0.90			
improved at the					
I would let mykr	ow of ways thatcould better serve my	0.90			
needs					
I would share my o	pinions with myif I felt they might be	0.88			
of benefit to the					
I would contribute	deas to mythat could improve service	0.89			
at the					
Policing of other cu	stomers		0.78	0.89	0.58
I would take steps	to prevent problems caused by other	0.88			
customers/patients					
I would inform m	if I became aware of inappropriate	0.81			
behavior by other	ustomers/patients				
I would give advice	to other customers/patients of the	0.55			
Voice			0.89	0.93	0.69
If I had a complain	, I would discuss it with my	0.92			
If I had a problem	would complain to my	0.78			
If I had a complain	I would contact my and ask him/her	0.82			
to take care of it					
I would not be afra	d to discuss a complaint with my	0.79			
Benevolent acts of	service facilitation		0.78	0.76	0.55
I go out of my way	to treat mywith kindness	0.79			
I try to do things to	make myjob easier even though I do	0.74			
not have to					
If I was happy with	myservice I would let him/her know it	0.69			
Displays of relatior	ship affiliation		0.82	0.90	0.65
I would wear, in pu	blic, a hat that advertised my	0.84			
I would wear, in pu	blic, a t-shirt that advertised my	0.90			
I would display a s	icker that advertised my	0.65			
Flexibility	-		0.85	0.92	0.66
If the hours of oper	ation were to change so as to affect me, I	0.79			
would be willing to	adapt				
If myneeded me	o come back at another time I would be	0.88			
willing to do so					
I would be willing	o wait to see my	0.77			
Participation in fire			0.84	0.94	0.67
*	ew service being trailed by my	0.56			
•		0.93			
I would attend fun		0.91			
Displays of relation I would wear, in pu I would wear, in pu I would display a s Flexibility If the hours of oper would be willing to If myneeded me willing to do so I would be willing Participation in firr I would try out a n I would try out a n	ship affiliation blic, a hat that advertised my blic, a t-shirt that advertised my icker that advertised my ation were to change so as to affect me, I adapt o come back at another time I would be o wait to see my n's activities w service being trailed by my ats being sponsored by my	0.84 0.90 0.65 0.79 0.88 0.77 0.56 0.93	0.85	0.92	0

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